AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Moderately Decreasing Static

   b. Class and Occupation Business men and professional

   c. Foreign Families 0 % Nationalities d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	1½ story single dwellings-colonial type			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Very good			
e. Occupancy	99%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$8000-12,000	% change	$	% change
h. 1938 Price Bracket	$8000-12,000	0 %	$	%
i. Aug. 1939 Price Bracket	$8000-12,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 60-100	% change	$	% change
m. 1938 Rent Bracket	$ 60-100	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 60-100	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price $9000-10,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $21.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This attractive partly wooded first grade residential section is located on the northwestern boundary of Cuyahoga County fronting on Lake Erie. Particular asset of this area, lying on both sides of adjoining parks, is the drawing power of its desirable beach facilities (lake frontage on the western half of the County is largely without beach facilities being situated on generally abrupt elevation overlooking the lake in the cities of Rocky River and Lakewood). This clean neighborhood was platted in 1925 and is now 25% built up with uniform single residences that reflect strong pride of ownership. All streets are concrete with complete installation of utilities. Fifteen new homes were constructed here during the past 12 months. Good restrictions will hold this area's attractiveness to professional and business men, but future growth will be fairly slow due to the outlying location and weak transportation service (hourly bus). Note: electrified railroad shown on map has been discontinued, roadbed and tracks removed.

9. LOCATION Bay Village SECURITY GRADE 1st AREA NO. A-1 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing _____ Static _____

b. Class and Occupation Executives - Bankers - Professional - Business men

c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

e. ~~Shifting or~~ Infiltration of very high type desirables

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Large single homes, 8-15 rooms			
b. Construction	Brick 50% Frame 50%			
c. Average Age	15 years			
d. Repair	Excellent			
e. Occupancy	100%			
f. Owner-occupied	99%			
g. 1937 Price Bracket	$10,000-100,000	% change	$	% change
h. 1938 Price Bracket	$10,000-100,000	0 %	$	%
i. Aug. 1939 Price Bracket	$10,000-100,000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Practically	% change	$	% change
m. 1938 Rent Bracket	$ no	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand	Very strong			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 25 Type & Price $12,000-20,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions _____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is located in the northern part of Rocky River and overlooks Lake Erie; the entire section is beautifully wooded and replete with fine shrubbery and landscaping; winding roads; homes are set back approximately 50 feet; all paved streets; all utilities; city and suburban transportation; very good restrictions; public beach owned (undivided interest) by all lot owners; this area is now 70% built up; the east end of the area is older and has been alloted some 35 years; the more expensive homes are situated along the lake front and along West Lake Rd. One or two homes as high as $150,000; the lots are from 50-100 ft. front; the cheaper homes are located along the central strip of the area and this is where most of the new construction is taking place; new construction should continue at the same or more accelerated ratio in view of the location of this area, and because it is free from the common detrimental influences. This area is given a strong first grade rating inasmuch as it will remain a very high type, desirable neighborhood.

9. LOCATION Rocky River SECURITY GRADE 1st AREA NO. A-2 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

   b. Class and Occupation Business men & Professional

   c. Foreign Families 0 % Nationalities d. Negro 0 %

   e. ~~Shifting or~~ Infiltration of desirable type

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 6-8 rooms			
b. Construction	Brick 40%; 60% frame			
c. Average Age	10 years			
d. Repair	Excellent			
e. Occupancy	100%			
f. Owner-occupied	99%			
g. 1937 Price Bracket	$9000-15,000	% change	$	% change
h. 1938 Price Bracket	$9000-15,000	0 %	$	%
i. Aug. 1939 Price Bracket	$9000-15,000	0 %	$	%
j. Sales Demand	Excellent			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Practically	% change	$	% change
m. 1938 Rent Bracket	$ no	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 80-100 Type & Price $9000-15,000 How Selling Mostly speculative Rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, known as Beach Cliff Subdivision, was laid out in 1919; a well planned and a very desirable residential section. It is one of the newer allotments and presently expanding very rapidly; some 80-100 new homes ($9000-$15,000) built here during the past 12 months. New homes mostly brick construction. Well restricted; all streets paved; average lot front 50-60 ft.; all utilities installed; bus and street car transportation - also suburban bus line; convenient to schools, churches and stores; close to Westwood Country Club (private); generally free from detrimental influences - (presence of railroad line is not considered a drawback to desirability of area as roadbed is well blocked off with trees, hedges, etc.). In view of the favorable future outlook, the area is accorded a strong first grade rating.

