

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Rolling.

b. Favorable Influences. Transportation, schools, scenic area and adjacent to a country club.

c. Detrimental Influences. None.

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

2. INHABITANTS:

a. Occupation Business executives and professional.; b. Estimated annual family income \$ 10,000.

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

e. Infiltration of Desirable ; f. Relief families None

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>99</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>8</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>30</u>					
h. 1929 Price range	\$ <u>9000-35,000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	\$ <u>7500-30,000</u>	<u>85</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>7500-30,000</u>	<u>85</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>10,500.</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>50 - 125.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	\$ <u>50 - 100.</u>	<u>86</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ <u>50 - 100.</u>	<u>86</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	<u>-</u>					

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

5. CLARIFYING REMARKS: One of the most desirable spots in Charleston for residential purchases. Restricted area. Sales activity is good.

AREA DESCRIPTION - SECURITY MAP OF South Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling.
- b. Favorable Influences. Streets--schools--near shopping center--scenic--above smoke and dirt from industry.
- c. Detrimental Influences. None
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Definitely upward.

2. INHABITANTS:

- a. Occupation Professional, executive and white collared. b. Estimated annual family income \$ 5000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____ %
- e. Infiltration of Desirable ; f. Relief families No
- g. Population is increasing Yes-- ; decreasing - ; static - rapidly.

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>98</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Brick--some frame.</u>					
c. Average Age	<u>3</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>50</u>					
h. 1929 Price range	<u>\$ Very few homes in 1929.</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 5000-10,000</u>	<u>-</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
j. 1938 Price range	<u>\$ 5000-10,000</u>	<u>-</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
k. Sales demand	<u>\$ 8500.</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Very good</u>					
m. 1929 Rent range	<u>\$ Very few homes in 1929</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 40.-70.</u>	<u>-</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
o. 1938 Rent range	<u>\$ 40-70.</u>	<u>-</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
p. Rental demand	<u>\$ 55.</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Light</u>					

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

5. CLARIFYING REMARKS: This is a newly built up area. Sixty (60) per cent of homes here were built within past three years; very clean and desirable home sights; trend is definitely upward; no vacancies.

6. NAME AND LOCATION Montrase, So Charleston SECURITY GRADE A AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Transportation; wide streets; 10 foot sidewalks; near churches and schools.

c. Detrimental Influences. None.

d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:

a. Occupation Junior executives and professional.; b. Estimated annual family income \$ 7000.

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

e. Infiltration of Desirable ; f. Relief families None

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Brick and Frame</u>					
c. Average Age	<u>2</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>200</u>					
h. 1929 Price range	<u>No homes in</u> \$ <u>1929</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	\$ <u>8500-14,000</u>	<u>-</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>8500-14,000</u>	<u>-</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>10,000</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>No rental units.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	\$ _____	<u>-</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1937 Rent range	\$ _____	<u>-</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	_____					

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

5. CLARIFYING REMARKS: This area is newly developed. Approximately 200 fine residences were built here within the past 2 years or so. Pride of ownership is highly evident. Area will continue upward.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Transportation - schools. Located west of Capitol View Golf Course.
- c. Detrimental Influences. None.
- d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs. Upward.

2. INHABITANTS:

- a. Occupation Junior Executives and professional.; b. Estimated annual family income \$ 7000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____%
- e. Infiltration of Desirable; f. Relief families None
- g. Population is increasing Rapidly; decreasing _____; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Brick and Frame</u>					
c. Average Age	<u>3</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>25</u>					
h. 1929 Price range	<u>Hardly any homes here in 1929.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$7,500-10,000</u>	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
j. 1938 Price range	<u>\$7,500-10,000</u>	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
k. Sales demand	<u>\$8,500</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>No rental units.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. Rent range	\$ _____	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
o. Rent range	\$ _____	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	_____		_____		_____	

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

5. CLARIFYING REMARKS: New residential area; well developed. Pride of ownership is highly evident. Area built up in past 3 years. Trend is upward and sales activity is good.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hilly.
- b. Favorable Influences. Highly restricted; good winding paved streets; well developed; close in section.
- c. Detrimental Influences. Lack of adequate transportation.

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

2. INHABITANTS:

- a. Occupation Executives and professional; b. Estimated annual family income \$ 8000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 ; _____ %
- e. Infiltration of Desirable ; f. Relief families None
- g. Population is increasing Rapidly ; decreasing - ; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Brick</u>					
c. Average Age	<u>2</u> Years					
d. Repair	<u>Excellent</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>20</u>					
h. 1929 Price range	<u>No homes in 1929</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$ 10,000-15,000</u>	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
j. 1938 Price range	<u>\$ 10,000-15,000</u>	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
k. Sales demand	<u>\$ 12,000</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>No rental units.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. Rent range	\$ _____	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
o. Rent range	\$ _____	<u>- %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
p. Rental demand	\$ _____		\$ _____		\$ _____	
q. Activity	_____		_____		_____	

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

5. CLARIFYING REMARKS: Pride of ownership is very evident; well laid out and very accessible to city. A bus line is contemplated for this area. Fully occupied. Sale activity is good.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hilly.
- b. Favorable Influences. Area lies west of Country Club; transportation; very scenic; is located just north of Green area.
- c. Detrimental Influences. None
- d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:

- a. Occupation Junior executives and professional.; b. Estimated annual family income \$ 6000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0; _____%
- e. Infiltration of Desirable; f. Relief families None
- g. Population is increasing Yes; decreasing _____; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>8</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>100</u> %					
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	<u>\$ 7,500-12,000</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 6,500-10,000</u>	<u>85 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
j. 1938 Price range	<u>\$ 6,500-10,000</u>	<u>85 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
k. Sales demand	<u>\$ 8,000</u>		<u>\$ _____</u>		<u>\$ _____</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$ No rental units.</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
n. Rent range	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
o. Rent range	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
p. Rental demand	<u>\$ _____</u>		<u>\$ _____</u>		<u>\$ _____</u>	
q. Activity	<u>_____</u>		<u>_____</u>		<u>_____</u>	

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

5. CLARIFYING REMARKS: A good "B" grade area. Above flood dangers. Good clean residential community. Fully occupied. Sales activity is good.

6. NAME AND LOCATION Part of Edgewood. SECURITY GRADE B AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Hilly.

b. Favorable Influences. Transportation; schools; nice scenic view.

c. Detrimental Influences. Nominal.

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

2. INHABITANTS:

a. Occupation Business men and professional.; b. Estimated annual family income \$ 6,500.

