Home Owners Loan Corporation (HOLC)
Residential Security “Redlining” Map
Area Descriptions
Youngstown area, Ohio
1938


City Survey Files, compiled 1935 - 1940
ARC Identifier 720357 / MLR Number A1 39
National Archives at College Park - Textual Reference (Civilian), College Park, MD
Series from Record Group 195: Records of the Federal Home Loan Bank Board, 1933 - 1989

Restrictions and Copyright: This collection is “Unrestricted,” according to the Archival Research Catalog for “ARC Identifier 720357” on the NARA website:
http://www.archives.gov/research/arc/
SUMMARY OF
ECONOMIC REAL ESTATE AND MORTGAGE SURVEY
and
SECURITY AREA DESCRIPTIONS
of
YOUNGSTOWN, OHIO

Index

<table>
<thead>
<tr>
<th>Summary of Survey</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Explanation of Map and Area Descriptions</td>
<td>1-A</td>
</tr>
<tr>
<td>Reference to Street Index</td>
<td>2-A</td>
</tr>
<tr>
<td>Security Area Descriptions, listed alphabetically and numerically</td>
<td>D-9</td>
</tr>
</tbody>
</table>

Prepared by:

Division of Research and Statistics
FEDERAL HOME LOAN BANK BOARD
With cooperation of the
Appraisal Department of the
HOME OWNERS' LOAN CORPORATION

December 15, 1938
SUMMARY
RE-SURVEY OF YOUNGSTOWN, OHIO
BY THE DIVISION OF RESEARCH AND STATISTICS
Field Report dated November 15, 1938

I. GENERAL CONDITIONS

ECONOMIC BACKGROUND

Youngstown, a single-industry city, is as dependent on steel as Akron is on rubber. It is the nucleus of an important steel manufacturing area which in 1935 produced 12% of the nation’s pig iron and 12% of its steel ingots. Local steel concerns have integrated completely their production facilities, taking the raw materials — iron ore, coal and limestone — through the numerous processes to their finished products. Production consists principally of the more expensive and lighter finished steel products such as sheets — for which automobile factories are an important market — all sizes of pipe, conduit, "Enduro" stainless steel and a variety of specialty products. Semi-finished products are pig iron, steel ingots, sheet bar, slabs and billets.

Apparently, the trend in the steel industry is toward the expensive and lighter finished steel products, and Youngstown’s mills are in a good competitive position. However, they are at a disadvantage on heavy steel products such as bars, plates, beams, etc., largely because the railroad freight rates paid for bringing certain raw materials to their inland location on a non-navigable river are higher than the water transportation rates of other steel centers located on the Great Lakes or on navigable inlaid waterways. While heavy steel production has diminished materially in recent years for this reason, the slack has apparently been taken up by expansion in lighter steel production.

The construction of the long-heralded canal connecting Lake Erie with the Ohio River, via Youngstown, would be of considerable benefit to the local steel industry but prospects for its construction appear slim.

The main steel plants are those of the Youngstown Sheet and Tube Company, the Republic Steel Corporation and the Carnegie-Illinois Steel Corporation. The Youngstown Sheet and Tube Company recently constructed a large new mill in Youngstown, but also modernized its plants in the Chicago area. In addition to these three large concerns, there are many small manufacturing plants in the Youngstown area which produce principally metal stampings, metal office furniture and equipment, reinforcing bars and rods, metal lath and rubber and leather products.

Civic bodies are eager to attract new concerns in an endeavor to diversify industry, but so far have had very little success. In fact, the city has lost 5 fair sized plants during the past 10 years.

SOURCES OF EMPLOYMENT

The dominance of the steel industry is well exemplified statistically by the fact that 39% of the persons with gainful occupations normally are employed in this industry. Other manufacturing industries account for an additional 10%, so that almost one-half of the workers depend directly upon manufacturing industries for their income. Retail trade accounts for about 15% of the persons with gainful occupations, professional and service 12%, and transportation 9%, but all of these industry or service groups depend upon the needs of steel workers for their business.

MANUFACTURING ACTIVITY

Business activity was hit particularly hard during the depression and again during the recent recession, but apparently no more so than most communities whose industries are predominately of the durable goods type. The chart on page 2 illustrates this experience graphically by comparing indexes of manufacturing employment and payrolls for Youngstown with national averages for durable goods industries. The number employed locally has tended to hold up better than average, reflecting largely the share-the-work policy utilized extensively by the local steel mills. The average local monthly wage for 1938 remained slightly above the national average,
INDEXES OF MANUFACTURING EMPLOYMENT AND PAYROLLS
YOUNGSTOWN, OHIO AND UNITED STATES
MONTHLY AVERAGE 1929 = 100

INDEX B Y YEARS

EMPLOYMENT
YOUNGSTOWN, OHIO
UNITED STATES

INDEX B Y MONTHS

PAYROLLS
YOUNGSTOWN, OHIO
UNITED STATES

Note: Information is not available for the years 1926, 1928, 1930, 1932 and 1934.
* Estimated for year on basis of first eleven months.
† U.S. data are for durable goods industries only.

DIVISION OF RESEARCH AND STATISTICS
FEDERAL HOME LOAN BANK BOARD
WASHINGTON, D.C.
Reproduced from the Unclassified Declassified Holdings of the National Archives

Youngstown, Ohio

but represented only 70% of the 1929 wage, as compared to 84% for the country as a whole.

Although employment and particularly payroll averages for 1938 show a considerable drop from 1937, the indexes have been increasing steadily and sharply since June 1938. In November the employment index was up 10% from the June low and payrolls 48%. However, many of the employees work only a limited number of days per week, depending on the volume of unfilled orders.

Manufacturing Data

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Wages Earners</th>
<th>Number</th>
<th>Average of Monthly Wages</th>
</tr>
</thead>
<tbody>
<tr>
<td>1929 (Actual)</td>
<td>20,543</td>
<td>$37,001,700</td>
<td>$150</td>
</tr>
<tr>
<td>(Equals)</td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>1933</td>
<td>19</td>
<td>21</td>
<td>70</td>
</tr>
<tr>
<td>1935</td>
<td>74</td>
<td>52</td>
<td>105</td>
</tr>
<tr>
<td>1936</td>
<td>84</td>
<td>67</td>
<td>121</td>
</tr>
<tr>
<td>1937</td>
<td>91</td>
<td>84</td>
<td>129</td>
</tr>
<tr>
<td>1938</td>
<td>70*</td>
<td>54*</td>
<td>105*</td>
</tr>
<tr>
<td>U.S. average - 1938**</td>
<td>75*</td>
<td>61*</td>
<td>100*</td>
</tr>
</tbody>
</table>

*Estimated for the year on the basis of first 11 months
**United States averages for durable goods industries

Steel operations, as indicated by the percentage of capacity utilized, has been fluctuating closely with the national average. Early in January 1938, after the holiday let-down, local operations were 55% of capacity as compared to 52% for the entire industry.

RETAIL AND WHOLESALE TRADE

Retail stores surpass wholesale establishments as a source of employment, furnishing work to approximately four times as many persons. Activity in retail trade fluctuates roughly with steel activity and has lagged behind the national average. The record of sales by independent stores revealed a rise of 17% for 1937 as compared to 1936, but this gain and considerably more was cancelled in 1938 when sales dropped about 30% below the previous year. However, in the last two months of 1938 sales approximated the level of the same months of the previous year, but a sharp decline was in progress in 1937 whereas the movement now is upward. Wholesale trade has had a slightly better experience than retail trade.

ECONOMIC FUTURE

The attitude prevails among some local authorities that the unfavorable freight rate situation will slowly cause the loss of heavy steel production to the city, and that since freight rates are difficult to change, the canal project is about the only salvation. There is no doubt that the loss of the heavy steel business would be a considerable blow to the city, but so far lighter steel production has apparently taken up any loss in the former. It is apparent from the analysis of the above statistical data and other information that the city, although hard hit during the depression and the recent recession, was no more affected than most communities whose industries are predominately durable goods. Up to the present time, Youngstown’s steel industry as a whole has pretty well hold its own, however, no outstanding favorable factors are discernible to indicate any large growth for the immediate future.

POPULATION GROWTH AND CHARACTERISTICS

The population increase in the city has been small - only 7% - since 1950. Greatest gain was in the suburbs to the south, outside the city limits. Most of the area's better grade neighborhoods are found in this section.
Youngstown, Ohio

Population Data

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
<th>Increase from preceding period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1900</td>
<td>44,885</td>
<td></td>
</tr>
<tr>
<td>1910</td>
<td>73,066</td>
<td></td>
</tr>
<tr>
<td>1920</td>
<td>132,558</td>
<td></td>
</tr>
<tr>
<td>1930</td>
<td>170,002</td>
<td></td>
</tr>
<tr>
<td>1938 (est.)</td>
<td>182,000</td>
<td>11,998</td>
</tr>
</tbody>
</table>

The outstanding characteristic of the population is the high proportion - 54% in 1930 - of foreign extraction. One-third of these were foreign-born and two-thirds were of foreign or mixed parentage. The predominating groups of the foreign-born are Italians and Slovaks. In the suburbs of Campbell and Struthers, the percentage of the population which is of foreign extraction is even greater than for Youngstown. Negroes constituted about 9% of the population.

According to the Real Property Survey of 1936, 54% of all dwelling units were rental units and 46% were owner occupied. The decline in the home ownership ratio during the depression was not large - from approximately 52% in 1930 to 46% in 1936. This small decrease is undoubtedly due to HOLC's extensive refinancing operations in the area.

LABOR CONDITIONS

The city has been comparatively free from labor disturbance in the steel mills except for two instances - one, a serious strike in 1919, and the other, the "little steel strike" of 1937. The latter, sponsored by the CIO, resulted in the closing of the steel plants for many weeks. They were reopened under the protection of state troops, but of the three large concerns, only the Carnegie-Illinois Steel Corporation, a subsidiary of U.S. Steel, signed an agreement with the CIO. The other two have company unions. The labor front appears to be quiet at present, and no indications of possible disturbances in the near future could be found.

Building craftsmen are well organized and union labor is used on practically all new construction. Wage scales range from $1.25 per hour for carpenters, to $1.50 for bricklayers, plumbers, plasterers and electricians, and average about 8% below 1929. No change is expected in the present wage scale for the next two years. Unemployment among craftsmen has been and is high, although many of them will soon find employment in the construction of a slum clearance project and a public school.

RELIEF

The relief load is heavy. Monthly average number of cases (including WPA) in the county was 12,532 for the first 9 months of 1938, indicating that 1 family out of every 4 was on relief. The number of cases was highest in 1935, when WPA began, and dropped sharply during the next two years. However, most of the reduction was wiped out by the heavy increase during the recession.

| Monthly Average Number of Relief Cases - Mahoning County |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|             | 1933        | 1934        | 1935        | 1936        | 1937        | 1st 9 mos. 1938 |
| Number       | 13,557      | 12,623      | 14,128      | 8,114       | 5,864       | 12,532       |
| Percentage of 1933 | 100         | 92          | 104         | 60          | 43          | 92           |

*Youngstown and incorporated suburbs included in the area surveyed have 83% of the county population.

TAXATION AND BONDED DEBT

The tax rate on real estate is low. The 1937 total rate (collections made in 1938) was $17.60 per $1,000 of assessed valuation, and the effective rate - based on estimated market prices - was only $1. The rate, assessed valuations and levy have been decreasing since 1933, except for a slight rise in the latter two items in 1937 which was the result of a general reappraisal of real estate. Current tax...
collections, although improving, are still low, but total collections, which include delinquent collections, have equalled or exceeded 100% for the past three years. Accumulated delinquency has been reduced over $1,100,000 since 1935 but the amount outstanding is still very large - over $5,000,000 and equal to 122% of the year's levy.

**Tax Data - City of Youngstown**

<table>
<thead>
<tr>
<th>Year</th>
<th>Assessed valuation</th>
<th>Total rate per $1,000</th>
<th>Total levy</th>
<th>Collections as % of levy</th>
<th>Accumulated delinquency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1933</td>
<td>$248,740,000</td>
<td>$22.80</td>
<td>$5,671,000</td>
<td>64</td>
<td>$6,291,000</td>
</tr>
<tr>
<td>1934</td>
<td>$245,368,000</td>
<td>17.80</td>
<td>4,368,000</td>
<td>65</td>
<td>100</td>
</tr>
<tr>
<td>1935</td>
<td>$245,746,000</td>
<td>18.00</td>
<td>4,387,000</td>
<td>79</td>
<td>106</td>
</tr>
<tr>
<td>1936</td>
<td>$234,228,000</td>
<td>18.00</td>
<td>4,216,000</td>
<td>87</td>
<td>117</td>
</tr>
<tr>
<td>1937</td>
<td>$240,238,000</td>
<td>17.60</td>
<td>4,282,000</td>
<td>85*</td>
<td>104*</td>
</tr>
</tbody>
</table>

*First half collections expressed as percentages of the first half levy.*

A 1% sales tax is levied by the state, the proceeds being apportioned among the old age pension fund, poor relief, political subdivisions and schools.

Net bonded indebtedness of the city and schools on December 31, 1937 was $8,199,000, equal to only 3.4% of assessed valuation or $48 per capita. Including the overlapping county debt, the per capita figure becomes $64. The city debt was reduced $475,000 during 1937 but will be increased by about $2,800,000 in 1938 to help finance recently approved public improvement projects (WPA projects).

II. THE REAL ESTATE SITUATION

**BACKGROUND**

The city spreads over a wide valley and is bisected by the Mahoning River, along whose banks the large steel plants are located. Smoke, dirt and gases from these plants adversely affect nearby residential areas, particularly the sections north of the river (North Side), since the prevailing winds are mostly in that direction. Moreover, the tendency for the lower type foreign and colored groups to migrate about the city is causing a slow movement of the better class property owners to the South Side beyond the city limits into Boardman Township where areas are generally restricted to the higher type and more desirable occupants. The trend of growth is definitely in this direction.