9. LOCATION Rocky River SECURITY GRADE 1st AREA NO. A-3 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Fairly rapidly Decreasing _____ Static _____

b. Class and Occupation Professional & Business men

c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

e. Shifting or Infiltration New occupants - desirable type

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	6-room (singles) 2-story dwellings			
b. Construction	Frame			
c. Average Age	12 years			
d. Repair	Very good			
e. Occupancy	99%			
f. Owner-occupied	97%			
g. 1937 Price Bracket	$6000-10,000	% change	$	% change
h. 1938 Price Bracket	$6000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$6000-10,000	0 %	$	%
j. Sales Demand	Average			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Practically	% change	$	% change
m. 1938 Rent Bracket	$ no	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price $7000 How Selling Rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC _____ b. Institutions _____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This allotment was laid 15 years ago; now 35% built up; practically all streets paved; all utilities; average lot front 40 ft.; level terrain; area consists of 95% single dwellings (6 rooms) and 5% cottages; very convenient to grade and high schools, churches and stores. This is a fairly new section; majority of homes are located south of Hilliard Dr.; homes along Laurel and Riverwood are a little more expensive than in rest of area. The area's eastern boundary adjoins the Metropolitan Park system. Free from any detrimental influences; local transportation is poor but this inadequacy is not considered detrimental inasmuch as all residents own automobiles. It is a fine quiet and clean community with pride of ownership very much in evidence. No heavily trafficked arteries. This area is accorded a good first grade rating in view of its rapid growth and present new construction activity.

9. LOCATION Rocky River SECURITY GRADE 1st AREA NO. A-4 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing _____ Static _____

   b. Class and Occupation Business men - White-collar - Professional

   c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles - 6-7 rooms			
b. Construction	Mostly frame			
c. Average Age	7-8 years			
d. Repair	Good			
e. Occupancy	97%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$7500-8500	% change	$	% change
h. 1938 Price Bracket	$7500-8500	0 %	$	%
i. Aug. 1939 Price Bracket	$8000-9000	+6 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$	% change	$	% change
m. 1938 Rent Bracket	$	%	$	%
n. Aug. 1939 Rent Bracket	$No rentals available	%	$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 15-20 Type & Price Singles $8000-9000 How Selling Speculative Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions _____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $29.99

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is located in the northeast end of Fairview Village; allotment laid out 12 years ago, and carefully restricted; now 35% built up; average lot front 50 feet; shrubbery and landscaping; all utilities installed. Bus transportation is only fair. The area lies immediately west of Rocky River and the Metropolitan Park; convenient to schools and stores; no detrimental influences affecting this area although better transportation facilities would enhance general desirability of area. Homes are set back at least 30 feet; uniform prices throughout entire area; 15 - 20 fine homes built here during past 12 months; new construction activity will probably continue at about same ratio. The area is accorded a good first grade rating.

9. LOCATION Fairview Village SECURITY GRADE 1st AREA NO. A-5 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing _____ Static _____

   b. Class and Occupation Business men - white-collared

   c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Single - 5-7 rooms 10% bungalows			
b. Construction	Frame			
c. Average Age	12-15 years			
d. Repair	Good			
e. Occupancy	97-98%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$5000-6500	% change	$	% change
h. 1938 Price Bracket	$5000-6500	0 %	$	%
i. Aug. 1939 Price Bracket	$5000-6500	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$30 - 45	% change	$	% change
m. 1938 Rent Bracket	$30 - 45	0 %	$	%
n. Aug. 1939 Rent Bracket	$30 - 45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 10-15 Type & Price $5000-6500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC _____ b. Institutions _____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 29.99

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This residential neighborhood was laid out 12-15 years ago; now 30% built up with 1½ story homes ($5000-$6500) and 10% cottages; average lot front 40-50 feet; all utilities installed; homes set back 30-35 feet from lot line; good school facilities; bus transportation (on half-hour schedule during rush hours and then on the hour). A fine, restricted and fairly new residential section of Fairview, with fairly strong appeal to the small business men and white-collared worker who wants to live in the west-end; new construction is mostly east of Spencer; southern and eastern boundary close to Metropolitan Park. The outlying location and the transportation problem are sales-resisting factors to some extent. This, naturally, affects the rental prices also - top rental here is $45.00 in homes worth around $6500. Another contributing retarding factor is the high school tax ($90.00 per year per property). Despite these apparent handicaps, the area, on the whole, shows a firm to upward trend; new construction will, no doubt, continue more or less at present ratio. No foreign infiltration. The area is accorded a fair first grade rating.