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

e. Infiltration of Desirable; f. Relief families None

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick.</u>					
c. Average Age	<u>8</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>85</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>15</u>					
h. 1929 Price range	<u>\$7,500-17,500</u>	<u>100</u> %	<u>\$ - </u>	<u>100</u> %	<u>\$ - </u>	<u>100</u> %
i. 1936 Price range	<u>\$6,500-15,000</u>	<u>86</u> %	<u>\$ - </u>	<u> </u> %	<u>\$ - </u>	<u> </u> %
j. 1938 Price range	<u>\$6,500-15,000</u>	<u>86</u> %	<u>\$ - </u>	<u> </u> %	<u>\$ - </u>	<u> </u> %
k. Sales demand	<u>\$7,500.</u>		<u>\$ </u>		<u>\$ </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$60.-\$85.</u>	<u>100</u> %	<u>\$ </u>	<u>100</u> %	<u>\$ </u>	<u>100</u> %
n. 1936 Rent range	<u>\$50-75</u>	<u>86</u> %	<u>\$ </u>	<u> </u> %	<u>\$ </u>	<u> </u> %
o. 1938 Rent range	<u>\$50-75</u>	<u>86</u> %	<u>\$ </u>	<u> </u> %	<u>\$ </u>	<u> </u> %
p. Rental demand	<u>\$ 65.</u>		<u>\$ </u>		<u>\$ </u>	
q. Activity	<u>Light</u>					

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

5. CLARIFYING REMARKS: A good "B" area. Insurance money available for loans. Very clean residential section. Close to schools; west of Green area. Close to transportation.

6. NAME AND LOCATION Glenwood Heights and part of Edgewood. SECURITY GRADE B AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Schools and churches; transportation; new shopping center.
Lies north of Kanawha River.
- c. Detrimental Influences. Nominal.

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

2. INHABITANTS:

- a. Occupation Small business and white collared and professional. b. Estimated annual family income \$ 6000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____ %
- e. Infiltration of Desirable ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>80</u> %	<u>OTHER TYPE</u>	<u>20</u> %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>		<u>Apartments</u>			
b. Construction	<u>Frame and brick</u>		<u>Frame and brick</u>			
c. Average Age	<u>15</u> Years		<u>15</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>100</u> %			
f. Home ownership	<u>70</u> %		<u>-</u> %			
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 4000-18,000</u>	<u>100</u> %	<u>\$ 20,000-35,000</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 3000-15,000</u>	<u>82</u> %	<u>\$ 16,000-30,000</u>	<u>84</u> %	<u>\$</u>	<u>_____</u> %
j. 1938 Price range	<u>\$ 3000-15,000</u>	<u>82</u> %	<u>\$ 16,000-30,000</u>	<u>84</u> %	<u>\$</u>	<u>_____</u> %
k. Sales demand	<u>\$ 7500.</u>		<u>\$ -</u>		<u>\$</u>	
l. Activity	<u>Good</u>		<u>Good</u>			
m. 1929 Rent range	<u>\$ 45-105</u>	<u>100</u> %	<u>\$ 45-75</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 35-90</u>	<u>83</u> %	<u>\$ 35-65</u>	<u>83</u> %	<u>\$</u>	<u>_____</u> %
o. 1938 Rent range	<u>\$ 35-90</u>	<u>83</u> %	<u>\$ 35-65</u>	<u>83</u> %	<u>\$</u>	<u>_____</u> %
p. Rental demand	<u>\$ 55.</u>		<u>\$ 45.</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS: Area is near down-town business section. A few new apartments were erected during past year in this area. Some higher priced homes are scattered throughout the area.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Extremely hilly.
- b. Favorable Influences. Bus transportation; utilities; very attractive in summer time as area is heavily wooded.
- c. Detrimental Influences. No restrictions; no paved streets; very steep roads.
- d. Percentage of land improved 5 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collared and skilled labor.; b. Estimated annual family income \$ 3,500.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____ %
- e. Infiltration of Desirable; f. Relief families None
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u>_____</u> %	<u>OTHER TYPE</u>	<u>_____</u> %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick.</u>					
c. Average Age	<u>12</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>80</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr.	<u>-</u>					
h. 1929 Price range	\$ <u>4,500-7,000</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
i. 1936 Price range	\$ <u>3,500-5,000</u>	<u>74</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
j. 1938 Price range	\$ <u>3,500-5,000</u>	<u>74</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
k. Sales demand	\$ <u>4,000</u>		\$ <u>_____</u>		\$ <u>_____</u>	
l. Activity	<u>Fair only.</u>					
m. 1929 Rent range	\$ <u>40-60</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
n. 1936 Rent range	\$ <u>30-50</u>	<u>80</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
o. 1938 Rent range	\$ <u>30-50</u>	<u>80</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
p. Rental demand	\$ <u>40.</u>		\$ <u>_____</u>		\$ <u>_____</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Area was originally developed for better type class of homes. Original development fell through. Area is now only slowly coming back. No level ground for building purposes. Too steep for general desirability. A few nice homes were built earlier. No building activity at present.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Transportation; near to schools and churches and to down-town shopping district. Adjoins State Capitol grounds on west.

c. Detrimental Influences. Nominal.

d. Percentage of land improved 98 %; e. Trend of desirability next 10-15 yrs. Slightly downward.

2. INHABITANTS:

a. Occupation Business and professional; b. Estimated annual family income \$ 6000.

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

e. Infiltration of Desirable.; f. Relief families None

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

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>85</u> %	<u>OTHER TYPE</u> <u>15</u> %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Singles</u>	<u>4-12 unit apartments.</u>	_____
b. Construction	<u>Brick and frame</u>	<u>Brick</u>	_____
c. Average Age	<u>20</u> Years	<u>12</u> Years	_____ Years
d. Repair	<u>Fairly good</u>	<u>Good</u>	_____
e. Occupancy	<u>98</u> %	<u>98</u> %	_____ %
f. Home ownership	<u>60</u> %	<u>-</u> %	_____ %
g. Constructed past yr.	<u>1</u>	<u>5</u>	_____
h. 1929 Price range	\$ <u>9,000-30,000</u> <u>100</u> %	\$ <u>20,000-35,000</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1936 Price range	\$ <u>7,500-25,000</u> <u>83</u> %	\$ <u>15,000-30,000</u> <u>82</u> %	\$ _____ %
j. 1938 Price range	\$ <u>7,500-25,000</u> <u>83</u> %	\$ <u>15,000-30,000</u> <u>82</u> %	\$ _____ %
k. Sales demand	\$ <u>12,500</u>	\$ _____	\$ _____
l. Activity	<u>Fair</u>	_____	_____
m. 1929 Rent range	\$ <u>50-150</u> <u>100</u> %	\$ <u>50-110</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1936 Rent range	\$ <u>50-125</u> <u>88</u> %	\$ <u>50-90</u> <u>88</u> %	\$ _____ %
o. 1938 Rent range	\$ <u>50-125</u> <u>88</u> %	\$ <u>50-90</u> <u>88</u> %	\$ _____ %
p. Rental demand	\$ <u>75.</u>	\$ _____	\$ _____
q. Activity	<u>Good</u>	_____	_____

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

5. CLARIFYING REMARKS:

An old neighborhood of better type homes. Formerly the best residential section in Charleston. Slowly taken over by apartment dwellings. Rental activity is good; sale activity fair.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Hilly.

b. Favorable Influences. Good streets; large lots; scenic beauty and elevation; near to down-town business section; schools; trees.

c. Detrimental Influences. Inadequate transportation.