**REAL ESTATE SALES**

Generally speaking, the real estate market is slow although the newer and better grade security areas in the South Side - particularly security area A-5 - show good activity. New and modern 4-6 room singles in the $4000-6500 price bracket sell best in these areas. However, the general public is not buying real estate in any substantial volume due principally to the uncertainty of steady employment. Speculators do not find it profitable as an investment to buy run-down properties and recondition them. There is no active bidding at foreclosure sales.

The volume of deeds being recorded indicates that the market is more active than late in 1935 when the Division of Research and Statistics conducted its first survey of Youngstown. Deed recordations increased substantially in 1936 and 1937, reaching a peak in the latter year, when the volume was 75% above that of 1935. While the decline which set in late in 1937 was considerably greater than seasonal, recordations started up again in February 1938, and the first 5 quarters of 1938, even though 20% below the same period of 1937, were still more than 40% above the 1935 level.

**Deed Recordations - Mahoning County**

<table>
<thead>
<tr>
<th>Year</th>
<th>1st 9 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>1935</td>
<td>5,497</td>
</tr>
<tr>
<td>1936</td>
<td>7,682</td>
</tr>
<tr>
<td>1937</td>
<td>9,596</td>
</tr>
<tr>
<td>1938</td>
<td>7,428</td>
</tr>
</tbody>
</table>
Institutions sold $5,409,600 of residential real estate (not including real estate placed under lease-purchase agreements) during 1936, 1937 and the first 5 quarters of 1938. This volume of sales is equal to 96% of their residential overhang as of September 30, 1938. Sales by institutions for 1937 were 11% above those for 1936 but for the first 3 quarters of 1938 the volume, reflecting the slower market and fewer institutional properties available for sale, fell off sharply. The average book value per parcel sold showed little change over this period, and the average book value of the remaining parcels likewise is about the same, which indicates no disproportionate sale of cheaper or more expensive parcels.

### Residential Real Estate Sales by Institutions

<table>
<thead>
<tr>
<th>Year</th>
<th>Parcels</th>
<th>Book value</th>
<th>Average book value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1936</td>
<td>557</td>
<td>$2,107,200</td>
<td>$23,785</td>
</tr>
<tr>
<td>1937</td>
<td>625</td>
<td>2,546,900</td>
<td>3,767</td>
</tr>
<tr>
<td>1938 (2 mos.)</td>
<td>270</td>
<td>955,500</td>
<td>3,529</td>
</tr>
<tr>
<td>Totals</td>
<td>1,452</td>
<td>$5,409,600</td>
<td>$3,731</td>
</tr>
</tbody>
</table>

Note: The average book value of parcels remaining is $3,681.

HOLC sales volume has improved substantially. Its sales record for the first 11 months of 1938 compares favorably with that of institutions, after allowances are made for the number of parcels available for sale by each and the fact that sales by institutions in 1938 are for 9 months whereas those for HOLC are for 11 months.

### Comparison of Residential Real Estate Sales by Institutions & HOLC

<table>
<thead>
<tr>
<th>Sales made during</th>
<th>Number of parcels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions</td>
<td>557</td>
</tr>
<tr>
<td>1936</td>
<td></td>
</tr>
<tr>
<td>1937</td>
<td>625</td>
</tr>
<tr>
<td>1938 (9 mos.)</td>
<td>270</td>
</tr>
<tr>
<td>Overhang</td>
<td>1552 (9/30/38)</td>
</tr>
<tr>
<td>HOLC</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>156 (11 mos.)</td>
</tr>
<tr>
<td></td>
<td>414 (11/30/38)</td>
</tr>
</tbody>
</table>

*Includes 672 properties rented under lease-purchase agreement, which have been considered as unavailable for sale in this comparison.

Savings and loan associations hold 80% of the number of parcels of residential real estate in this area now owned by institutions and have accounted for 68% of the total number of sales since January 1936. One large association has made a large number of lease-purchase agreements but these have not been considered as sales. Practically all the sales of two associations are made on land contract with a minimum down payment of 10%, while the other association and the banks sell on a deed and mortgage basis, requiring 10-20% down. Under either plan, the unpaid balance is amortized at the rate of 1% per month with interest at 6%.

### Real Estate Prices

Late in 1935, residential real estate prices were 65-70% of 1929 prices. They subsequently increased gradually until midsummer 1937 when a decline of about one year's duration set in, with prices falling 10-20%. Currently, prices are steady at about 60% of 1929, and an increase is forecast for spring providing the expected gain in employment materializes. As indicated in the table below, price recovery has been poorest among the "D" security grade areas where the HOLC has 46% of its properties.
Price Level of Residential Real Estate in Relation to 1929, and HOLC Properties, by Security Grade Areas

<table>
<thead>
<tr>
<th>Security grade areas</th>
<th>Price level as % of 1929 prices</th>
<th>HOLC properties* Number</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>60%</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>B</td>
<td>65-70%</td>
<td>59</td>
<td>14</td>
</tr>
<tr>
<td>C</td>
<td>60-65%</td>
<td>157</td>
<td>36</td>
</tr>
<tr>
<td>D</td>
<td>50%</td>
<td>121</td>
<td>46</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>414</td>
<td>100</td>
</tr>
</tbody>
</table>

*As of December 1, 1938

RESIDENTIAL OVERHANG

The residential real estate (including $2,756,600 in properties rented under lease-purchase agreements) owned in this area by institutions on September 30, 1938 amounted to 1,532 parcels with a book value of $5,659,200. This overhang is equal to 14% of the number and 19% of the dollar volume of all institutionally held residential mortgages in the community. One association alone has over 60% of the dollar amount of the overhang although more than one-half of its properties are held under lease-purchase agreements. Properties are being disposed of in an orderly manner and apparently are having little effect upon the market. In addition to the overhang mentioned above, estimated potential acquisitions as reported by institutions amount to 369 parcels for $1,048,300.

HOLC, the second largest individual holder, has 414 parcels valued at $1,656,000, which is equal to 25% of the number and 29% of the dollar amount of all the residential real estate in the area owned by institutions.

FORECLOSURES

Foreclosures declined sharply in 1938, although the foreclosure rate was well above average. Suits filed in the county during 1938 averaged 11.1 cases per 1,000 non-farm dwellings in comparison to the state average of 7.5. The number of suits filed reached a peak in 1936, declined 14% in 1937 and dropped 35% in 1938. Although the volume for 1938 (554) was only slightly below the 1935 total, the present potential foreclosure situation presents a much better picture than at the time of the previous survey in 1935 when it was estimated that there were 1,300-1,400 potential acquisitions. Now all institutions except one have cleaned up their distressed loans, HOLC suits are declining, and the estimated potential acquisitions reported by institutions total only 369.

The mortgage moratorium now in effect authorizes the court to postpone foreclosure proceedings under certain conditions to not later than April 1, 1939, providing the borrower keeps current on interest, taxes and insurance premiums. This moratorium applies only to mortgages recorded prior to May 18, 1938.

RENTAL SITUATION

Vacancy is estimated to be about 5% as compared with 8% in 1936 when the Real Property Inventory was taken. Rental declines during 1939 largely cancelled the gains made since 1935, but rents are now firm at about 65-70% of the 1929 prices. Present rental levels show the best comparison with 1929 in the "B" grade security areas - 75% of 1929 - and the poorest in the "D" areas - 60%. The best demand for rental units is for 4-6 room houses in the $50-55 per month rental price bracket.
RESIDENTIAL CONSTRUCTION

New building has failed to materialize in any substantial volume. The dollar amount of building permits issued in the city during 1958 amounted to only about $636,000 which was 14% below 1957. This volume was also small in relation to previous highs, being equal to but 10% of the 1925 peak and 25% of the 1929 total. However, a substantial volume of building, which is not included in the city totals, has been going on in the South Side beyond the city limits. Approximately 110 houses have been constructed there within the past year, and much of the future building will probably take place in this section. A slum-clearance and low-rent housing project under the direction of the United States Housing Authority, providing for the construction of 85 buildings (618 family units), was begun in security area D-2 in January 1958. The approved bids for this project were $2,286,500 — a sum greater than the total of all privately financed residential construction in the city for the past seven years. Building material costs are estimated to be 90% and labor costs 95% of their respective 1929 levels. Building material costs, particularly lumber, are expected to rise slightly in the spring.

Building Permits — City of Youngstown

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Family units</th>
<th>Residential construction</th>
<th>All construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>1925</td>
<td>1,335</td>
<td>1,435</td>
<td>$6,088,000</td>
<td>$76,000</td>
</tr>
<tr>
<td>1929</td>
<td>480</td>
<td>526</td>
<td>2,580,000</td>
<td>115,500</td>
</tr>
<tr>
<td>1934</td>
<td>7</td>
<td>7</td>
<td>23,000</td>
<td>97,900</td>
</tr>
<tr>
<td>1935</td>
<td>32</td>
<td>32</td>
<td>146,000</td>
<td>739,700</td>
</tr>
<tr>
<td>1936</td>
<td>91</td>
<td>95</td>
<td>568,700</td>
<td>1,557,800</td>
</tr>
<tr>
<td>1937</td>
<td>150</td>
<td>150</td>
<td>753,000</td>
<td>1,088,300</td>
</tr>
<tr>
<td>1938</td>
<td>127*</td>
<td>137*</td>
<td>656,000*</td>
<td>1,290,000*</td>
</tr>
</tbody>
</table>

*Estimated total for the year based on the first 11 months

III. MORTGAGE LENDING INSTITUTIONS AND ACTIVITY

GROWTH OF FINANCIAL INSTITUTIONS

The banking structure collapsed in Youngstown in 1931 when 5 of the 8 banks closed and total deposits of the open institutions at the year end amounted to only 20% of the 1929 total. During the next year, two closed banks were reorganized, and a new one was formed by combining another closed and one open bank, so that at the end of 1932, the city had 3 banks whose deposits were 59% of the 1929 total. Depreciation grew slowly after 1932 until they reached a high point in 1936, but were sharply lower both in 1937 and on September 30, 1958. On the latter date, total bank deposits amounted to $55,564,000, which was equal to but 74% of the 1929 deposits. All the banks are members of FDIC.

Savings and loan associations also were hard hit during the depression. Of the 7 associations with aggregate assets of $64,000,000 in 1929 only 3 survive the depression. One of those converted in 1935, and one was subsequently insured. Total assets, and repurchaseable private shares and deposits of associations have been declining slowly and steadily since 1939 and on September 30, 1958 were 51% and 50% respectively of the 1929 total.

Comparison of Growth of Banks and Savings and Loan Associations

(All dollar amounts expressed in thousands)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank resources</td>
<td>$93,737</td>
<td>100</td>
<td>$7,979</td>
<td>72</td>
</tr>
<tr>
<td>S&amp;L assets</td>
<td>64,003</td>
<td>100</td>
<td>35,533</td>
<td>55</td>
</tr>
<tr>
<td>Bank total deposits</td>
<td>72,158</td>
<td>100</td>
<td>54,849</td>
<td>76</td>
</tr>
<tr>
<td>S&amp;L, private repurchaseable shares &amp; deposits</td>
<td>58,208</td>
<td>100</td>
<td>31,904</td>
<td>55</td>
</tr>
</tbody>
</table>
The amount of money in postal savings is surprisingly small, in view of the catastrophes among the financial institutions and the large proportion of steel workers who are of foreign birth or foreign extraction. At the highest point - Dec. 31, 1937 - postal savings deposits totaled only $2,935,000, and on September 30, 1938 were 6% lower. Public confidence toward financial institutions is generally good, particularly among business men, but factory workers are less prone to forget the bank crisis.

RESIDENTIAL MORTGAGE INVESTMENT AND ACTIVITY

Savings and loan associations are the dominant group in the residential mortgage field, and have maintained their proportion of the total volume of loans made by institutions in each of the last three years. Lending volume by banks has been a decreasing proportion of the total but that of insurance companies jumped from 4% in 1937 to 10% for the first 9 months of 1938.

Ratio Comparisons of Residential Mortgage Holdings and Activity by Groups of Institutions

<table>
<thead>
<tr>
<th>Groups of institutions</th>
<th>% of mortgages held</th>
<th>% of mortgages made (dollar amount)</th>
<th>Average loan Held</th>
<th>Unav. Held</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Amount</td>
<td>1936</td>
<td>1937</td>
</tr>
<tr>
<td>Savings &amp; Loan Assns.</td>
<td>70</td>
<td>61</td>
<td>59</td>
<td>64</td>
</tr>
<tr>
<td>Banks &amp; Trust Cos.</td>
<td>19</td>
<td>21</td>
<td>37</td>
<td>32</td>
</tr>
<tr>
<td>Insurance Cos.</td>
<td>10</td>
<td>18</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Inst. in Liquidation</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

*Average for loans made during 1936, 1937 and the first 9 months of 1938.

**Less than 1/2 of 1%.

Title II loans held by institutions represent 23% ($2,548,200) of the residential loans made by them since January 1936, but this volume is expected to increase now that a permanent FHA field agent has been assigned to this district. Banks are doing the bulk of the insured mortgage business, 54% ($1,939,300) of the loans made by them since January 1936 being Title II. For savings and loan associations, however, only 9% ($147,500) were insured.

SAVINGS AND LOAN ASSOCIATIONS

Three associations are located in the community, one Federal with assets of $9,980,000, one insured state-chartered association with assets of $22,045,000, and one non-member association with assets of $342,000. As a group, they have 70% of the number and 61% of the dollar volume of all residential mortgages held by institutions. They also are far in front in lending activity, having accounted for 70% of the number and 62% of the dollar volume of the loans made in this area by institutions during 1936, 1937 and the first 9 months of 1938. While interest rates are now 6-7% against 7-8% in 1933 and the percentage of appraisal loaned extends up to 75% instead of 50-67%, the loan period remains at about 10-12 years. They have plenty of funds for loans. No HOLC money or subscriptions by the Secretary of Treasury are outstanding, and FHA Bank advances which are being gradually reduced only amount to $382,500. Dividend rate on shares is 5%, and interest on deposits in one association is 5 ½%.

BANKS AND TRUST COMPANIES

The five banks have a combined residential mortgage investment in this area of $6,085,000 or 21% of the total for all institutions. While the volume of loans made by them since January 1936 is equal to 53% of the total by all institutions, each year has seen the proportion decrease. Most significant changes in lending terms are (1) the reduction in interest rates from 7% in 1929 to 5-6% on their own loan plan, and (2) active participation in Title II loans which are written up to a maximum of 80-90% of appraisal and for a 15-20 year period. Interest rate on savings deposits is 1%-2%.
INSURANCE COMPANIES

The two insurance companies lending in the area hold 18% of the institutional residential mortgages, but accounted for only 5% of the total mortgage business done during 1936, 1937 and the first 9 months of 1938. Although insurance companies were fairly active lenders prior to the depression, their activity has since declined. The aforementioned increasing proportion of loans made during the first 9 months of 1938 as compared with prior years represented activity by one company, and it is doubtful whether there will be any appreciable increase in insurance company lending in the immediate future.

INSTITUTIONS IN LIQUIDATION

One savings and loan association and the segregated assets of three banks are being liquidated but the amount of residential mortgages and real estate involved is very small.

IV. DOMINANT FACTORS

A. Favorable

1. Recent improvement in business
2. Real estate prices and rents now firm
3. Low effective tax rate
4. Low municipal bonded indebtedness
5. Ample mortgage funds available

B. Unfavorable

1. Lack of diversification in industry - too much dependency on steel manufacture
2. Unfavorable freight rates for heavy steel production
3. Large number of steel plant employees working limited number of days per week
4. Heavy relief load
5. Large accumulation of delinquent taxes
6. Slow real estate market
7. As yet, no reversal of decline in assets and private money of the savings and loan group

V. A CONSOLIDATION OF RESIDENTIAL MORTGAGE AND REAL ESTATE ACTIVITY OF MORTGAGE LENDING INSTITUTIONS.

(See following page)

3/20/39
## Consolidation of Residential Mortgage and Real Estate Activity of Mortgage Lending Institutions

YOUNGSTOWN, OHIO

(Compiled from City Survey Report dated November 15, 1938)

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Residential mortgages* 1936, 1937, 9 months 1938</th>
<th>Residential real estate 1936, 1937, 9 months 1938</th>
<th>Residential sales 1936, 1937, 9 months 1938</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Amount</td>
<td>Percent</td>
</tr>
<tr>
<td>1 Federal S&amp;LA &amp; 2 State-chartered B&amp;LA's</td>
<td>7,950</td>
<td>$18,226,000</td>
<td>70 61</td>
</tr>
<tr>
<td>2 Banks &amp; Trust Cos.</td>
<td>2,164</td>
<td>$6,073,000</td>
<td>47 77</td>
</tr>
<tr>
<td>2 Insurance Cos. &amp; 1 Instn. in Liquidation</td>
<td>1,300</td>
<td>$5,335,000</td>
<td>44 72</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>11,414</td>
<td>$29,645,100</td>
<td>100 100</td>
</tr>
<tr>
<td>Holc (city)**</td>
<td>4,371</td>
<td>$13,738,100</td>
<td>414</td>
</tr>
</tbody>
</table>

*As of September 30, 1938

**Mortgages and real estate as of Dec. 1, 1938

### Lending Terms on other than Title II Loans and Return on Savings

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Maximum percentage of appraisal</th>
<th>Loan period</th>
<th>Amortization</th>
<th>Interest rate</th>
<th>Commission</th>
<th>Dividend rate on shares or interest on sav. deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal S&amp;LA</td>
<td>75%</td>
<td>12 years</td>
<td>Monthly</td>
<td>6-7%</td>
<td>0</td>
<td>3% dividend</td>
</tr>
<tr>
<td>State chartered B&amp;LA's</td>
<td>75%</td>
<td>10-12 years</td>
<td>&quot;</td>
<td>6-7%</td>
<td>0</td>
<td>3% dividend</td>
</tr>
<tr>
<td>Banks &amp; Trust Cos.</td>
<td>50-60%</td>
<td>5-12 years</td>
<td>Varies</td>
<td>5-6%</td>
<td>0-5%</td>
<td>5-6% interest on deposits</td>
</tr>
<tr>
<td>Insurance Companies</td>
<td>65-66 2/3%</td>
<td>11-20 years</td>
<td>Monthly</td>
<td>5-6%</td>
<td>0</td>
<td>-</td>
</tr>
</tbody>
</table>

Prepared by:

Division of Research & Statistics
Federal Home Loan Bank Board
Washington, D. C.
March 20, 1939
EXPLANATION

YOUNGSTOWN, OHIO

The purpose of the Residential Security Map is to reflect graphically the trend of desirability in neighborhoods from a residential view-point. 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 1937 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. "Jerry" 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 or 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 conservative basis.
Youngstown, 0.

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.

Alfred E. Reiman
Real Estate Brokers
(Youngstown) of HOLC

Harry Winfield
President, Real Estate Board

D. T. Peters
Peters and McFadden, Realtors
(Formers President Real Estate Board 1936-7)

John F. Cantwell
Real Estate and Insurance Broker, Director of the Real Property Survey of Youngstown, Ohio (W.P.A. Project #6775)

Howard D. Evans
Real Estate Broker

The Pittman Agency
Real Estate and Insurance

Barry B. Summa
Real Estate Broker

Wilbur B. Young
Real Estate Broker and Builder

Note:
A street index will be found on the map.
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level; section lying north of county line (north of Gypsy Lane) is slightly rolling.
   c. Detrimental Influences: Adjoins Jewish Cemetery and city hospital on north-west corner. Is in direct path to smoke and gases from large steel mills.
   d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation: Executives, professional and merchants
   b. Estimated annual family income $7500-15,000
   c. Foreign-born families 5%; (H.G class - mixed) predominating; d. Negro 0%;
   e. Infiltration of Desirable; f. Relief families None
   g. Population is increasing Yes; decreasing No; static

3. BUILDINGS:
   a. Type: Singles 100%
   b. Construction: Brick
   c. Average Age: 15 years
   d. Repair: Good
   e. Occupancy: 98%
   f. Home ownership: 90%
   g. Constructed past yr.: 0
   h. 1929 Price range: $12,000-40,000
   i. 1936 Price range: $8,000-25,000
   j. 1938 Price range: $8,000-25,000
   k. Sales demand: $12,000
   l. Activity: Fair
   m. 1929 Rent range: $ Very low for houses
   n. 1936 Rent range: $ for
   o. 1938 Rent range: $ Rent
   p. Rental demand: $75.00
   q. Activity: Light

   b. Investors: No

5. CLARIFYING REMARKS: Two synagogues located in neighborhood. Infiltration of high Jewish population. Homes with more desirable and newer in section north of county line. This section is almost free from the undesirable influences mentioned under 1-c. Availability of mortgage funds is somewhat limited by reason of policy of local bankers and not because of any physical drawback of this area. Expensive homes have seen slow recovery in Youngstown, and bankers are hesitant in loaning the maximum amount, claiming that disposal of large homes and estates is a difficult problem. This is the best residential area in the north end of the city. Property, if acquired, should be sold but not sacrificed.

6. NAME AND LOCATION: Logan Brook & 5th Ave, District SECURITY GRADE A AREA NO. 1
1. AREA CHARACTERISTICS:
   a. Description of terrain: Loyal to slightly rolling.
   b. Favorable Influences: Most highly restricted area. Good winding streets; transportation. Convenient to schools and churches. Scenic features. Mill Creek Park (on West side) offers splendid recreation facilities and amusement. Homogeneous population. Fastest growing community by far.
   c. Detrimental Influences: Practically free from all undesirable influences. Section along Howard Street slightly affected by dirt and noise from railroad running along Southern Boulevard.
   d. Percentage of land improved 50%; e. Trend of desirability next 10-15 years: Deciduous

2. INHABITANTS:
   a. Occupation and business men
   b. Estimated annual family income $10,000-$25,000
   c. Foreign-born families 0%; d. Negro 0%; e. Infiltration of desirable families: None
   f. Relief families: None
   g. Population is increasing: Rapidly; decreasing: ; static

3. BUILDINGS:
   a. Type: Single
   b. Construction: Brick
   c. Average Age: 10 years
   d. Repair: Excellent
   e. Occupancy: 100%
   f. Home ownership: 100%
   g. Constructed past years: 40-50
   h. 1929 Price range $15,000-$20,000
   i. 1936 Price range $10,000-$14,000
   j. 1938 Price range $10,000-$14,000
   k. Sales demand
   l. Activity: Good
   m. 1929 Rent range
   n. 1936 Rent range
   o. 1938 Rent range
   p. Rental demand
   q. Activity: None


5. CLARIFYING REMARKS: Area lies in Boardman Village. This is by far the most desirable green area on the map. Strong social drawing. People pride themselves in living in "Forest Glenn." Strong desirability of this area has favorably affected the entire south-end community. The highest type doctors and surgeons in Youngstown reside in this area. Located in line with future growth of Youngstown.
   Property, if acquired, should be held for fair value rather than sold.

6. NAME AND LOCATION: Forest Glenn (immediately south of city limits) SECURITY GRADE A AREA NO. 2
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Perfectly level.
   c. Detrimental Influences: Practically free from detrimental influences except that high tower of broadcasting station (W.K.B.N.) is located here. This causes annoyance in radio reception.
   d. Percentage of land improved: 85%; e. Trend of desirability next 10-15 yrs. Up for next five years, static thereafter

2. INHABITANTS:
   a. Occupation: Professional and business
   b. Estimated annual family income: $5000-7500
   c. Foreign-born families: 0%; predominating; d. Negro: 0%
   e. Infiltration of Desirable; f. Relief families: None
   g. Population is increasing: Yes; decreasing: No; static:____

3. BUILDINGS:


5. CLARIFYING REMARKS: Area lies in Boardman Village. A desirable neighborhood built up mostly by Brookway-Williamson-Knott Real Estate Company. Clean and free from dangerous gases from the steel mills. Heavy rains during summer season have tendency to cause damp collars due to perfect flatness of terrain. Property, if acquired, should be held for fair value rather than sold.

6. NAME AND LOCATION: Boulevard Park

7. SECURITY GRADE: A

8. AREA NO.: 3
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Loyal to rolling; overlooking Mill Creek park.


   c. Detrimental Influences. Generally free from all adverse influences except that values of homes lying in extreme north end of area are somewhat affected due to proximity to cheaper neighborhoods.

   d. Percentage of land improved 60%.

2. INHABITANTS:
   a. Occupation Bankers, and high executive.

   b. Estimated annual family income $10,000-25,000.

   c. Foreign-born families 0%.

   d. Negro 0%.

   e. Infiltration of desirable.

   f. Relief families None.

   g. Population is increasing Yes; decreasing No; static No.

3. BUILDINGS:
   a. Type Singles

   b. Construction Brick

   c. Average Age 10 Years

   d. Repair Excellent

   e. Occupancy 100 %

   f. Home ownership 100%

   g. Constructed past yr. 2

   h. 1929 Price range $20,000-100,000 100%

   i. 1936 Price range $10,000-50,000 50%

   j. 1938 Price range $10,000-50,000 50%

   k. Sales demand $25,000

   l. Activity Fair

   m. 1929 Rent range $ No rentals 100%

   n. 1936 Rent range $100%

   o. 1938 Rent range $ area

   p. Rental demand $100%

   q. Activity None


5. CLARIFYING REMARKS: Area consists of unusually fine and high class properties yet within reasonable distance to center of city. It enjoys an enviable social reputation. Extends along one of the most beautiful sections of Mill Creek Park. Homos range from $10,000-$50,000 values. Lots are beautifully landscaped and the winding streets are fringed with spruce and maple trees. Wealthiest people in Youngstown reside here.

Property, if acquired, should be held for fair value rather than sold.

6. NAME AND LOCATION Cohasset District SECURITY GRADE A AREA NO. 4
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.

   b. Favorable Influences: Restricted; good streets and transportation. In direct path to growth of city. Convenient to schools and churches. A fine, quiet, and clean residential area.

   c. Detrimental Influences: Nominal.

   d. Percentage of land improved: 50%.

   e. Trend of desirability next 10-15 years: Upward.

2. INHABITANTS:
   a. Occupation: Merchants and professional mechanics.

   b. Estimated annual family income: $2,500-7,500.

   c. Foreign-born families: 2%. Mixed (higher type) predominating.

   d. Negro families: 0%.

   e. Infiltration of Negroes: None.

   f. Relief families: Few, if any.

   g. Population is increasing: Rapidly.

3. BUILDINGS:
   a. Type: Predominating 95%.

   b. Construction: Frame 50%.

   c. Average Age: 5 years.

   d. Repair: Good.

   e. Occupancy: 95%.

   f. Home ownership: 90%.

   g. Constructed past 40 years: 40 singles.

   h. 1929 Price range: $5,000; 1936: $500; 1938: $5,000.

   i. 1929 Rent range: $30-75.

   j. 1936 Rent range: $30-75.

   k. Activity: Fair.

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   A very clean and highly desirable area because of the excellent (first class) public and high school and lower taxation. Furthermore, it is free from all smoke and dirt. In path of future growth of Youngstown, growing very rapidly. Some 40 new residences under construction. Trend is definitely upward. Homes are well maintained and pride of ownership is highly evident throughout area. One of the newer residential areas which should show good demand for many years to come.

6. NAME AND LOCATION: Boardman Park (in Boardman Township) SECURITY GRADE A AREA NO. 5
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.  

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


c. Detrimental Influences: Area lies in path of smoke and gases of large steel mill.  