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

2. INHABITANTS:

a. Occupation Professional and business men.; b. Estimated annual family income \$ 6000.

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

e. Infiltration of Desirable ; f. Relief families None

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100%</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Brick and frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>15</u>					
h. 1929 Price range	<u>\$ 5,000-18,000</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 4,000-15,000</u>	<u>83 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
j. 1938 Price range	<u>\$ 4,000-15,000</u>	<u>83 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
k. Sales demand	<u>\$ 7,500</u>		<u>\$ _____</u>		<u>\$ _____</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$ 40-80</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
n. 1936 Rent range	<u>\$ 40-75</u>	<u>96 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
o. 1938 Rent range	<u>\$ 40-75</u>	<u>96 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
p. Rental demand	<u>\$ 60.</u>		<u>\$ _____</u>		<u>\$ _____</u>	
q. Activity	<u>Light</u>					

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

5. CLARIFYING REMARKS: Nice clean neighborhood; winding roads; large lots. Pride of ownership is highly evident. Fifteen new homes built last year. Few higher priced homes are scattered in area. Sales activity is good. Rental recovery is high.

6. NAME AND LOCATION South Hills SECURITY GRADE B AREA NO. 7

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Near schools; good streets; transportation; convenient to downtown business section.
- c. Detrimental Influences. Near railroad; lowlands.

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

2. INHABITANTS:

- a. Occupation Business men and skilled mechanics.; b. Estimated annual family income \$ 5,000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____
- e. Infiltration of Desirable; f. Relief families None
- g. Population is increasing Very slightly.; decreasing -; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>99</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>50</u> %					
g. Constructed past yr.	<u>2</u>					
h. 1929 Price range	<u>\$5,500-15,500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	<u>\$4,000-12,000</u>	<u>81</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$4,000-12,000</u>	<u>81</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$6,000</u>		\$ _____		\$ _____	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$40-75</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	<u>\$40-65</u>	<u>92</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$40-65</u>	<u>92</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ 50.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Clean neighborhood; few older homes moved here from present capitol site. Trend is slightly upward. Few higher priced homes. Good rental activity. Sales activity is only fair. Should improve slightly.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Good streets; transportation.
- c. Detrimental Influences. Proximity to railroad.
- d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. Upward.

2. INHABITANTS:

- a. Occupation Business and professional; Estimated annual family income \$ 6000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____ %
- e. Infiltration of Desirable; f. Relief families None
- g. Population is increasing Yes; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Brick and frame</u>					
c. Average Age	<u>5</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>10</u>					
	(few homes)					
h. 1929 Price range	\$ <u>6,000-12,000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	\$ <u>6,000-10,000</u>	<u>89</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>6,000-10,000</u>	<u>89</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>7,500</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>50-85 (few)</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	\$ <u>50-75</u>	<u>90</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ <u>50-75</u>	<u>90</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>60.</u>		\$ _____		\$ _____	
q. Activity	<u>Light</u>					

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

5. CLARIFYING REMARKS: South section of area along McGorkle Avenus is built up. Only a few homes in northern section of area. Trend is upward; clean neighborhood; adjoins "Green" area; should improve.

6. NAME AND LOCATION Parts of Kanawha City and South Ruffner. SECURITY GRADE B AREA NO. 9

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain.

Same as B-6, excepting that average age of properties here is 15 years instead of 20 years.

b. Favorable Influences.

c. Detrimental Influences.

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

2. INHABITANTS:

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

c. Foreign-born families _____ %; _____ predominating; d. Negro _____; _____ %

e. Infiltration of _____; f. Relief families _____

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

3. BUILDINGS:

	<u>PREDOMINATING</u> _____ %	<u>OTHER TYPE</u> _____ %	<u>OTHER TYPE</u> _____ %
a. Type	_____	_____	_____
b. Construction	_____	_____	_____
c. Average Age	_____ Years	_____ Years	_____ Years
d. Repair	_____	_____	_____
e. Occupancy	_____ %	_____ %	_____ %
f. Home ownership	_____ %	_____ %	_____ %
g. Constructed past yr.	_____	_____	_____
h. 1929 Price range	\$ _____ 100%	\$ _____ 100%	\$ _____ 100%
i. Price range	\$ _____ %	\$ _____ %	\$ _____ %
j. Price range	\$ _____ %	\$ _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ _____	\$ _____
l. Activity	_____	_____	_____
m. 1929 Rent range	\$ _____ 100%	\$ _____ 100%	\$ _____ 100%
n. Rent range	\$ _____ %	\$ _____ %	\$ _____ %
o. Rent range	\$ _____ %	\$ _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ _____	\$ _____
q. Activity	_____	_____	_____

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

5. CLARIFYING REMARKS:

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Adjoins "Green" area--transportation--schools--streets.

c. Detrimental Influences. Nominal.

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

2. INHABITANTS:

a. Occupation White collared and mechanics.; b. Estimated annual family income \$ 2000.

c. Foreign-born families 10 %; Belgians predominating; d. Negro 0 %;

e. Infiltration of Same; f. Relief families None

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>
a. Type	<u>Singles</u>							
b. Construction	<u>Brick and frame</u>							
c. Average Age	<u>12</u> Years							
d. Repair	<u>Good</u>							
e. Occupancy	<u>100</u> %							
f. Home ownership	<u>90</u> %							
g. Constructed past yr.	<u>4</u>							
h. 1929 Price range	<u>\$5500.-9500.</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$4500.-8500.</u>	<u>87</u> %	<u>\$</u>	<u>87</u> %	<u>\$</u>	<u>87</u> %	<u>\$</u>	<u>87</u> %
j. 1938 Price range	<u>\$4500.-8500.</u>	<u>87</u> %	<u>\$</u>	<u>87</u> %	<u>\$</u>	<u>87</u> %	<u>\$</u>	<u>87</u> %
k. Sales demand	<u>\$6500.</u>		<u>\$</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Good</u>							
m. 1929 Rent range	<u>\$ 45.-75.</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 40.-65.</u>	<u>88</u> %	<u>\$</u>	<u>88</u> %	<u>\$</u>	<u>88</u> %	<u>\$</u>	<u>88</u> %
o. 1938 Rent range	<u>\$ 40.-65.</u>	<u>88</u> %	<u>\$</u>	<u>88</u> %	<u>\$</u>	<u>88</u> %	<u>\$</u>	<u>88</u> %
p. Rental demand	<u>\$ 50.</u>		<u>\$</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Light</u>							

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

5. CLARIFYING REMARKS:

A good, clean neighborhood; pride of ownership; good sales activity. A good "Blue" area. Within close proximity to glass plants. Neighborhood is referred to as a high class industrial community.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Flat to hilly away from Elk River.
- b. Favorable Influences. Good streets; sidewalks - schools - bus transportation.
- c. Detrimental Influences. Low priced homes in spots.
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collared and laboring class.; b. Estimated annual family income \$ 1,500.
- c. Foreign-born families 5 %; _____ predominating; d. Negro 0 %; _____ %
- e. Infiltration of Same; f. Relief families Few
- g. Population is increasing Slightly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>10</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>70</u> %					
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	\$ <u>3,500-5,500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	\$ <u>2,500-5,000</u>	<u>83</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>2,500-5,000</u>	<u>83</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>4,000</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>35-60</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	\$ <u>30-50</u>	<u>84</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ <u>30-50</u>	<u>84</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>40.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Good neighborhood for laboring class. Some homes rather cheaply built (on the hill); others again are well constructed (toward the river).

AREA DESCRIPTION - SECURITY MAP OF South Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Convenient to business and factory districts--transportation--streets.
- c. Detrimental Influences. Some smoke and dirt from industry on north--railroad on south.
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Slightly upward.

2. INHABITANTS:

- a. Occupation Factory workers.; b. Estimated annual family income \$ 2000.
- c. Foreign-born families 5 %; Belgians predominating; d. Negro Yes; 1/2 %
- e. Infiltration of Same; f. Relief families Few
- g. Population is increasing Slightly; decreasing -; static -

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>	<u>OTHER TYPE</u>
a. Type	<u>Singles</u>						
b. Construction	<u>Frame</u>						
c. Average Age	<u>10</u> Years		<u>Years</u>		<u>Years</u>		
d. Repair	<u>Fair to good</u>						
e. Occupancy	<u>100</u> %		<u>%</u>		<u>%</u>		
f. Home ownership	<u>80</u> %		<u>%</u>		<u>%</u>		
g. Constructed past yr.	<u>25</u>						
h. 1929 Price range	<u>\$3000-\$7000.</u>	<u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %
i. 1936 Price range	<u>\$3000-\$7000.</u>	<u>100</u> %	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>
j. 1938 Price range	<u>\$3000-\$7000.</u>	<u>100</u> %	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>
k. Sales demand	<u>\$ 4500.</u>		\$ <u></u>	\$ <u></u>	\$ <u></u>	\$ <u></u>	\$ <u></u>
l. Activity	<u>Very good</u>						
m. 1929 Rent range	<u>\$ 25.-\$45.</u>	<u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %	\$ <u>100</u> %
n. 1936 Rent range	<u>\$ 25.-\$45.</u>	<u>100</u> %	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>
o. 1938 Rent range	<u>\$ 25.-\$45.</u>	<u>100</u> %	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>	\$ <u>%</u>
p. Rental demand	<u>\$ 35.</u>		\$ <u></u>	\$ <u></u>	\$ <u></u>	\$ <u></u>	\$ <u></u>
q. Activity	<u>Light</u>						

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

5. CLARIFYING REMARKS:

Property values have recovered in this area to at least 100 per cent of the 1929 price level. Demand is strong because of proximity to industry. Should continue to be desirable for factory workers. A few slightly cheaper homes in north-east section of area.

6. NAME AND LOCATION Kanawha Land Company Add. SECURITY GRADE C AREA NO. 1

South Charleston

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hilly.
- b. Favorable Influences. Good streets but steep and hilly.
- c. Detrimental Influences. Rather rough and homes are somewhat cheap.
- d. Percentage of land improved 35 %; e. Trend of desirability next 10-15 yrs. Upward.

2. INHABITANTS:

- a. Occupation White collared and laboring class.; b. Estimated annual family income \$ 1,500
- c. Foreign-born families 5 %; _____ predominating; d. Negro 0 %; _____ %
- e. Infiltration of Same; f. Relief families Few
- g. Population is increasing Slightly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	99 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Brick and frame</u>					
c. Average Age	<u>8</u> Years		_____ Years		_____ Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u> %		_____ %		_____ %	
f. Home ownership	<u>85</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>6</u>					
h. 1929 Price range	<u>\$ 3,000-6,000</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$ 2,500-5,000</u>	<u>83 %</u>	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$ 2,500-5,000</u>	<u>83 %</u>	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$ 4,000</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$ 40-60</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1936 Rent range	<u>\$ 35-50</u>	<u>85 %</u>	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$ 35-50</u>	<u>85 %</u>	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ 40.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Some higher priced homes along west section of area. Sale of lots has been active in 1937. Trend is upward. Good residential neighborhood, but steep roads act as a deterrent to some extent.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Near down-town shopping center; good streets; churches and schools; good transportation; near industry.

c. Detrimental Influences. Railroad traverses through area.

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

2. INHABITANTS:

a. Occupation Business, white collared, and laborers. b. Estimated annual family income \$ 2,000.

c. Foreign-born families 10 %; _____ predominating; d. Negro 0 %;

e. Infiltration of Same; f. Relief families Few

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>85</u> %	<u>OTHER TYPE</u>	<u>23</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>80</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>-</u>					
h. 1929 Price range	<u>\$ 5,000-8,500</u>	<u>100</u> %	<u>\$ 12,000-15,000</u>	<u>100</u> %	<u>\$ 15,000-20,000</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 4,000-7,500</u>	<u>85</u> %	<u>\$ 12,000-15,000</u>	<u> </u> %	<u>\$ 15,000-20,000</u>	<u> </u> %
j. 1938 Price range	<u>\$ 4,000-7,500</u>	<u>85</u> %	<u>\$ 12,000-15,000</u>	<u> </u> %	<u>\$ 15,000-20,000</u>	<u> </u> %
k. Sales demand	<u>\$ 5,000</u>		<u>\$ 10,000</u>		<u>\$ 15,000</u>	
l. Activity	<u>Good</u>		<u> </u>		<u> </u>	
m. 1929 Rent range	<u>\$ 40-70</u>	<u>100</u> %	<u>\$ 75-100</u>	<u>100</u> %	<u>\$ 100-150</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 35-60</u>	<u>86</u> %	<u>\$ 75-100</u>	<u> </u> %	<u>\$ 100-150</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 35-60</u>	<u>86</u> %	<u>\$ 75-100</u>	<u> </u> %	<u>\$ 100-150</u>	<u> </u> %
p. Rental demand	<u>\$ 45.</u>		<u>\$ 75.</u>		<u>\$ 100.</u>	
q. Activity	<u>Good</u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS: Somewhat older residential area spotted with small retail stores. Demand is good, but area is declining from a residential standpoint.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Near down-town business section; good schools; transportation; streets. Near new high school building.
- c. Detrimental Influences. Railroad traverses through area.
- d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Business, white collar and laboring. b. Estimated annual family income \$ 2,000.
- c. Foreign-born families 5 %; _____ predominating; d. Negro 0 ; _____ %
- e. Infiltration of Same ; f. Relief families 5 per cent
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>80 %</u>	<u>OTHER TYPE</u> <u>20 %</u>	<u>OTHER TYPE</u> _____ %
a. Type	<u>Singles</u>	<u>Apartments and doubles</u>	_____ %
b. Construction	<u>Brick and frame</u>	<u>Brick</u>	_____ %
c. Average Age	<u>15</u> Years	<u>10</u> Years	_____ Years
d. Repair	<u>Good</u>	<u>Good</u>	_____ %
e. Occupancy	<u>100</u> %	<u>100</u> %	_____ %
f. Home ownership	<u>85</u> %	<u>25</u> %	_____ %
g. Constructed past yr.	<u>6</u>	<u>5</u>	_____ %
h. 1929 Price range	\$ <u>4,000-7,000</u> <u>100%</u>	\$ <u>15,000-40,000</u> <u>100%</u>	\$ _____ <u>100%</u>
i. 1936 Price range	\$ <u>3,500-6,000</u> <u>86 %</u>	\$ <u>12,000-35,000</u> <u>86%</u>	\$ _____ %
j. 1938 Price range	\$ <u>3,500-6,000</u> <u>86 %</u>	\$ <u>12,000-35,000</u> <u>86%</u>	\$ _____ %
k. Sales demand	\$ <u>5,000</u>	\$ _____	\$ _____
l. Activity	<u>Good</u>	_____	_____ %
m. 1929 Rent range	\$ <u>40-65</u> <u>100%</u>	\$ <u>50-75(per unit)</u> <u>100%</u>	\$ _____ <u>100%</u>
n. 1936 Rent range	\$ <u>35-55</u> <u>86 %</u>	\$ <u>40-65 " "</u> <u>84 %</u>	\$ _____ %
o. 1938 Rent range	\$ <u>35-55</u> <u>86 %</u>	\$ <u>40-65 " "</u> <u>84 %</u>	\$ _____ %
p. Rental demand	\$ <u>45.</u>	\$ <u>50.</u>	\$ _____
q. Activity	<u>Good</u>	<u>Good</u>	_____ %