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

2. INHABITANTS: Merchants, clerks, skilled  
a. Occupation mechanics and higher paid mill employees:  
b. Estimated annual family income $3600-5000  
c. Foreign-born families 10%; Italian predominating; d. Negro 0%;  

e. Infiltration of Same; f. Relief families  
g. Population is increasing decreasing; static Yes  

3. BUILDINGS:  
PREDOMINATING 75% OTHER TYPE 25% OTHER TYPE  
   a. Type Singles (mixed) Duplexes  
   b. Construction Brick and frame Brick and frame (mixed)  
   c. Average Age 30 Years 15-20 Years  
   d. Repair Good to fair Good to fair  
   e. Occupancy 95% 95%  
   f. Home ownership 70% 40%  
   g. Constructed past yr. 0 0  
   h. 1929 Price range $8000-17,000 100%  
   i. 1936 Price range $6000-9000 60% $6500-10,000 50%  
   j. 1938 Price range $6000-9000 60% $6500-10,000 50%  
   k. Sales demand $7000 $8000  
   l. Activity Fair only Fair only  
   m. 1929 Rent range $50-110 100%  
   n. 1936 Rent range $50-75 72% $40-90 (unit) 100%  
   o. 1938 Rent range $50-75 72% $40-90 71%  
   p. Rental demand $50 $45  
   q. Activity Good Good  

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

5. CLARIFYING REMARKS: Most of the occupants residing in area have had drastic reductions in income in last 10 years and an increasing number is finding difficulty in retaining their homes. At present the area is experiencing an infiltration of middle class Jewish people. Homes are fairly uniform. Western portion of area suffers severely by the fact that children matriculate in a school that is attached by about 30-40 percent "colored". Properties, if acquired, should be sold rather than held.  

6. NAME AND LOCATION Old Crandall Park District SECURITY GRADE B AREA NO. 1
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level.

   b. Favorable Influences: Good streets and transportation; convenient to schools, churches and community market. Public swimming pool and branch library located in area. Within walking distance to industry. Clean neighborhood.

   c. Detrimental Influences: Affected by Calvary Cemetery on south side. Very heavy vehicular traffic on Mahoning Avenue. Encroachment of stores and small business places on both sides of Mahoning Avenue.

   d. Percentage of land improved - 25%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Skilled mechanics and stoneworkers;
   a. Occupation workers
   b. Estimated annual family income $ 2000-3000
   c. Foreign-born families - 40%; Higher class mixed predominating; d. Negro 0 ; __
   e. Infiltration of - Same; f. Relief families For
   g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:
   a. Type
   b. Construction
   c. Average Age 18 Years
   d. Repair Good to fair
   e. Occupancy 95 %
   f. Home ownership 75 %
   g. Constructed past yr. 0
   h. 1929 Price range $ 5000-10,000 100% $ __________ 100% $ __________ 100%
   i. 1936 Price range $ 3500-6500 67% $ __________ 67% $ __________
   j. 1938 Price range $ 3500-6500 67% $ __________ 67% $ __________
   k. Sales demand $ 4500
   l. Activity Good
   m. 1929 Rent range $ 35 - 70 100% $ __________ 100% $ __________ 100%
   n. 1936 Rent range $ 30 - 60 76% $ __________ 76% $ __________
   o. 1938 Rent range $ 30 - 60 76% $ __________ 76% $ __________
   p. Rental demand $ 40
   q. Activity Good


5. CLARIFYING REMARKS: This is a desirable section for mill workers and craftsmen in general. Lowest "blue" area in city but accorded this rating because of general favorable appearances and salability of homes. This area enjoys a remarkable community spirit centered in its High School (Cheney High School). Gradually changing into high "yellow" area.

   Property, if acquired, should be held for fair value.

6. NAME AND LOCATION West Heights Plat - SECURITY GRADE B AREA NO. 2
### AREA DESCRIPTION - SECURITY MAP OF Town, O.

1. **AREA CHARACTERISTICS:**
   a. Description of Terrain: Rolling and hilly.


   c. Detrimental Influences: Practically free except that transportation is within one-half mile of area.

   d. Percentage of land improved: 80%.

2. **INHABITANTS:**
   a. Occupation superintendents: ___________
   b. Estimated annual family income: $5000-7500
   c. Foreign-born families: 0% predominant; Negro: 0%
   d. Infiltration of Desirable Negro: None
   e. Population is increasing slightly; decreasing __________; static __________

3. **BUILDINGS:**

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

   a. Type: Single
   b. Construction: Brick 100%
   c. Average Age: 10-12 Years
   d. Repair: Good
   e. Occupancy: 99%
   f. Home ownership: 99%
   g. Constructed past yr.: 2
   h. 1929 Price range: $10,000-25,000 100% $ __________ 100% $ __________ 100%
   i. 1936 Price range: $7500-15,000 64% $ __________ 64% $ __________ 64%
   j. 1938 Price range: $7500-15,000 64% $ __________ 64% $ __________ 64%
   k. Sales demand: $ 8000
   l. Activity: Fair
   m. 1929 Rent range: No rentals 100% $ __________ 100% $ __________ 100%
   n. 1936 Rent range: $ available __________ % $ __________ __________
   o. 1938 Rent range: $ __________ % $ __________ __________
   p. Rental demand: $ __________
   q. Activity: None

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

5. **CLARIFYING REMARKS:** Beautifully located on hillside overlooking Lake Glacier and Mill Creek Park. Area is free from all detrimental influences and lack of immediate transportation facilities is hardly a drawback for the type of people residing here. By far the most scenic of any residential area in city.

   Property, if acquired, should be held for fair value.

6. **NAME AND LOCATION:** Glacier Heights

   **SECURITY GRADE:** B

   **AREA NO.:** 3
### AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

#### 1. AREA CHARACTERISTICS:

a. **Description of Terrain:** Level, rolling toward Hill Crook Park.

b. **Favorable Influences:** Restricted. Good streets and transportation. Convenient to schools, churches and stores. Accessible to recreation and amusement. Scenic features. Uniformity of homes. A clean desirable area.

c. **Detrimental Influences:** Nominal.

d. **Percentage of land improved:** 85%; e. **Trend of desirability next 10-15 yrs.:** Static to up

#### 2. INHABITANTS:

a. **Occupation and professional:** Skilled mechanics, teachers

b. **Estimated annual family income:** $2500-4000

c. **Foreign-born families:** 2%;

d. **Negroes:** 0%;

e. **Infiltration of Desirable:**

f. **Relief families:** None

g. **Population is increasing:** Slightly; decreasing __________; static ________

#### 3. BUILDINGS:

<table>
<thead>
<tr>
<th>Type</th>
<th>Predominating 90%</th>
<th>Other Type</th>
<th>Other Type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>a. Type</th>
<th>Splits</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>b. Construction</td>
<td>Frame</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Average Age</td>
<td>10 Years</td>
<td>_</td>
<td>_</td>
</tr>
<tr>
<td>d. Repair</td>
<td>Good to fair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Occupancy</td>
<td>95 %</td>
<td>_</td>
<td>_</td>
</tr>
<tr>
<td>f. Home ownership</td>
<td>85 %</td>
<td>_</td>
<td>_</td>
</tr>
<tr>
<td>g. Constructed past yr.</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. 1929 Price range</td>
<td>$9000-23,000</td>
<td>100%</td>
<td>$100%</td>
</tr>
<tr>
<td>i. 1936 Price range</td>
<td>$6500-15,000</td>
<td>68%</td>
<td>$68%</td>
</tr>
<tr>
<td>j. 1938 Price range</td>
<td>$6500-15,000</td>
<td>68%</td>
<td>$68%</td>
</tr>
<tr>
<td>k. Sales demand</td>
<td>$8500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>l. Activity</td>
<td>Good</td>
<td></td>
<td></td>
</tr>
<tr>
<td>m. 1929 Rent range</td>
<td>$70-100</td>
<td>100%</td>
<td>$100%</td>
</tr>
<tr>
<td>n. 1936 Rent range</td>
<td>$50-75</td>
<td>74%</td>
<td>$74%</td>
</tr>
<tr>
<td>o. 1938 Rent range</td>
<td>$50-75</td>
<td>74%</td>
<td>$74%</td>
</tr>
<tr>
<td>p. Rental demand</td>
<td>$50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>q. Activity</td>
<td>Fair</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 4. AVAILABILITY OF MORTGAGE FUNDS:

a. **Home purchase** Arp 90%; b. **Home building** Arp 90%

#### 5. CLARIFYING REMARKS:

A desirable area by middle class people (fully 95% American). A good clean neighborhood. Price of ownership is highly evident. More expensive homes in south section of area along Canfield Road. Property, if acquired, should be held for fair value.

#### 6. NAME AND LOCATION:

[Edited for clarity]
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Rolling.
   b. Favorable Influences: Restricted. Reasonably convenient to schools and churches. Excellent streets. Overlooking Mill Creek Park and Lake Newport. Scenic views—recreation and amusement. Uniform population. Free from obnoxious odors, smoke, dust, etc.
   c. Detrimental Influences: Bus line only along Confield Road. (Construction of new bridge will aid transportation problem.)
   d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs: Definitely up.

2. INHABITANTS: Professional, and business
   a. Occupation non-skill persons; b. Estimated annual family income $5000-6000
   c. Foreign-born families 0%; e. Infiltration of desirable; f. Relief families 0%
   g. Population is increasing Yes; decreasing ——; static ———

3. BUILDINGS:

   a. Type
      - Predominating: Singles
      - Other Type 50%
   b. Construction
      - Predominating Frame 50%
      - Other Type
   c. Average Age
      - 5-6 Years
      - Other Type
   d. Repair
      - Good
      - Other Type
   e. Occupancy
      - 95-98%
      - Other Type
   f. Home ownership
      - 6 res.
      - Other Type
   g. Constructed past yr
      - Very few houses
      - Other Type
   h. 1929 Price range
      - $1 in
      - Other Type
   i. 1936 Price range
      - $1250
      - Other Type
   j. 1938 Price range
      - $5000-12,500
      - Other Type
   k. Sales demand
      - $7500
      - Other Type
   l. Activity
      - Good
      - Other Type
   m. 1929 Rent range
      - $Very few
      - Other Type
   n. 1936 Rent range
      - $houses for
      - Other Type
   o. 1938 Rent range
      - $rent
      - Other Type
   p. Rental demand
      - $—
      - Other Type
   q. Activity
      - Practically none
      - Other Type


5. CLARIFYING REMARKS: A very desirable location for junior executives and small business men. Curved roads and strict traffic supervision makes it safe and desirable for children. Section lying south of Midlothian Boulevard is beyond city limits. Values will improve with construction of high level bridge spanning Lake Newport, legislation for which has been approved.

   Property, if acquired, should be held rather than sold.

6. NAME AND LOCATION _________________ SECURITY GRADE ___________ AREA NO. 5
1. **Area Characteristics:**
   a. Description of Terrain, Level: Slightly sloping toward Mill Creek Park.
   
   b. Favorable Influences: Good streets, transportation. Convenient to school, churches, and stores. Accessible to Mill Creek Park - amusement and recreation. Free from obnoxious odors.
   
   c. Detrimental Influences: Bordered by cheaper area on north.
   

2. **Inhabitants:** Skilled mechanics, teachers
   a. Occupation and small business types
   b. Estimated annual family income: $3000-7500
   c. Foreign-born families: 10%; Majority type: Predominating.
   d. Negro: 0% (foreign)
   e. Infiltration of South: Very few, if any
   f. Population is increasing: Yes; decreasing: __; static: __

3. **Buildings:**
   
<table>
<thead>
<tr>
<th>Predominating</th>
<th>Other Type</th>
<th>Other Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
</tbody>
</table>
   a. Type        | Single     | Duplexes   |
   b. Construction| Frame 60%  | Frame 60%  |
   c. Average Age | Brick 40%  | Brick 40%  |
   d. Repair      | Good       | Good       |
   e. Occupancy   | 95%        | 95%        |
   f. Home ownership | 85%      | 85%       |
   g. Constructed past yr. 25 singles: 0

4. **Availability of Mortgage Funds:**

5. **Clarifying Remarks:** One of the most desirable areas for middle-class owners. The duplexes were built about in 1928 when rentals were high and demand was very strong. Of late years, there has been a tendency to reduction in rents and duplex owners found this type of property a poor investment. Single property, if acquired, should be held for fair value. Duplexes, if acquired, should be disposed of.

6. **Name and Location:** Hyde Park
   **Security Grade:** B
   **Area No.:** 6
1. AREA CHARACTERISTICS:
   a. Description of Terrain, Level.
   b. Favorable Influences. Restricted. Transportation; paved streets; convenient to
      schools and churches; free from smoke, dirt, and noise from
      industry; low tax rate; in direct path to growth of city.
   c. Detrimental Influences. Nominal.
   d. Percentage of land improved 40%; e. Trend of desirability next 10-15 yrs. General
      upward

2. INHABITANTS: Merchants, professional and
   a. Occupation Mechanics
      b. Estimated annual family income $2500-3000
   c. Foreign-born families 3%; Mixed (higher type) predominating; d. Negro 0%
   e. Infiltration of Same
      f. Relief families Very few
   g. Population is increasing Yes; decreasing No; static

3. BUILDINGS:
   a. Type Singles
      b. Construction Frame 50%; Brick 50%
      c. Average Age 7 Years
      d. Repair Good
      e. Occupancy 95%
      f. Home ownership 85%
      g. Constructed past yr. 10
   h. 1929 Price range $Very few homes in 1929 $100% $100% $100% $100%
   i. 1935 Price range $500-1000 $500-1000 $500-1000 $500-1000
   j. 1939 Price range $3500-7500 $3500-7500 $3500-7500 $3500-7500
   k. Sales demand $5500 $100% $100% $100% $100%
   l. Activity Good
   m. 1920 Rent range $ - $100% $100% $100% $100%
   n. 1935 Rent range $ - $100% $100% $100% $100%
   o. 1939 Rent range $20-50 $100% $100% $100% $100%
   p. Rental demand $40 $100% $100% $100% $100%
   q. Activity Light


5. CLARIFYING REMARKS: This area lies just south of Ewing Road and west of Southern
   Boulevard in Boardman Township. Attractive because of low
   tax rate and proximity to excellent schools. Desirable because it is free
   from detrimental influences such as smoke, dirt, and noise from steel
   industry. Favorable influences from Area (4-5), lying immediately north of
   this area, should tend to further improve its desirability.

   Property, if acquired, should be held for fair value.

6. NAME AND LOCATION Boardman Township SECURITY GRADE R AREA NO. 7
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Fairly level.


   c. Detrimental Influences. Suburban car line lying west of area has been converted into coal carrying railroad, resulting in noise and dirt.

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

2. INHABITANTS:
   a. Occupation Skilled mechanics and mill workers
   b. Estimated annual family income $2000-3000
   c. Foreign-born families 20 %; Slovaks (higher type) predominating; d. Negro 0 %
   e. Infiltration of Some ___; f. Relief families Few
   g. Population is increasing ____; decreasing ___; static ___

3. BUILDINGS:
   a. Type Single
   b. Construction Fromo
   c. Average Age 13-15 Years
   d. Repair Fair to good
   e. Occupancy 95 %
   f. Home ownership 85 %
   g. Constructed past yr. 15-20 yrs.
   h. 1929 Price range $5000-12,000
   i. 1936 Price range $4000-7500
   j. 1938 Price range $4000-7500
   k. Sales demand $5000
   l. Activity Fair to good
   m. 1929 Rent range $40-80
   n. 1936 Rent range $30-60
   o. 1938 Rent range $30-60
   p. Rental demand $45
   q. Activity Light


5. CLARIFYING REMARKS: Section lying north of Midlothian Road is 95% built up. A good, desirable section for the working class. Some 15-20 new homes built within last 12 months. In line with city's growth. Trend is upward. Property, if acquired, should be held rather than sold.

6. NAME AND LOCATION Area north of Midlothian in city limits; area lying south is in Boardman Township SECURITY GRADE 3 AREA NO. 8
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

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

   b. Favorable Influences: Good streets; fair transportation. Convenient to schools and churches. Accessible to Yellow Creek Park - recreation and amusement.

   c. Detrimental Influences: Outlying. Fair transportation only.

   d. Percentage of land improved 40%; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS: Professional and mill officials
   a. Occupation Junior executives
   b. Estimated annual family income $3000-5000

   c. Foreign-born families ___ %; predominating; d. Negro ___
   e. Infiltration of ___
   f. Relief families ___

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

3. BUILDINGS:
   PREDOMINATING 100% OTHER TYPE ___ % OTHER TYPE ___ %
   a. Type Singles
   b. Construction Frame
   c. Average Age ___ Years ___ Years ___ Years
   d. Repair Good
   e. Occupancy 100 ___ % ___ % ___ %
   f. Home ownership 95 ___ % ___ % ___ %
   g. Constructed past yr. ___
   h. 1929 Price range $6500-10,000 100% ___ $ ___ 100% ___ $ ___ 100%
   i. 1936 Price range $5000-7500 ___ $ ___ 100% ___ $ ___ 100%
   j. 1938 Price range $5000-7500 ___ $ ___ 100% ___ $ ___ 100%
   k. Sales demand ___ $ ___
   l. Activity Good
   m. 1929 Rent range $ Very for homes 100% ___ $ ___ 100% ___ $ ___ 100%
   n. 1936 Rent range $50 - 75 ___ $ ___ 100% ___ $ ___ 100%
   o. 1938 Rent range $50 - 75 ___ $ ___ 100% ___ $ ___ 100%
   p. Rental demand ___ $ ___
   q. Activity Very light


5. CLARIFYING REMARKS: Area is located in the village of Poland; possibly the most desirable suburban village in Youngstown area. Occupants consist of a very fine and high type people. Away from the city noise, etc. People seem to like to live in Poland and property sells very readily.

Property, if acquired, should be held for fair value.

6. NAME AND LOCATION Located in Village of Poland SECURITY GRADE B AREA NO. 9
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Slight to slightly sloping.
   b. Favorable Influences: Good streets; transportation; convenient to schools, churches, and stores. Accessible to park - recreation and amusement.
      Generally free from all disagreeable influences except that it is
   c. Detrimental Influences: surrounded by lower grade area.

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

2. INHABITANTS: Professional and
   a. Occupation skilled mechanics; b. Estimated annual family income $3000-5000
   c. Foreign-born families 6 %; Mixed (higher type) predominating; d. Negro 0 %; e. Infiltration of foreign
   f. Relief families None
   g. Population is increasing Yes; decreasing static

3. BUILDINGS:
   a. Type Single
   b. Construction Frame
   c. Average Age 12 Years
   d. Repair Good
   e. Occupancy 95 %
   f. Home ownership 95 %
   g. Constructed past yr. 0
   h. 1929 Price range $16,000-16,000 100 %
   i. 1936 Price range $4,000-6,000 67 %
   j. 1938 Price range $4,000-6,000 67 %
   k. Sales demand $5500
   l. Activity Good
   m. 1929 Rent range $40-80 100 %
   n. 1936 Rent range $40-60 75 %
   o. 1938 Rent range $40-60 75 %
   p. Rental demand $45
   q. Activity Very light


5. CLARIFYING REMARKS:
   A small "blue area" but the "good" desirable residential district in the Village of Struthers. Within walking distance to industry and to the shopping center. Very good community spirit. Pride of ownership is highly evident.

   Property, if acquired, should be held for fair value.

6. NAME AND LOCATION Port of Struthers, Ohio SECURITY GRADE B AREA NO. 10
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   d. Percentage of land improved 40%; e. Trend of desirability next 10-15 yrs. Static to downward

2. INHABITANTS:
   a. Occupation Steel workers and laborers.
   b. Estimated annual family income $900-1500
   c. Foreign-born families 20%; Mixed predominating; d. Negro -;
   e. Infiltration of ;
   f. Relief families Several
   g. Population is increasing Slightly; decreasing -; static

3. BUILDINGS:
   a. Type Singles
   b. Construction Frame
   c. Average Age 10 Years
   d. Repair Spotty
   e. Occupancy 95%
   f. Home ownership 90%
   g. Constructed past yr. 0
   h. 1939 Price range $2,500-5000 100% $ 100% $ 100%
   i. 1936 Price range $1,500-3000 60% $ 60% $ 60%
   j. 1938 Price range $1,500-3000 60% $ 60% $ 60%
   k. Sales demand $2,000
   l. Activity Poor
   m. 1939 Rent range $20-30 100% $ 100% $ 100%
   n. 1936 Rent range $15-20 70% $ 70% $ 70%
   o. 1938 Rent range $15-20 70% $ 70% $ 70%
   p. Rental demand $17.50
   q. Activity Light


5. CLARIFYING REMARKS: This area lies in Liberty Township, Trumbull County. Inhabited practically by steel workers and laborers because of proximity to the Briar Hill Works of the Youngstown Sheet-Tube Company. Most of owners have more than one lot which additional space is utilized for small gardening. A fairly settled community of mixed foreign occupants.

Property, if acquired, should be sold rather than hold.

6. NAME AND LOCATION Area lies in Trumbull County north of Youngstown city limits SECURITY GRADE C AREA NO. 1
AREA DESCRIPTION - SECURITY MAP OF Town, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level, excepting east and which is rolling to hilly.
   b. Favorable Influences. Good streets and transportation. Convenient to schools and churches and to stores. Adjoins park - recreation and amusement.
   d. Percentage of land improved 95%; e. Trend of desirability next 10-15 yrs. Static to down

2. INHABITANTS:
   a. Occupation ____ Mechanics and steel workers
   b. Estimated annual family income $1200-1800
   c. Foreign-born families 25%; Italian (and mixed) predominating; d. Negro 0; %
   e. Infiltration of None; f. Relief families Light
   g. Population is increasing ___; decreasing ___; static ___

3. BUILDINGS:
   a. Type Singles 86% Duplexes 15% Other Type 9%
   b. Construction Frame Fair
   c. Average Age 30 Years
   d. Repair Fair
   e. Occupancy 95% 95% 95%
   f. Home ownership 60% 50% 9%
   g. Constructed past yrs. 0
   h. 1929 Price range $2500-11,000 100% $ - 100% $ - 100%
   i. 1936 Price range $2000-7500 56% $ - 3% $ - 3%
   j. 1938 Price range $2000-7500 66% $ - 6% $ - 6%
   k. Sales demand $4000
   l. Activity Fair
   m. 1929 Rent range $30 - 80 100% $ - 100% $ - 100%
   n. 1936 Rent range $20 - 60 73% $ - 3% $ - 3%
   o. 1938 Rent range $20 - 60 73% $ - 3% $ - 3%
   p. Rental demand $35 $ - $ -
   q. Activity Good


5. CLARIFYING REMARKS: A good residential section for the working class. Within walking distance to industry. In future desirability will undoubtedly decline due to gradual enlargement of blighted territory on the south and west borders (D-2).

Property, if acquired, should be sold rather than hold.

6. NAME AND LOCATION __________________ SECURITY GRADE ___ AREA NO. 2
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.
   b. Favorable Influences. 
   d. Percentage of land improved 50%.

2. INHABITANTS:
   a. Occupation Laborer __________;
   b. Estimated annual family income $600-1200;
   c. Foreign-born families 10%; Mixed predominating;
   d. Negro 0%;
   e. Infiltration of Same __________;
   f. Relief families Heavy;
   g. Population is increasing __________; decreasing __________; static Yes.

3. BUILDINGS:
   a. Type Single __________;
   b. Construction Frame __________;
   c. Average Age 15 Years __________;
   d. Repair Fair to poor __________;
   e. Occupancy 95% __________;
   f. Home ownership 50% __________;
   g. Constructed past yr. __________;
   h. 1929 Price range $2250-4500 100% __________;
   i. 1936 Price range $1600-2500 59% __________;
   j. 1938 Price range $1500-2500 59% __________;
   k. Sales demand $1750 __________;
   l. Activity Nil __________;
   m. 1929 Rent range $20-30 100% __________;
   n. 1936 Rent range $15-20 70% __________;
   o. 1938 Rent range $15-20 70% __________;
   p. Rental demand $15 __________;
   q. Activity Good __________;

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

5. CLARIFYING REMARKS: This is an undeveloped section lying north-west of the city limits. No new construction in area in past 10 years. Houses are of cheap construction. Generally undesirable because of location and very limited utilities. Property, if acquired, should be sold rather than held. Area is accorded a low "yellow" rating instead of a "red" because the general character of the neighborhood is not yet sufficiently established.

6. NAME AND LOCATION __________;
   SECURITY GRADE 0;
   AREA NO. 3.
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level.

b. Favorable Influences. Fairly good streets.

c. Detrimental Influences. Inadequate transportation. About 4 miles to nearest school. No utilities except electricity; and water. Outlying. Lack of adequate fire and police protection.

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

2. INHABITANTS: Mill workers and store
   a. Occupation and office workers ; b. Estimated annual family income $ 1200-2400
   c. Foreign-born families ______ %; Mixed _______ predominating; 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 15-18 _______ Years _______ Years _______ Years
   d. Repair Good ______
   e. Occupancy 95 ______ % ______ % ______ %
   f. Home ownership 70 ______ % ______ % ______ %
   g. Constructed past yr. ______
   h. 1929 Price range $ 4000-12,000 100% $ _______ 100% $ _______
   i. 1936 Price range $ 2500-7500 63 % $ _______ ______ % _______
   j. 1938 Price range $ 2500-7500 63 % $ _______ ______ % _______
   k. Sales demand $ 3500 _______ _______ _______
   l. Activity Fair ______
   m. 1929 Rent range $ 30-75 100% $ _______ 100% $ _______
   n. 1936 Rent range $ 25-50 71 % $ _______ ______ % _______
   o. 1938 Rent range $ 25-50 71 % $ _______ ______ % _______
   p. Rental demand $ 30 _______ _______ _______
   q. Activity Good ______

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

5. CLARIFYING REMARKS: This area was laid out in 1918. Poorly developed and never took to the buying public because of being out of line with general growth of city. Homes are generally scattered through area. Some "Jerry" building along southeast end of area. Trend is definitely downward.

Property, if acquired, should be sold rather than held.

6. NAME AND LOCATION: Wickliffe Allotment ________ SECURITY GRADE ______ AREA NO. ________
**Area Description - Security Map of Youngstown, O.**

1. **Area Characteristics:**
   a. Description of Terrain: Level to sloping.
   b. Favorable Influences: Convenient to schools and churches; near athletic field and swimming pool. Borders on blue area on south. All utilities.
   c. Detrimental Influences: Dead end streets; influx of lower income group. Spotty repair; lack of upkeep. Inadequate transportation in north section of area.
   d. Percentage of land improved: 50%.
   e. Trend of desirability next 10-15 yrs. Static

2. **Inhabitants:**
   a. Occupation: Laborers
   b. Estimated annual family income: $1000-1800
   c. Foreign-born families: 10% Slovak predominating
   d. Negro: 0%
   e. Infiltration of Some
   f. Relief families: Fairly heavy
   g. Population is increasing: decreasing: static: Yes

3. **Buildings:**
<table>
<thead>
<tr>
<th>Type</th>
<th>Predominating</th>
<th>Other Type</th>
<th>Other Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singles</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Framo</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Age: 15-20 Years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair</td>
<td>Spotty</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occupancy: 95%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home ownership: 60%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constructed past yr: 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1929 Price range: $2500-6000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1936 Price range: $1500-4000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1938 Price range: $1500-4000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales demand: $2500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activity: Good</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. **Availability of Mortgage Funds:**
   a. Home purchase: Very Limited
   b. Home building: Very Limited

5. **Clarifying Remarks:**
   Section lying north of Burbank Avenue is undeveloped on account of ravina. Area suffers because it borders on blighted territory on the north and east sides. Future development will be heavier foreign.