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

5. CLARIFYING REMARKS: Somewhat older area. Bound by business section on Virginia Street and Washington Street. Area will remain static and present prices will hold.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Hilly.

b. Favorable Influences. Adjoins blue area on east; good streets.

c. Detrimental Influences. Older section - rather cheap properties.

d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

a. Occupation Laboring class.; b. Estimated annual family income \$ 1200.

c. Foreign-born families 5 %; _____ predominating; d. Negro 0; _____%

e. Infiltration of Same; f. Relief families Some

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>80</u> %					
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$2,500-5,000</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$2,000-3,500</u>	<u>73 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
j. 1938 Price range	<u>\$2,000-3,500</u>	<u>73 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
k. Sales demand	<u>\$2,500</u>		\$ _____		\$ _____	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$20-40</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1936 Rent range	<u>\$18-35</u>	<u>76 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
o. 1938 Rent range	<u>\$18-35</u>	<u>76 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
p. Rental demand	<u>\$ 25.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Principally an area of cheaper homes. Trend is static; activity fair.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling.
- b. Favorable Influences. Good streets; transportation; schools; markets. Good scenic view.
- c. Detrimental Influences. Nominal.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collared.; b. Estimated annual family income \$2,000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0; _____ %
- e. Infiltration of Desirable.; f. Relief families None
- g. Population is increasing Slightly; decreasing _____; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick</u>					
c. Average Age	<u>6</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>-</u>					
	<small>(few homes in 1929)</small>					
h. 1929 Price range	<u>\$5,000-8,000</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$4,500-6,500</u>	<u>85 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
j. 1938 Price range	<u>\$4,500-6,500</u>	<u>85 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
k. Sales demand	<u>\$5,000</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$50-65</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1936 Rent range	<u>\$45-55</u>	<u>87 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
o. 1938 Rent range	<u>\$45-55</u>	<u>87 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
p. Rental demand	<u>\$50.</u>		\$ _____		\$ _____	
q. Activity	<u>Light</u>					

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

5. CLARIFYING REMARKS:

Well laid-out section; clean neighborhood; pride of ownership. Prices will hold.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Near industries; good streets; schools; transportation.

c. Detrimental Influences. Old section; railroad traverses through area.

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

2. INHABITANTS:

a. Occupation Laborers.; b. Estimated annual family income \$ 1,200.

c. Foreign-born families 10 %; _____ predominating; d. Negro Yes; 10 %

e. Infiltration of Undesirable; f. Relief families 10 per cent.

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>95</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick</u>					
c. Average Age	<u>18</u> Years					
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u> %					
f. Home ownership	<u>70</u> %					
g. Constructed past yr.	<u>-</u>					
h. 1929 Price range	<u>\$2,500-5,000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	<u>\$2,000-3,500</u>	<u>73</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$2,000-3,500</u>	<u>73</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$3,000</u>		\$ _____		\$ _____	
l. Activity	<u>Fair only.</u>					
m. 1929 Rent range	<u>\$ 25-45</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	<u>\$17.50-35</u>	<u>75</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$17.50-35</u>	<u>75</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ 25.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

Area consists generally of cheaper type homes. Trend is downward. Activity only fair.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hilly.
- b. Favorable Influences. Close in to business section; good streets.
- c. Detrimental Influences. Surrounded by "Red" area; inaccessible.
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation White collared and laboring class.; b. Estimated annual family income \$ 2,000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro Yes; 5 %
- e. Infiltration of Undesirable; f. Relief families 5 per cent.
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick</u>					
c. Average Age	<u>12</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>80</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$ 3,500-6,000</u>	<u>100</u> %	<u>\$ _____</u>	<u>100</u> %	<u>\$ _____</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 3,000-5,000</u>	<u>84</u> %	<u>\$ _____</u>	<u>_____</u> %	<u>\$ _____</u>	<u>_____</u> %
j. 1938 Price range	<u>\$ 3,000-5,000</u>	<u>84</u> %	<u>\$ _____</u>	<u>_____</u> %	<u>\$ _____</u>	<u>_____</u> %
k. Sales demand	<u>\$ 4,000</u>		<u>\$ _____</u>		<u>\$ _____</u>	
l. Activity	<u>Fair only.</u>					
m. 1929 Rent range	<u>\$ 35-55</u>	<u>100</u> %	<u>\$ _____</u>	<u>100</u> %	<u>\$ _____</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 27.50-50</u>	<u>86</u> %	<u>\$ _____</u>	<u>_____</u> %	<u>\$ _____</u>	<u>_____</u> %
o. 1938 Rent range	<u>\$ 27.50-50</u>	<u>86</u> %	<u>\$ _____</u>	<u>_____</u> %	<u>\$ _____</u>	<u>_____</u> %
p. Rental demand	<u>\$ 35.</u>		<u>\$ _____</u>		<u>\$ _____</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Very steep hills; Accessibility is somewhat difficult because of the hills. Activity is only fair.

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. Same as C-8.

c. Detrimental Influences.