   Property, if acquired, should be sold rather than held.

6. **Name and Location:**
   Security Grade: C
   Area No. 5
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Loyal slope toward Mill Creek to the south. Gradual rise from east to west.
   b. Favorable Influences: Good streets and transportation. Convenient to schools and churches. Adjoins public playground. Accessible to recreation - ample - swimming pool. Within reasonable distance to places of employment.
   c. Detrimental Influences: Heavy vehicular traffic along Mahoning Avenue (main artery from the west). Narrow lots. Instability of income of area's occupants.
   d. Percentage of land improved: 45%; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:
   a. Occupation: Mill workers; b. Estimated annual family income: $1000-$1500
   c. Foreign-born families: 75%; Slovak predominating; d. Negro: 0%
   e. Infiltration: Slovak; f. Relief families: Heavy
   g. Population is increasing: Slightly decreasing; static

3. BUILDINGS:
   a. Type: Predominating 60%; Other Type 40%; Other Type: 30%;
   b. Construction From
   c. Average Age: 14 years; 18 years; d. Repair: Fair
   e. Occupancy: 97%; 97%;
   f. Home ownership: 70%; 70%
   g. Constructed past yr.: 25%
   h. 1929 Price range: $2500-$3000; 100% $; 100% $; 100% $;
   i. 1936 Price range: $1500-$2000; 61% $; 9% $; 29% $;
   j. 1938 Price range: $1500-$2000; 61% $; 9% $; 29% $;
   k. Sales demand: $2000; 100%;
   l. Activity: Fair
   m. 1929 Rent range: $20-$60; 100% $; 100% $; 100% $;
   n. 1936 Rent range: $15-$40; 69% $; 29% $; 100% $;
   o. 1938 Rent range: $15-$40; 69% $; 29% $; 100% $;
   p. Rental demand: $25; 100%;
   q. Activity: Good

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   Desirable area for mill workers employed at the Cornogic Steel Mills nearby. Lies within close proximity to all civic activities. Houses in this area are modern and of fairly sound construction. Property, if acquired, should be sold at a reasonable price but not at a sacrifice.

6. NAME AND LOCATION: Youngstown, OH
   SECURITY GRADE: 0
   AREA NO.: 6
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Comparatively level.
   b. Favorable Influences. Transportation, paved streets, utilities, accessibility to parks, playgrounds and city activities.
   c. Detrimental Influences. Older houses, surrounding and adjoining area of poorer quality.
   d. Percentage of land improved 90%; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS: Mechanics and city workers
   a. Occupation
   b. Estimated annual family income $1200-2250
   c. Foreign-born families 30%; Mixed predominating; d. Negro 0%
   e. Infiltration of Sano; f. Relief families
   g. Population is increasing --; decreasing --; static

3. BUILDINGS:
   a. Type
   b. Construction
   c. Average Age 20 years
   d. Repair Good to Fair
   e. Occupancy 95%  
   f. Home ownership 60%
   g. Constructed past yr. 0
   h. 1929 Price range $2500-10,000 100% $100%
   i. 1936 Price range $1500-6000 60% 3%
   j. 1938 Price range $1500-6000 60% 3%
   k. Sales demand $3500
   l. Activity Fair
   m. 1929 Rent range $15-55 100% 100%
   n. 1936 Rent range $10-40 71% 3%
   o. 1938 Rent range $10-40 71% 3%
   p. Rental demand $25
   q. Activity Good


5. CLARIFYING REMARKS: One of the older districts. Lack of architectural features and comprehensive planning. Better homes along the south end of area. Encroachment of stores along Market, Ochill and Hillman Streets. Slow infiltration of lower income group. Property, if acquired, should be sold rather than held.

6. NAME AND LOCATION Security Grade 0 AREA NO. 7
AREA DESCRIPTION - SECURITY MAP OF Ypsilanti, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level to slightly up-grade from the north end to the south end.
   b. Favorable Influences: Good streets and transportation; all utilities; convenient to schools, churches, stores and all city activities. Accessible to playground and parks - recreation and amusement.
   c. Detrimental Influences: Road traverses center of area from north to south; noise and dirt.
   d. Percentage of land improved: 90%; e. Trend of desirability next 10-15 yrs: Static

2. INHABITANTS: City workers and
   a. Occupation skilled mechanics; b. Estimated annual family income: $1200-2500
   c. Foreign-born families: 40%; d. Negro: 0%; e. Infiltration of Same: ; f. Relief families: Very few
   g. Population is increasing: Very slightly decreasing: ; static: 

3. BUILDINGS:
   a. Type: PREDOMINATING 90% OTHER TYPE
      Type: 2-story single
      2-8 rooms
      Frame
   b. Construction
   c. Average Age: 20 Years
   d. Repair: Good
   e. Occupancy: 95%
   f. Home ownership: 65%
   g. Constructed past yr: 5
   h. 1929 Price range: $4500-6500
      100% $5000-7000
      100% $7000-9000
      100% $9000-100%
   i. 1936 Price range: $3000-5000
      62% $4000-6000
      62% $5000-7000
      62% $7000-9000
      62% $9000-100%
   j. 1938 Price range: $3000-5000
      62% $4000-6000
      62% $5000-7000
      62% $7000-9000
      62% $9000-100%
   k. Sales demand: $2500
      $3500
      $4500-6500
      $5500-7500
      $6500-8500
   l. Activity: Poor
   m. 1929 Rent range: $25-50
      100% $45-65
      100% $65-90
      100% $90-100%
   n. 1936 Rent range: $20-40
      71% $30-50
      71% $50-70
      71% $70-90
      71% $90-100%
   o. 1938 Rent range: $20-40
      71% $30-50
      71% $50-70
      71% $70-90
      71% $90-100%
   p. Rental demand: $25
      $35
      $45-65
      $55-75
      $65-85
   q. Activity: Good


5. CLARIFYING REMARKS: Area is still desirable by the working class but is being gradually influenced by the expansion of lower income groups and change in nationality along the north and east sections of area. Better homes along Southern Boulevard south of Haidlothine Road. Property, if acquired, should be sold rather than held.

6. NAME AND LOCATION: Downy Park and South Side Park SECURITY GRADE C AREA NO. 8
AREA DESCRIPTION - SECURITY MAP OF WILGINTON, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level to slightly sloping from east to west.

   b. Favorable Influences. Good streets and transportation. Convenient to schools, churches and stores.

   c. Detrimental Influences. Heavy vehicular traffic along South Avenue. Encroachment of stores and business places on South Avenue. City dump and St. Agnes Hospital are located in area.

   d. Percentage of land improved 60%.

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

2. INHABITANTS: Mill workers and
   a. Occupation clerks
   b. Estimated annual family income $ 900 - 2000
   c. Foreign-born families 35%; Mixed predominating; d. Negro 1% 
   e. Infiltration of Same; f. Relief families Heavy
   g. Population is increasing Slightly decreasing; static

3. BUILDINGS:
   PREDOMINATING % OTHER TYPE % OTHER TYPE %
   a. Type Single
   b. Construction Frame
   c. Average Age 12 Years 70 Years 135 Years
   d. Repair Fair
   e. Occupancy 95% 
   f. Home ownership 75% 
   g. Constructed past yr. 3 
   h. 1929 Price range $ 3200-8500 100% $ $ 100% $ 100%
   i. 1936 Price range $ 2500-5000 65% $ $ $ 65% 
   j. 1938 Price range $ 2500-5000 65% $ $ $ 65% 
   k. Sales demand $ 3200 
   l. Activity Fair
   m. 1929 Rent range $ 25-55 100% $ $ 100% $ 100%
   n. 1936 Rent range $ 20-40 75% $ $ 75% 
   o. 1938 Rent range $ 20-40 75% $ $ 75% 
   p. Rental demand $ 25
   q. Activity Good


5. CLARIFYING REMARKS: Area was fairly well developed in about 1923. Free of colored people which fact should permit area to remain as it is for several years. Desirable by mill workers because of proximity to Youngstown Sheet and Tube Company.

   Property, if acquired, should be sold but not sacrificed.

6. NAME AND LOCATION Part of Palmer Allotment SECURITY GRADE C AREA NO. 9
1. AREA CHARACTERISTICS:
   a. Description of terrain. Level to rolling.
   b. Favorable Influences. Good transportation and streets; convenient to schools and
      churches. Nearness to Youngtown School and Tube Company and Republic Steel Cor-
      poration. Adjoins playground and park - recreation and amusement. Established
      neighborhood.
   c. Detrimental Influences. Influx of lower income group and color-xed populations. Lack
      of upkeep in north section of area. Cheaply constructed houses except on Hunter
      and Julian Avenues. No uniformity of homes. Adjoins cemeter on south.
   d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:
   a. Occupation: Wm workers
   b. Estimated annual family income $900-1800
   c. Foreign-born families 60 %; Mixed predominating; d. Negro Yes ; %
   e. Infiltration of Undesirable; f. Relief families Very heavy
   g. Population is increasing Slightly; decreasing static -

3. BUILDINGS:
   a. Type: Singles
      2-4 rooms
   b. Construction: Frame
   c. Average Age 18 Years
      Years
   d. Repair: Spotty
   e. Occupancy 95 %
   f. Home ownership 80 %
      %
   g. Constructed past yr. 0
   h. 1929 Price range $2500-5000
   i. 1936 Price range $1500-5000
   j. 1938 Price range $1500-5000
   k. Sales demand
   l. Activity Poor
   m. 1929 Rent range $18 - 60
   n. 1936 Rent range $12 - 40
   o. 1938 Rent range $12 - 40
   p. Rental demand $20
   q. Activity Fair

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

5. CLARIFYING REMARKS: Finer and more desirable properties along Hunter and Julian Avenues.
   The extreme north section, however, is much cheaper and undesirable because of influx of colored
   and lower class white. Extreme south section is mostly vacant.
   Property, if acquired, should be sold rather than held.

6. NAME AND LOCATION: Taft School District SECURITY GRADE 0 AREA NO. 10
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

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

   b. Favorable Influences: Good winding streets; transportation; convenient to schools and churches. Zoned residential and restricted. Accessible to Pine Hollow Park. High ratio of ownership.

   c. Detrimental Influences: Bounded by cheap "yellow" and "red" areas. West of particular is influenced by infiltration of lower income group.

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

2. INHABITANTS:
   a. Occupation: Mechanics; b. Estimated annual family income: $1500-5000
   c. Foreign-born families: 20% Mixed (higher type) predominating
   d. Infiltration of: Same f. Relief families: Yes - for
   e. Population is increasing: --- decreasing: --- static: Yes

3. BUILDINGS:
   a. Type: Singles (6-room)
   b. Construction: Terraced
   c. Average Age: 15 Years
   d. Repair: Good to fair
   e. Occupancy: 90%
   f. Home ownership: 70%
   g. Constructed past yr.: 0
   h. 1930 Price range: $4000-9500
   i. 1930 Price range: $2000-6000
   j. 1938 Price range: $3000-6000
   k. Sales demand: $3500
   l. Activity: Fair to poor
   m. 1930 Rent range: $25 - 55
   n. 1936 Rent range: $20 - 40
   o. 1938 Rent range: $20 - 40
   p. Rental demand: $30
   q. Activity: Good
   
   Banks will loan up to 50% of appraisal


5. CLARIFYING REMARKS: This area was developed in 1918-20 by the Youngstown Shoot and Shoe Company for its higher class employees. Good clean residential district. Uniform homes. Extends out and is built up by 2-4 family apartments. Area is accorded a high "yellow" rating instead of a "blue" because it borders on a "red" area on the north and very cheap "yellow" area on the west.

   Property, if acquired, should be sold for fair value, rather than hold. Area, together with adjoining territory suffers greatly when mills are shut down. Not in line of city's growth.

6. NAME AND LOCATION: Buckeye Platt SECURITY GRADE C AREA NO. 11
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Fairly level.

   b. Favorable Influences: Good streets and transportation; convenient to schools and churches. Trees. Fair uniformity of homes. All utilities.

   c. Detrimental Influences: Bounded on south and west by farm lands.

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

2. INHABITANTS:
   a. Occupation: Mill workers; b. Estimated annual family income $1200-3500

   c. Foreign-born families 15%; e. Infiltration of Same: Mixed predominating; d. Negro 0; f. Relief families Rather heavy

   g. Population is increasing; decreasing; static; Yes

3. BUILDINGS:
   a. Type Predominating 95% Other Type 2% Other Type 3%
      Single (6-rooms) __________ __________ __________

   b. Construction Frame __________ __________ __________

   c. Average Age 17 Years __________ __________ __________

   d. Repair Fair __________ __________ __________

   e. Occupancy 95 % __________ __________ __________

   f. Home ownership 70 % __________ __________ __________

   g. Constructed past yr. 2 __________ __________ __________

   h. 1929 Price range $4500-10,000 100% $ __________ 100% $ __________ 100%

   i. 1936 Price range $3000-6500 66 % $ __________ __________ % $ __________ __________ %

   j. 1938 Price range $3000-6500 66 % $ __________ __________ % $ __________ __________ %

   k. Sales demand $4000 __________ __________ __________

   l. Activity Fair __________ __________ __________

   m. 1929 Rent range $30 - 60 100% $ __________ 100% $ __________ 100%

   n. 1936 Rent range $22.50-40 67 % $ __________ __________ % $ __________ __________ %

   o. 1938 Rent range $22.50-40 67 % $ __________ __________ % $ __________ __________ %

   p. Rental demand $ __________ __________ __________

   q. Activity Good __________ Limited to 50% of appraisal


5. CLARIFYING REMARKS: This section, like section lying just north of it, suffered very heavily during the depression due to the unemployment. It has, however, made a fairly good "comeback" recently. Should keep its present status for next 5-10 years.