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

2. INHABITANTS:

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

c. Foreign-born families ____ %; _____ predominating; d. Negro ____; ____ %

e. Infiltration of _____; f. Relief families _____

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

3. BUILDINGS:

	<u>PREDOMINATING</u> ____ %	<u>OTHER TYPE</u> ____ %	<u>OTHER TYPE</u> ____ %
a. Type	_____	_____	_____
b. Construction	_____	_____	_____
c. Average Age	_____ Years	_____ Years	_____ Years
d. Repair	_____	_____	_____
e. Occupancy	_____ %	_____ %	_____ %
f. Home ownership	_____ %	_____ %	_____ %
g. Constructed past yr.	_____	_____	_____
h. 1929 Price range	\$ _____ 100%	\$ _____ 100%	\$ _____ 100%
i. 1936 Price range	\$ _____ %	\$ _____ %	\$ _____ %
j. 1938 Price range	\$ _____ %	\$ _____ %	\$ _____ %
k. Sales demand	\$ _____	\$ _____	\$ _____
l. Activity	_____	_____	_____
m. 1929 Rent range	\$ _____ 100%	\$ _____ 100%	\$ _____ 100%
n. 1936 Rent range	\$ _____ %	\$ _____ %	\$ _____ %
o. 1938 Rent range	\$ _____ %	\$ _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ _____	\$ _____
q. Activity	_____	_____	_____

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

5. CLARIFYING REMARKS:

AREA DESCRIPTION - SECURITY MAP OF Charleston, W. Va.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Good transportation; streets; school; adjacent to State Capitol. Surrounded mostly by "Blue" areas.
- c. Detrimental Influences. Nominal.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Slightly Upward

2. INHABITANTS:

- a. Occupation Small business, professional and white collared.; b. Estimated annual family income \$ 3,500.
- c. Foreign-born families 5 %; Belgians predominating; d. Negro Yes ; 5 %
- e. Infiltration of Some ; f. Relief families 3 per cent.
- g. Population is increasing Slightly; decreasing - ; static -

3. BUILDINGS:

	<u>PREDOMINATING</u> <u>80</u> %	<u>OTHER TYPE</u> <u>20</u> %	<u>OTHER TYPE</u> _____ %
a. Type	<u>Singles</u>	<u>Apartments and doubles</u>	_____
b. Construction	<u>Brick and frame</u>	<u>Brick</u>	_____
c. Average Age	<u>12</u> Years	<u>6</u> Years	_____ Years
d. Repair	<u>Good</u>	<u>Good</u>	_____
e. Occupancy	<u>100</u> %	<u>100</u> %	_____ %
f. Home ownership	<u>80</u> %	<u>-</u> %	_____ %
g. Constructed past yr.	<u>5</u>	<u>5</u>	_____
h. 1929 Price range	\$ <u>7,000-15,000</u> <u>100</u> %	\$ <u>20,000-45,000</u> <u>100</u> %	\$ _____ <u>100</u> %
i. 1936 Price range	\$ <u>6,000-13,000</u> <u>86</u> %	\$ <u>15,000-40,000</u> <u>85</u> %	\$ _____ %
j. 1938 Price range	\$ <u>6,000-13,000</u> <u>86</u> %	\$ <u>15,000-40,000</u> <u>85</u> %	\$ _____ %
k. Sales demand	\$ <u>8,500</u>	\$ <u>-</u>	\$ _____
l. Activity	<u>Good</u>	<u>Fair</u>	_____
m. 1929 Rent range	\$ <u>60-100</u> <u>100</u> %	\$ <u>50-95</u> <u>100</u> %	\$ _____ <u>100</u> %
n. 1936 Rent range	\$ <u>50-90</u> _____ %	\$ <u>45-80</u> <u>86</u> %	\$ _____ %
o. 1938 Rent range	\$ <u>50-90</u> _____ %	\$ <u>45-80</u> <u>86</u> %	\$ _____ %
p. Rental demand	\$ <u>65.</u>	\$ <u>65.</u>	\$ _____
q. Activity	<u>Good</u>	<u>Good</u>	_____

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

5. CLARIFYING REMARKS:

Several fine apartments built here recently. Surrounded by some of the highest price real estate in Charleston. Adjoins also State Capitol.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. Transportation - streets - schools and churches; near industry.
- c. Detrimental Influences. Some cheaper homes scattered throughout area; adjoins "Red" area on south.
- d. Percentage of land improved 40 %; e. Trend of desirability next 10-15 yrs. Slightly upward.

2. INHABITANTS:

- a. Occupation Skilled mechanics. ; b. Estimated annual family income \$1,500.
- c. Foreign-born families 10 %; Belgians predominating; d. Negro 0 ; 0 %
- e. Infiltration of Same ; f. Relief families Few
- g. Population is increasing Yes ; decreasing - ; static -

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>96 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15 Years</u>		<u>_____ Years</u>		<u>_____ Years</u>	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100 %</u>		<u>_____ %</u>		<u>_____ %</u>	
f. Home ownership	<u>35 %</u>		<u>_____ %</u>		<u>_____ %</u>	
g. Constructed past yr.	<u>12</u>					
h. 1929 Price range	<u>\$3000-4500.</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
i. 1936 Price range	<u>\$2500-4000.</u>	<u>86%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
j. 1938 Price range	<u>\$2500-4000.</u>	<u>86%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
k. Sales demand	<u>\$3500.</u>		<u>\$ _____</u>		<u>\$ _____</u>	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	<u>\$30.-40.</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
n. 1936 Rent range	<u>\$25.-35.</u>	<u>86%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
o. 1938 Rent range	<u>\$25.-35.</u>	<u>86%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
p. Rental demand	<u>\$30.</u>		<u>\$ _____</u>		<u>\$ _____</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Insurance companies will not lend in this area, except on McCorkle Avenue property, because streets are not paved and because type of homes here does not meet with insurance company requirements. A scattering of cheaper homes throughout area. Newer homes are of a better grade. Mostly occupied by glass workers.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS;

- a. Description of Terrain. Rolling to steep.
- b. Favorable Influences. Close to business district.
- c. Detrimental Influences. Railroad traverses through area; mostly steep hillside.
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Downward.

2. INHABITANTS:

- a. Occupation Laborers ; b. Estimated annual family income \$ 800.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 ; _____ %
- e. Infiltration of Same ; f. Relief families Yes
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>99</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>30</u> Years		_____ Years		_____ Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>100</u> %		_____ %		_____ %	
f. Home ownership	<u>40</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$ 5000.-6500.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	<u>\$ 3000.-5000.</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$ 3000.-5000.</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$ 3500.</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ 30.-40.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	<u>\$ 20.-30.</u>	<u>71</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$ 20- 30.</u>	<u>71</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ 25.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Most of the homes in this area are 30 years old or more. Run-down, and cheaper occupants have been locating here; trend is downward.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hilly.
- b. Favorable Influences. Away from dust and noise; good streets; adjoins "Green" area on east.
- c. Detrimental Influences. Steep, and considerable distance out.
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Upward.

2. INHABITANTS:

- a. Occupation Clerks and white collared; b. Estimated annual family income \$ 1800.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 ; _____ %
- e. Infiltration of Same ; f. Relief families No
- g. Population is increasing Slightly; decreasing _____ ; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>10</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>75</u> %					
g. Constructed past yr.	<u>10</u>					
h. 1929 Price range	<u>\$6000.-9000.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	<u>\$4000.-7000.</u>	<u>73</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$4000.-7000.</u>	<u>73</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$6000.</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$60.-90.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	<u>\$50.-70.</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$50.-70.</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$60.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Comparatively new sparsely developed hilly section. Built up of moderate priced but clean homes. A high grade "yellow" area, but a little inaccessible to center of city. Lies on extreme south end of corporate limits.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

a. Description of Terrain. Steep hillsides.

b. Favorable Influences.

c. Detrimental Influences. Inaccessible - away from center of town.

d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. Decidedly downward.