   Property, if acquired, should be sold but not sacrificed. Rental prices in this area are low.

6. NAME AND LOCATION Brownlee Woods SECURITY GRADE 0 AREA NO. 12
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

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

   b. Favorable Influences. Good streets and transportation; convenient to schools, churches and stores. Very mild restrictions.


   d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Down in north section, static in remainder

2. INHABITANTS:
   a. Occupation Mill workers and clerks b. Estimated annual family income $1200-2500

   c. Foreign-born families 15 %; Mixed predominating; d. Negro Yes; 1%

   e. Infiltration of Home; f. Relief families Heavy

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

3. BUILDINGS:

   a. Type
   PREDOMINATING 90 % OTHER TYPE __________ % OTHER TYPE __________ %
   Single
   4-5 rooms

   b. Construction
   Frame

   c. Average Age
   13 Years

   d. Repair
   Fair

   e. Occupancy
   75 %

   f. Home ownership
   75 %

   g. Constructed past yr.

   h. 1929 Price range $4000-6500

   i. 1936 Price range $2000-4500

   j. 1938 Price range $2000-4500

   k. Sales demand
   $3000

   l. Activity
   Fair to slow

   m. 1929 Rent range $37.50-50

   n. 1936 Rent range $25-35

   o. 1938 Rent range $25-35

   p. Rental demand
   $25

   q. Activity
   Good


5. CLARIFYING REMARKS. Area is located in Struthers, Ohio. Composed chiefly of mill workers. Slight encroachment of negroes along Columbus, Marion, Washington, Hathorne, and Stewart Streets. Construction of homes is fair. A settled community.

   Property, if acquired, should be sold rather than held.

6. NAME AND LOCATION Struthers, Ohio SECURITY GRADE C AREA NO. 13
# Area Description - Security Map of Youngstown, Ohio

## 1. Area Characteristics:

a. Description of Terrain, Level.

b. Favorable Influences. Good streets along north section of area. Proximity to Poland Village.

c. Detrimental Influences. Several unpaved streets. Inadequate transportation. Lack of complete sewage. Distance to schools, churches and community center. Outlying. Surrounded by unplatted territory.

d. Percentage of land improved 40%.

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

## 2. Inhabitants: Mill workers and small

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Businessmen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated annual family income</td>
<td>$900-1800</td>
</tr>
</tbody>
</table>

c. Foreign-born families | 5% Mixed predominating; d. Negro; 6% |

e. Infiltration of Some |

f. Relief families |

g. Population is increasing; decreasing; static Yes

## 3. Buildings:

<table>
<thead>
<tr>
<th>Predominating</th>
<th>Other Type</th>
<th>Other Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (2-6 rooms)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. Construction

c. Average Age 15 Years

d. Repair Fair

e. Occupancy 65% |

f. Home ownership 90% |

g. Constructed past yr.

| 1929 Price range | 100% $ | $ |
| $2000-6000 | 100% $ | $ |

i. 1936 Price range $1200-2500 60% $ $ |

j. 1938 Price range $1200-3500 60% $ $ |

k. Sales demand $2500 | $ |

l. Activity Poor |

m. 1929 Rent range $15-50 100% $ |

n. 1936 Rent range $15-50 69% $ $ |

o. 1938 Rent range $15-50 69% $ $ |

p. Rental demand $20 | $ |

q. Activity Light |

## 4. Availability of Mortgage Funds:

<table>
<thead>
<tr>
<th>Type</th>
<th>Home purchase</th>
<th>Home building</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

## 5. Clarifying Remarks:

A few better houses located in the north section. The remainder consists of very modest houses scattered throughout area. Two very expensive houses located on Olde Avenue. Trend seems to be definitely static. Property, if acquired, should be sold rather than held.

## 6. Name and Location

Part of Poland, Ohio

Security Grade C

Area No. 14

Part of Boardman Township
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rising to the south.
   b. Favorable Influences. Good streets and transportation; convenient to schools and churches. Adjoins Yellow Creek Park on east.
   c. Detrimental Influences. Infiltration along east boundary of lower income groups. Outlying.
   d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Mill workers and
   a. Occupation Laborers ________ b. Estimated annual family income $1000-1800
   c. Foreign-born families %; Mixed predominating; d. Negro %; %
   e. Infiltration of Negro ________ f. Relief families Heavy
   g. Population is increasing ________ decreasing ________; static

3. BUILDINGS:
   PREDOMINATING 95 % OTHER TYPE % OTHER TYPE %
   a. Type Single 5-6 rs
   b. Construction Frame
   c. Average Age 15 Years ________ Years ________ Years
   d. Repair Fairly good
   e. Occupancy 98 % ________ % ________ %
   f. Home ownership 80 % ________ % ________ %
   g. Constructed past yr. 0
   h. 1929 Price range $3500-6500 100 % $ 100 % $ 100 %
   i. 1936 Price range $2600-4000 65 % $ ________ $ ________ %
   j. 1938 Price range $2600-4000 65 % $ ________ $ ________ %
   k. Sales demand $3000 ________ $ ________ $ ________
   l. Activity Poor
   m. 1929 Rent range $30-55 100 % $ 100 % $ 100 %
   n. 1936 Rent range $25-35 71 % $ ________ $ ________ %
   o. 1938 Rent range $25-35 71 % $ ________ $ ________ %
   p. Rental demand $25 ________ $ ________ $ ________
   q. Activity Light


5. CLARIFYING REMARKS: Area comprised chiefly of mixed foreign groups employed by the Steel Mills. Homes and surroundings are well maintained and the area as a whole evidences pride of ownership. Very few homes for rent. Properties however, if acquired, should be sold because demand is restricted to foreigners whose present income still remains insecure.

6. NAME AND LOCATION Part of Struthers, Ohio SECURITY GRADE 0 AREA NO. 15
1. AREA CHARACTERISTICS:
   a. Description of Terrain: Rising to the east.
   b. Favorable Influences: Good streets and transportation. Convenient to schools and churches. Within walking distance to industry.
   c. Detrimental Influences: Heavy vehicular traffic along Coltsville Road. Instability of income of area's occupants.
   d. Percentage of land improved: 40%; e. Trend of desirability next 10-15 yrs: Static

2. INHABITANTS:
   a. Occupation: Mill workers and laborers;
   b. Occupants: Mixed
   c. Foreign-born families: 75%;
   d. Negro: ___%;
   e. Infiltration of Negro: ___%;
   f. Relief families: Rather heavy
   g. Population is increasing slightly; decreasing: ___; static: ___

3. BUILDINGS:
   a. Type: Single
   b. Construction: Frame 60%.
   c. Average Age: 15 years
   d. Repair: Fairly good
   e. Occupancy: 95%
   f. Home ownership: 70%
   g. Constructed past yr: 2
   h. 1929 Price range: $2500-7500 100% $ 100% $ 100%
   i. 1936 Price range: $1500-1500 60% $ 100% $ 100%
   j. 1938 Price range: $1500-1500 60% $ 100% $ 100%
   k. Sales demand: $2500 $ $ $
   l. Activity: Fair
   m. 1929 Rent range: $15-65 100% $ 100% $ 100%
   n. 1936 Rent range: $10-40 71% $ 100% $ 100%
   o. 1938 Rent range: $10-40 71% $ 100% $ 100%
   p. Rental demand: $20 $ $ $
   q. Activity: Good

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

5. CLARIFYING REMARKS: Area consists of 75% mixed foreign occupants. Desirable to this type of purchaser because of proximity to industry. Section north of Blossom Street is largely undeveloped. Area above a scattering of fine brick residences. Desirability fluctuates greatly with the steel industry employment situation.

Property, if acquired, should be sold but not sacrificed.

6. NAME AND LOCATION: Port of Campbell, O. SECURITY GRADE: C AREA NO: 18
AREA DESCRIPTION - SECURITY MAP OF Yoistown, O.

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

   b. Favorable Influences: Good roads. Convenient to schools and churches.


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

2. INHABITANTS:
   a. Occupation: Mill workers; b. Estimated annual family income: $900-1800

   c. Foreign-born families: 20%; d. Negro predominating; e. Negro: Yes

   f. Infiltration of Negroes: Favorable; f. Relief families: Favorable

   g. Population is increasing: No; decreasing: No; static: Yes

3. BUILDINGS:
   PREDOMINATING: 85%  OTHER TYPE: %  OTHER TYPE: %
   a. Type: Singles (2-4 rooms)

   b. Construction: Framed

   c. Average Age: 15 years

   d. Repair: Fair

   e. Occupancy: 95%

   f. Home ownership: 85%

   g. Constructed past yr: 0

   h. 1929 Price range: $2500-6000 100%

   i. 1933 Price range: $1500-2000 60%

   j. 1938 Price range: $1500-3000 60%

   k. Sales demand: $2000

   l. Activity: Poor

   m. 1929 Rent range: $15-30 100%

   n. 1933 Rent range: $10-20 66%

   o. 1938 Rent range: $10-20 66%

   p. Rental demand: $17.50

   q. Activity: Light

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   Area consists of a scattering of small homes and cheap farm lands. Little demand because of inaccessibility to the steel mills. No utilities excepting electricity. Property, if required, should be sold rather than held. Area covers entire village of Coltsville.

6. NAME AND LOCATION: Village of Coltsville  SECURITY GRADE: C  AREA NO: 27
1. **AREA CHARACTERISTICS:**
   a. Description of Terrain: Level.


   c. Detrimental Influences: Surrounded by "red" area. Some dirt and smoke from mills. Influx of lower income group.

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

2. **INHABITANTS:**

   c. Foreign-born families: 90%; e. Infiltration of Foreign: So-so; f. Relief families: Heavy

   g. Population is increasing: Yes; decreasing: No; static: Yes

3. **BUILDINGS:**
   a. Type: Single (5-6 rooms)
   b. Construction: Frame
   c. Average Age: 12 Years
   d. Repair: Fair to Good
   e. Occupancy: 96% 
   f. Home ownership: 95% 
   g. Constructed past yr.: 0
   h. 1929 Price range: $4000-7500
   i. 1936 Price range: $3000-1500
   j. 1938 Price range: $3000-1500
   k. Sales demand: $3000
   l. Activity: Fairly Good
   m. 1929 Rent range: $30-50
   n. 1936 Rent range: $25-35
   o. 1938 Rent range: $25-35
   p. Rental demand: $25
   q. Activity: Light

4. **AVAILABILITY OF MORTGAGE FUNDS:**

5. **CLARIFYING REMARKS:**
   Aron was developed in 1925-26. Occupied mostly by people who came to Youngstown from the mining districts in Pennsylvania. A practically solid group of better type foreigners. Houses are fairly uniform and well maintained. Aron will retain its present status for next 5-10 years.

   Property, if acquired, should be sold but not sacrificed.

6. **NAME AND LOCATION**

   **SECURITY GRADE:** 0  **AREA NO.** 18
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Loyal to rolling.

   b. Favorable Influences. Good streets and transportation. Convenient to schools.


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

2. INHABITANTS:
   a. Occupation Laborers
   b. Estimated annual family income $900-1800
   c. Foreign-born families 75% Mixed predominating; d. Negro Yes;
   e. Infiltration of Undesirable; f. Relief families Heavy
   g. Population is increasing Yes; decreasing No; static No

3. BUILDINGS:
   a. Type Singles
   b. Construction Frame
   c. Average Age 25 Years
   d. Repair Poor to Fair
   e. Occupancy 96 %
   f. Home ownership 60 %
   g. Constructed past yr. 0
   h. 1929 Price range $1750-6500 100% $________ $100% $________ 100%
   i. 1936 Price range $1000-3000 55% $________ $________ $________
   j. 1938 Price range $1000-3000 55% $________ $________ $________
   k. Sales demand $1700
   l. Activity Very poor
   m. 1929 Rent range $1750-30 100% $________ $100% $________ 100%
   n. 1936 Rent range $10-25 61% $________ $________ $________
   o. 1938 Rent range $10-25 61% $________ $________ $________
   p. Rental demand $15
   q. Activity Good

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

5. CLARIFYING REMARKS:
   One of the poorer and undesirable residential districts. Trend is rapidly downward. Better class of occupants are moving away. Practically all single type homes interspersed by shacks.

   Property, if acquired, should be sold promptly.

6. NAME AND LOCATION Security Map of Youngstown, O. SECURITY GRADE D AREA NO. 1
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

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

   b. Favorable Influences. Good streets and transportation. Convenience to schools and churches. Within walking distance to industry.


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

2. INHABITANTS:
   a. Occupation: Mill workers and laborers. Estimated annual family income $600-1500

   b. Foreign-born families 30 %; Mixed predominating; d. Negro Yes; 105 %

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

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

3. BUILDINGS:

   a. Type
      PREDOMINATING OTHER TYPE OTHER TYPE
      90 % 0 % 0 % 0 %
      All type singles including shacks (2-6 rms)

   b. Construction
      Frame

   c. Average Age
      30 Years

   d. Repair
      Poor to fair

   e. Occupancy
      95 %

   f. Home ownership
      50 %

   g. Constructed past yr.
      0

   h. 1929 Price range
      $1500-7500 100 %

   i. 1936 Price range
      $500-3500 44 %

   j. 1938 Price range
      $500-3500 44 %

   k. Sales demand
      $1500

   l. Activity
      Very poor

   m. 1929 Rent range
      $15-55 100 %

   n. 1936 Rent range
      $10-25 50 %

   o. 1938 Rent range
      $10-25 50 %

   p. Rental demand
      $15

   q. Activity
      Good

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

5. CLARIFYING REMARKS: This area is generally referred to as Monkey's Nest and Black Hill district. Slum elimination project is in progress covering section lying between Arcto, Griffith, and Morrison Avenues in the south end of area. Generally undesirable.

Property, if acquired, should be sold promptly. Trend is definitely downward.