2. INHABITANTS:

a. Occupation Common laborers.; b. Estimated annual family income \$ 600.

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

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

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years			_____ Years		_____ Years
d. Repair	<u>Very poor.</u>					
e. Occupancy	<u>100</u> %			_____ %		_____ %
f. Home ownership	<u>50</u> %			_____ %		_____ %
g. Constructed past yr.	<u>-</u>					
h. 1929 Price range	<u>\$ 700.-1000.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$ 500.-700.</u>	<u>70%</u>	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$ 500.-700.</u>	<u>70%</u>	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$ 600.</u>		\$ _____		\$ _____	
l. Activity	<u>Very poor.</u>					
m. 1929 Rent range	<u>\$ 6.-10.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1936 Rent range	<u>\$ 5.-6.50</u>	<u>72%</u>	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$ 5.-6.50</u>	<u>72%</u>	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ 5.00</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Not available; b. Home building Not available.

5. CLARIFYING REMARKS:

Section built up of exceptionally cheap homes. Very poor grade of occupants; rather shiftless community.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

a. Description of Terrain. Rolling to steep hillsides.

b. Favorable Influences. Few paved streets. South section of area is accessible to market and business section.

c. Detrimental Influences. Cheaply constructed homes.

d. Percentage of land improved 45 %; e. Trend of desirability next 10-15 yrs. Downward.

2. INHABITANTS:

a. Occupation Laborers.; b. Estimated annual family income \$ 1200.

c. Foreign-born families 3 %; Italians & Syrians predominating; d. Negro Yes; 20 %

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

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>95 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>30</u> Years					
d. Repair	<u>Poor</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>50</u> %					
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	\$ <u>2500.-6000.</u>	<u>100 %</u>	\$ _____	<u>100 %</u>	\$ _____	<u>100 %</u>
i. 1936 Price range	\$ <u>2000.-5000.</u>	<u>82 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
j. 1938 Price range	\$ <u>2000.-5000.</u>	<u>82 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
k. Sales demand	\$ <u>3000.</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>30.-45.</u>	<u>100 %</u>	\$ _____	<u>100 %</u>	\$ _____	<u>100 %</u>
n. 1936 Rent range	\$ <u>25.-40.</u>	<u>87 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
o. 1938 Rent range	\$ <u>25.-40.</u>	<u>87 %</u>	\$ _____	<u>_____ %</u>	\$ _____	<u>_____ %</u>
p. Rental demand	\$ <u>30.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

Colored people reside in northern part of area; mixed to poor class neighborhood. North portion is inaccessible; better homes in the south part of area.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Fairly level.
- b. Favorable Influences. Close to local business area; transportation.
- c. Detrimental Influences. Flood hazard; railroad traverses through 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 \$ 1200.
- c. Foreign-born families 10 %; Mixed predominating; d. Negro Yes ; 40 %
- e. Infiltration of Undesirable ; f. Relief families Yes--heavy.
- g. Population is increasing -- ; decreasing -- ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>98</u> %	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>20</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>50</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$ 2500.-3750.</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 2000.-3000.</u>	<u>80</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 2000.-3000.</u>	<u>80</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ 2500.</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$ 20.-35.</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 15.-30.</u>	<u>82</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 15.-30.</u>	<u>82</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ 20.</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

On extreme west end of corporate boundary; cheap homes; mixed population. Trend is static; activity, fair.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Fairly level.
- b. Favorable Influences. Transportation--close to local market--good streets.
- c. Detrimental Influences. Railroad abutts area on north.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static.

2. INHABITANTS:

- a. Occupation Laborers and mechanics; b. Estimated annual family income \$ 1700.
- c. Foreign-born families 5 %; Mixed predominating; d. Negro Yes ; 5 %
- e. Infiltration of Same ; f. Relief families -
- g. Population is increasing Slightly decreasing - ; static -

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>90</u> %	<u>OTHER TYPE</u>	<u>20</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>30</u> Years		<u>12</u> Years		<u> </u> Years	
d. Repair	<u>Fair to poor</u>		<u>Fair</u>			
e. Occupancy	<u>100</u> %		<u>100</u> %		<u> </u> %	
f. Home ownership	<u>70</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>12</u>		<u> </u>		<u> </u>	
h. 1929 Price range	\$ <u>4000.-6000.</u>	<u>100</u> %	\$ <u>1500.-15,000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1936 Price range	\$ <u>3500.-5000.</u>	<u>85</u> %	\$ <u>1000.-15,000.</u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>3500.-5000.</u>	<u>85</u> %	\$ <u>1000.-15,000</u>	<u>85</u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>4000.</u>		\$ <u>1500</u>		\$ <u> </u>	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	\$ <u>30.-45.</u>	<u>100</u> %	\$ <u>20.-50.</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1936 Rent range	\$ <u>25.-40.</u>	<u>87</u> %	\$ <u>25.-40.</u>	<u>87</u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>25.-40.</u>	<u>87</u> %	\$ <u>25.-40</u>	<u>87</u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>35.</u>		\$ <u>20.</u>		\$ <u> </u>	
q. Activity	<u>Good</u>		<u> </u>			

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

5. CLARIFYING REMARKS:

Comparatively low, but free from flood hazard. Rather old, but better than average construction. Class of occupants ranges from good middle class to poor. A good grade "Red" area. Slight influx of colored and mixed population.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Good streets; adjoins business center; transportation.

c. Detrimental Influences. See below.

d. Percentage of land improved 99 %; e. Trend of desirability next 10-15 yrs. Downward.

2. INHABITANTS:

a. Occupation Small business, white; b. Estimated annual family income \$ 1500.
collared and laboring class.

c. Foreign-born families 10 %; Mixed predominating; d. Negro Yes; 10 %

e. Infiltration of Undesirable; f. Relief families Yes

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>65</u> %	<u>OTHER TYPE</u>	<u>35</u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Singles</u>		<u>Apartments and doubles.</u>			
b. Construction	<u>Frame</u>		<u>Brick and frame</u>			
c. Average Age	<u>20</u> Years		<u>12</u> Years			
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>100</u> %		<u>100</u> %			
f. Home ownership	<u>65</u> %		<u>-</u> %			
g. Constructed past yr.	<u>0</u>		<u>0</u>			
h. 1929 Price range	<u>\$2500.-6000.</u>	<u>100</u> %	<u>\$7500.-18,000.</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$2000.-5000.</u>	<u>82</u> %	<u>\$6000-15,000.</u>	<u>85</u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$2000.-5000.</u>	<u>82</u> %	<u>\$6000-15,000</u>	<u>85</u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$3000.</u>		<u>\$7500</u>		<u>\$</u>	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	<u>\$20.-50.</u>	<u>100</u> %	<u>\$30.-50.</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$15.-45.</u>	<u>86</u> %	<u>\$25.-45.</u>	<u>85</u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$15.-45.</u>	<u>86</u> %	<u>\$25.-45 per</u>	<u>85</u> %	<u>\$</u>	<u> </u> %
			<u>Unit.</u>			
p. Rental demand	<u>\$30.</u>		<u>\$30.</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS:

Older part of town. Many cheap and old buildings in area. Some obsolete. Slowly being transformed into commercial district.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Good streets; close to business center; good schools; transportation.
- c. Detrimental Influences. Railroad traverses through area.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static.

2. INHABITANTS:

- a. Occupation Skilled mechanics, business men, and laborers.; b. Estimated annual family income \$ 2500.
- c. Foreign-born families 10 %; Mixed predominating; d. Negro Yes; 10 %
- e. Infiltration of Undesirable; f. Relief families Yes
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>90</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick</u>					
c. Average Age	<u>15</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>80</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	\$ <u>2500.-8500.</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
i. 1936 Price range	\$ <u>2000.-7000.</u>	<u>82</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
j. 1938 Price range	\$ <u>2000.-7000.</u>	<u>82</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
k. Sales demand	\$ <u>4000.</u>		\$ <u>_____</u>		\$ <u>_____</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>25.-75.</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
n. 1936 Rent range	\$ <u>20.-65.</u>	<u>85</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
o. 1938 Rent range	\$ <u>20.-65</u>	<u>85</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
p. Rental demand	\$ <u>40.</u>		\$ <u>_____</u>		\$ <u>_____</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

Older part of town; mixed and colored section; within walking distance to industry; a few homes above the average; activity is good.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to rolling.
- b. Favorable Influences. Good streets; transportation; near industry.
- c. Detrimental Influences. Heavily colored population.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Downward.

2. INHABITANTS:

- a. Occupation Laborers. ; b. Estimated annual family income \$ 1000.
- c. Foreign-born families 4 %; Mixed predominating; d. Negro Yes ; 70 %
- e. Infiltration of Undesirable ; f. Relief families Yes--heavy.
- g. Population is increasing - ; decreasing - ; static Yes.

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years					
d. Repair	<u>Poor</u>					
e. Occupancy	<u>95</u> %					
f. Home ownership	<u>70</u> %					
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$2000.-3500.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$1500.-3000.</u>	<u>82 %</u>	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$1500.-3000.</u>	<u>82 %</u>	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$2000.</u>		\$ _____		\$ _____	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$20.-40.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1936 Rent range	<u>\$15.-35.</u>	<u>83 %</u>	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$15.-35.</u>	<u>83 %</u>	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$25.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Not ; b. Home building Not available.
available.

5. CLARIFYING REMARKS:

South part of area is mostly inhabited by colored people; cheap homes in south section; on the downward grade. Mortgage money not available.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

a. Description of Terrain. Hilly.

b. Favorable Influences. -

c. Detrimental Influences. Hollow--poor transportation.

d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. Downward.

2. INHABITANTS:

a. Occupation Laborers.; b. Estimated annual family income \$ 800.

c. Foreign-born families 0 %; _____ predominating; d. Negro Yes; 90 %

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

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>95</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>12</u> Years					
d. Repair	<u>Poor</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>70</u> %					
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$2000.-3500.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1936 Price range	<u>\$1500.-2500.</u>	<u>73</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$1500.-2500.</u>	<u>73</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$2000.</u>		\$ _____		\$ _____	
l. Activity	<u>Fair only.</u>					
m. 1929 Rent range	<u>\$15.-30.</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1936 Rent range	<u>\$15.-20.</u>	<u>78</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$15.-20.</u>	<u>78</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$17.50</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Not available; b. Home building Not available.

5. CLARIFYING REMARKS:

This is a colored section. Rapidly on down-grade; mortgage money not available; very cheap homes; dirty neighborhood.

6. NAME AND LOCATION _____ SECURITY GRADE D AREA NO. 9

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling to level.
- b. Favorable Influences. -
- c. Detrimental Influences. Adjoins railroad; no improvements; dirt and smoke from railroad.
- d. Percentage of land improved 5 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Laborers ; b. Estimated annual family income \$ 1000.
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 ; _____ %
- e. Infiltration of Same ; f. Relief families Few
- g. Population is increasing Slightly; decreasing _____ ; static _____

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>98</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>10</u> Years		_____ Years		_____ Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %		_____ %		_____ %	
f. Home ownership	<u>80</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$2500.-4000.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1936 Price range	<u>\$2000.-3500.</u>	<u>85</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$2000.-3500.</u>	<u>85</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$ 2500.</u>		\$ _____		\$ _____	
l. Activity	<u>Fair only</u>					
m. 1929 Rent range	<u>\$22.50-35.</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1936 Rent range	<u>\$ 20.-30.</u>	<u>87</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$ 20.-30.</u>	<u>87</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ 25.</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Not available; b. Home building Not available.

5. CLARIFYING REMARKS:

Very few homes in this area; trend is static. Prospects for improvement are poor. Cheap homes; rather dirty neighborhood.

AREA DESCRIPTION - SECURITY MAP OF Charleston, West Virginia

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hilly.
- b. Favorable Influences. Adjoins "Blue" area; close in to center of city.
- c. Detrimental Influences. Abutts railroad on north; smoke and dirt; streets not paved.
- d. Percentage of land improved 10 %; e. Trend of desirability next 10-15 yrs. Static.

2. INHABITANTS:

- a. Occupation Mechanics and laborers; b. Estimated annual family income \$ 1200.
- c. Foreign-born families 0 %; _____ predominating; d. Negro Yes ; 5 %
- e. Infiltration of Same ; f. Relief families None
- g. Population is increasing Slightly ; decreasing - ; static -

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>	<u>OTHER TYPE</u>	<u>_____ %</u>
a. Type	<u>Singles</u>					
b. Construction	<u>Frame and brick</u>					
c. Average Age	<u>8</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>100</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>85</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr.	<u>4</u>					
h. 1929 Price range	<u>\$ 3000.-5500.</u>	<u>100 %</u>	<u>\$ _____</u>	<u>100 %</u>	<u>\$ _____</u>	<u>100 %</u>
i. 1936 Price range	<u>\$ 2000.-5000.</u>	<u>82 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
j. 1938 Price range	<u>\$ 2000.-5000.</u>	<u>82 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
k. Sales demand	<u>\$ 5000.</u>		<u>\$ _____</u>		<u>\$ _____</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$ 30.-50.</u>	<u>100 %</u>	<u>\$ _____</u>	<u>100 %</u>	<u>\$ _____</u>	<u>100 %</u>
n. 1936 Rent range	<u>\$ 25.-45.</u>	<u>87 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
o. 1938 Rent range	<u>\$ 25.-45.</u>	<u>87 %</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
p. Rental demand	<u>\$ 35.</u>		<u>\$ _____</u>		<u>\$ _____</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

Fairly nice homes in this area; somewhat newer section; contour of area is rather steep. This fact deters better activity. Some cheap homes scattered throughout section; no level ground in area.