6. NAME AND LOCATION
   Section lying north of Broadview in Trumbull County

   SECURITY GRADE D

   AREA NO. 2
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level to slightly rising to the north.

   b. Favorable Influences. Good streets and transportation. Convenient to schools, churches, near business center. Art Gallery is located here.


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

2. INHABITANTS: White collar, skilled workers
   a. Occupation and laborers
   b. Estimated annual family income $1200-2500
   c. Foreign-born families 10 %; predominating; d. Negro Yes 10% e. Infiltration of Same; f. Relief families Several
   g. Population is increasing; decreasing; static Yes

3. BUILDINGS:
<table>
<thead>
<tr>
<th>Predominating</th>
<th>Other Type 1</th>
<th>Other Type 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-story singles (5-10 rooms)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   a. Type
   b. Construction Frame
   c. Average Age 35 Years
   d. Repair Fair to poor
   e. Occupancy 95 %
   f. Home ownership 50 %
   g. Constructed past yr. 0
   h. 1929 Price range $ 2500-10,000 100 % $ 100 % $ 100 % 100 %
   i. 1935 Price range $ 1500-6000 60 % $ 100 % $ 100 % 100 %
   j. 1938 Price range $ 1500-6000 60 % $ 100 % $ 100 % 100 %
   k. Sales demand $ 3000 $ 100 % $ 100 %
   l. Activity Poor
   m. 1929 Rent range $ 15-70 100 % $ 100 % $ 100 %
   n. 1935 Rent range $ 10-50 71 % $ 100 % $ 100 %
   o. 1938 Rent range $ 10-50 71 % $ 100 % $ 100 %
   p. Rent demand $ 25 $ 100 % $ 100 %
   q. Activity Good

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

5. CLARIFYING REMARKS: Ever growing influx of Negroes and low class Jewish in the lowerly end. Many of the houses are being converted into rooming houses. Better type occupants are moving elsewhere. Trend is downward and property, if acquired, should be sold as rapidly as possible.

   Was once the Bon Ton street of Youngstown. A few of the "old" mansions still remain on Wick Avenue.

6. NAME AND LOCATION North of business center SECURITY GRADE D AREA NO. 3
1. AREA CHARACTERISTICS:
   a. Description of terrain.

   Level to rolling.

   b. Favorable Influences. Good streets; transportation. Convenient to schools, churches. Close to business center and industry.


   d. Percentage of land improved \( \text{60\%} \); e. Trend of desirability next 10-15 yrs. \( \text{Definitely downward} \).

2. INHABITANTS:
   a. Occupation 

   Hill workers and laborers

   b. Estimated annual family income \$ \( \text{900-1,500} \)

   c. Foreign-born families \( \text{50\%} \); Mostly Italians predominating; d. Negro \( \text{Yes} \); \( \text{50\%} \)

   e. Infiltration of Undesirable; f. Relief families Yes, heavy

   g. Population is increasing \( \text{Yes} \); decreasing \( \text{Yes-slightly}; \) static

3. BUILDINGS:

   a. Type 

   2-story singles (2-5 rooms)

   b. Construction 

   Frame

   c. Average Age 

   30 Years

   d. Repair 

   Fair to poor

   e. Occupancy 

   55 \% 

   f. Home ownership 

   65 \% 

   g. Constructed past yr. 0

   h. 1929 Price range \$ \( \text{2000-10,000} \) \( \text{100\%} \) \$ \( \text{100\%} \) \$ \( \text{100\%} \)

   i. 1936 Price range \$ \( \text{1000-5000} \) \( \text{50\%} \) \$ \( \text{100\%} \)

   j. 1938 Price range \$ \( \text{1000-5000} \) \( \text{50\%} \) \$ \( \text{100\%} \)

   k. Sales demand \$ \( \text{2500} \)

   l. Activity 

   Poor

   m. 1929 Rent range \$ \( \text{15-60} \) \( \text{100\%} \) \$ \( \text{100\%} \) \$ \( \text{100\%} \)

   n. 1936 Rent range \$ \( \text{10-20} \) \( \text{87\%} \) \$ \( \text{100\%} \)

   o. 1938 Rent range \$ \( \text{10-20} \) \( \text{87\%} \) \$ \( \text{100\%} \)

   p. Rental demand \$ \( \text{20} \)

   q. Activity 

   Good

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase \( \text{None} \); b. Home building \( \text{None} \)

5. CLARIFYING REMARKS: The southwesterly half is a portion of the oldest settlement in Youngstown. Depreciating very rapidly except along the northeasterly section lying south of McGuffey Road and Steward Avenue. Better type occupants are moving elsewhere.

   Property, if acquired, should be sold rather than held.

6. NAME AND LOCATION ____________________________ SECURITY GRADE D AREA NO. 4
1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Rolling.
   b. Favorable Influences. Fairly good streets; transportation; convenient to 
      schools and churches.
   c. Detrimental Influences. Heavy negro population; low standards of living; 
      difficulty of postal collections; instability of income of area's occupants; 
      consists of shacks and single family houses. Cheap, dirty, and generally 
      undesirable location.
   d. Percentage of land improved 80%; e. Trend of desirability next 10-15 yrs. 
      Deciding.

2. INHABITANTS: Full workers and
   a. Occupation laborers;
      b. Estimated annual family income $500-1200;
   c. Foreign-born families 20%; Mixed predominating; d. Negro Yes 50%;
   e. Infiltration of Undesirable;
   f. Relief families Very heavy;
   g. Population is increasing_; decreasing _; static Yes;

3. BUILDINGS: 
   a. Type Shacks to 6-room singles;
   b. Construction Frame;
   c. Average Age 20 Years;
   d. Repair Poor;
   e. Occupancy 95 %
   f. Home ownership 50 %
   g. Constructed past yr. 0;
   h. 1929 Price range $2000-7000 100% $ _ _ _ _ _ _ 100% $ _ _ _ _ _ _ 100%
   i. 1936 Price range $1000-2000 44% $ _ _ _ _ _ _ 44% $ _ _ _ _ _ _ 44%
   j. 1938 Price range $1000-2000 44% $ _ _ _ _ _ _ 44% $ _ _ _ _ _ _ 44%
   k. Sales demand $1750 $ _ _ _ _ _ _
   l. Activity Very poor;
   m. 1929 Rent range $10-20 100% $ _ _ _ _ _ _ 100% $ _ _ _ _ _ _ 100%
   n. 1936 Rent range $5-10 60% $ _ _ _ _ _ _ 60% $ _ _ _ _ _ _ 60%
   o. 1938 Rent range $5-10 60% $ _ _ _ _ _ _ 60% $ _ _ _ _ _ _ 60%
   p. Rental demand $15 $ _ _ _ _ _ _
   q. Activity Good;

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

5. CLARIFYING REMARKS: Known as Sharon Line District or the "Harlem" of Youngstown.
   Considers the poorest and cheapest residential area in the whole city. Original
   "shanty town" during the depression were in this area. Banks are selling
   very good houses in this area for about $2000-3000 or about 40 cents on the
   dollar. In fact, they will consider any offer within reason.

6. NAME AND LOCATION ______________________ SECURITY GRADE ___ AREA NO. ___
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Rolling.
   d. Percentage of land improved %; e. Trend of desirability next 15 yrs.: Down

2. INHABITANTS:
   a. Occupation: Mill workers and laborers; b. Estimated annual family income $; 900-2400
   c. Foreign-born families %; d. Negro %
   e. Infiltration of Un-desirable; f. Relief families Heavy
   g. Population is increasing; decreasing; static

3. BUILDINGS:
   a. Type: Old type singles (5-6 rs)
   b. Construction: Frame
   c. Average Age: 35 Years
   d. Repair: Fair to poor
   e. Occupancy: 95 %
   f. Home ownership: 55 %
   g. Constructed past yr.: 0
   h. 1929 Price range $2500-3500 100% $          $100% $ 100%
   i. 1935 Price range $1000-5000 55% $            $            $%
   j. 1936 Price range $1000-5000 55% $            $            $%
   k. Sales demand $2500
   l. Activity: Poor
   m. 1929 Rent range $20-50 100% $              $100% $ 100%
   n. 1935 Rent range $10-35 61 % $              $            $%
   o. 1936 Rent range $10-35 64 % $              $            $%
   p. Rental demand $20
   q. Activity: Good


5. CLARIFYING REMARKS: Small spots of negroes settling all through the area thereby threatening the entire district. Better homes ranging around $4000-5000 are located south of West Woodland Avenue and west of Hillside Street. One of the oldest residential sections in Youngstown. Trend is downward.
   Property, if acquired, should be sold rather than held.

6. NAME AND LOCATION __________________________ SECURITY GRADE __ D _ AREA NO. 6
AREA DESCRIPTION - SECURITY MAP OF Youngstown, O.

1. AREA CHARACTERISTICS:
   a. Description of Terrain.

   b. Favorable Influences. Good streets and transportation. Convenient to schools and churches.

   c. Detrimental Influences. Instability of income of area's occupants. Area is 75% "colored". Generally undesirable to people other than negroes.

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

2. INHABITANTS: 
   a. Occupation 
      b. Estimated annual family income $ 751-1200
   c. Foreign-born families 5% Mixed predominating; d. Negro Yes 25% 
   e. Infiltration of Undesirable; f. Relief families Heavy
   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 $ 3000-7000 100% $ —— 100% $ —— 100%
   i. 1938 Price range $ 1000-2000 10% $ —— 10% $ —— 10%
   j. 1938 Price range $ 1000-2000 30% $ —— 30% $ —— 30%
   k. Sales demand $ 2000 $ —— $ ——
   l. Activity
   m. 1929 Rent range $ 15-35 100% $ —— 100% $ —— 100%
   n. 1930 Rent range $ 10-20 60% $ —— 60% $ —— 60%
   o. 1930 Rent range $ 10-20 60% $ —— 60% $ —— 60%
   p. Rental demand $ 15 $ —— $ ——
   q. Activity

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

5. CLARIFYING REMARKS: A small colored area surrounded by "yellow" district. This colored section is spreading out in the north and easterly directions, threatening desirability of surrounding territory. Trend is downward.
   Property, if acquired, should be sold promptly as values are declining.

6. NAME AND LOCATION ________________ SECURITY GRADE D AREA NO. 7
1. AREA CHARACTERISTICS:

a. Description of Terrain: Rolling.

b. Favorable Influences: Good transportation and streets. Convenient to schools, churches and market. Close to steel mills.


d. Percentage of land improved 50%; e. Trend of desirability next 10-15 yrs. Rapidly down

2. INHABITANTS:

a. Occupation Factory workers and common laborers

b. Estimated annual family income $750-2500

c. Foreign-born families 40%; Mixed predominating; d. Negro Yes; %

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

g. Population is increasing Slightly; decreasing —-; static —

3. BUILDINGS:

a. Type Predominating Other Type Other Type

b. Construction

c. Average Age 25 Years Years Years

d. Repair Fair to poor

e. Occupancy 95 % % %

f. Home ownership 55 % % %

g. Constructed past yr. —

h. 1929 Price range $3000-21,000 100% $ 100% $ 100%

i. 1936 Price range $1000-10,000 46% $ 6% $ 100%

j. 1933 Price range $1000-10,000 46% $ 6% $ 100%

k. Sales demand $2500 $ $ $

l. Activity Fairly Good

m. 1929 Rent range $15-30 100% $ 100% $ 100%

n. 1936 Rent range $10-30 62% $ 100% $ 100%

o. 1933 Rent range $10-30 62% $ 100% $ 100%

p. Rental demand $20 $ $ $

q. Activity Good


5. CLARIFYING REMARKS: Vacating. Values are declining. Area comprises all of Campbell, Ohio, with the exception of northernly part bounded by McCartney Rd. and Tomney Ave. between 12th and 17th Sts. Foreign population 40%; negro, 30%. Coloro people are scattered throughout area. Property, if acquired, should be sold as quickly as possible. Properties consist of single, ranging all the way from $1000-10,000. No uniformity. Area is attractive only to foreign and colored hill workers because of its immediate proximity to the Youngstown Sheet and Tube Company plant.

6. NAME AND LOCATION Campbell, Ohio SECURITY GRADE D AREA NO. D
1. AREA CHARACTERISTICS:
   a. Description of Terrain. Rolling.
   b. Favorable Influences. Good streets and transportation. Convenient to schools and churches.
   c. Detrimental Influences. Outlying. Homes are neglected and entire area is generally run-down and dirty. Colored population is 50 per cent.
   d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Rapidly down

2. INHABITANTS: Hill workers and common
   a. Occupation  laborers ; b. Estimated annual family income $ 750-1500
   c. Foreign-born families  % ; Mixed predominating; d. Negro  %
   e. Infiltration of Undesirable ; f. Relief families Extremely heavy
   g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:
   PREDOMINATING - % OTHER TYPE - % OTHER TYPE - %
   a. Type Cheap shacks and small singles
   b. Construction Basic
   c. Average Age 25 Years
   d. Repair Very poor
   e. Occupancy 95 %
   f. Home ownership 40 %
   g. Constructed past yr. 0
   h. 1929 Price range $ 1500-2000 100% $ 100% $ 100%
   i. 1935 Price range $ 750-1500 10% $ 10% $ 10%
   j. 1938 Price range $ 750-1500 10% $ 10% $ 10%
   k. Sales demand $ 1000
   l. Activity None
   m. 1929 Rent range $ 10-30 100% $ 100% $ 100%
   n. 1935 Rent range $ 5-15 50% $ 50% $ 50%
   o. 1938 Rent range $ 5-15 50% $ 50% $ 50%
   p. Rental demand $ 10
   q. Activity Good

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

5. CLARIFYING REMARKS: A small section of undesirable negro population. Certainly the poorest location in Struthers, Ohio. Values are rapidly declining, and property, if acquired, should be sold as quickly as possible.

6. NAME AND LOCATION Part of Struthers, O. SECURITY GRADE A AREA NO. 9