9. LOCATION Fairview Village SECURITY GRADE 1st AREA NO. A-6 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing _____ Static _____

b. Class and Occupation Business men - Professional & white-collared

c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

e. ~~Shifting or~~ Infiltration desirable type

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles, 6-8 rooms			
b. Construction	Brick 50% Frame 50%			
c. Average Age	9 years			
d. Repair	Very good			
e. Occupancy	100%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$5000-10,000	% change	$	% change
h. 1938 Price Bracket	$5000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$5500-10,000	+4 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm with slight upward trend			
l. 1937 Rent Bracket	$40 - 75	% change	$	% change
m. 1938 Rent Bracket	$40 - 75	0 %	$	%
n. Aug. 1939 Rent Bracket	$45 - 80	+9 %	$	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Upward		(Mostly speculative)	

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price $6000-8000 How Selling Rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions _____

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Area is about 18-20 years old. Streets are all paved; all utilities; well shaded streets. Lots average 45 ft. frontage; level terrain; built up 75-80%; well restricted; more expensive homes about $15,000 to $25,000 located on Greenway and Rocky River Drive. A clean, well maintained community. Very convenient to schools - one of the biggest drawing cards to area is the fact that school facilities are especially good; (George Washington School and Our Lady of Angels' highest rated schools in the Cleveland district. In addition, this area is close to St. Joseph's Academy for Girls; these factors are most important in selling property in this location. Very desirable section; good type of people; predominantly Catholic neighborhood. Ninety percent people coming to West Park prefer this location; good shopping facilities; close to Metropolitan Golf Course; borders on Metropolitan Park. Fairly heavy vehicular traffic on Rocky River Drive and Lorain Ave. but not considered detrimental to area. Reputed to be a thrifty class of people; foreclosure ratio low (less than any other section in city). Will remain desirable for many years and trend is definitely on the up grade.

9. LOCATION Cleveland (W. side) SECURITY GRADE 1st AREA NO. A-7 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

b. Class and Occupation Business men - Junior Executives - Professional

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 99% %		OTHER TYPE %	
a. Type and Size	Singles, 6-8 rooms			
b. Construction	Brick			
c. Average Age	7 years			
d. Repair	Very good			
e. Occupancy	100%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$ 6000-12,000	% change	$	% change
h. 1938 Price Bracket	$ 6000-12,000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 6000-12,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Upward			
l. 1937 Rent Bracket	$ 40 - 90	% change	$	% change
m. 1938 Rent Bracket	$ 40 - 90	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 45 -100	+12%	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Upward			

3. NEW CONSTRUCTION (past yr.) No. 75 Type & Price $6000-9000 How Selling Rapidly (All speculative)

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This level area, lying immediately south of Lakewood, Ohio and abutting beautiful Metropolitan Park on western boundary, was platted in 1922; lots average 50' front and range from $1200-$2500. Well restricted throughout, this 60% built up area is made up of 6-8 room single residences. It has very good school, church and store facilities and transportation is available by bus and street car. Since 1935, this neighborhood has seen considerable new construction activity. Some 75-100 new homes were built here within the past 12 months. The greatest activity is in that section immediately north of Triskett Rd., including W. 151st, W. 152nd, Columbine and Rosemary; all of the development on Fernway, Columbine and Southward took place within the past 3 years. Much of this new construction activity is an overflow from Lakewood, Ohio which lies immediately north of this area and is pretty well built up, hence the trend is to the nearest first grade areas. St. Joseph's Academy (Catholic School for girls) is a beautifully wooded campus on the edge of Metropolitan Park and Rocky River Valley; this school is well-known for its educational standards. A fine, clean medium-priced residential neighborhood with no external detrimental influences. The present strong demand will continue for many years.

9. LOCATION Cleveland (W. side) SECURITY GRADE 1st AREA NO. A-8 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

   b. Class and Occupation Professional

   c. Foreign Families % Nationalities d. Negro %

   e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE 10 %	
a. Type and Size	Single dwellings		2-family dwellings	
b. Construction	Mostly frame		Frame	
c. Average Age	10 years		10 years	
d. Repair	Good		Good	
e. Occupancy	95%		95%	
f. Owner-occupied	85%		50%	
g. 1937 Price Bracket	$8000-15,000	% change	$8000-15,000	% change
h. 1938 Price Bracket	$8000-15,000	0 %	$8000-15,000	0 %
i. Aug. 1939 Price Bracket	$8000-15,000	0 %	$8000-15,000	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$60 - 80	% change	$45 - 60	% change
m. 1938 Rent Bracket	$60 - 80	0 %	$45 - 60	0 %
n. Aug. 1939 Rent Bracket	$60 - 80	0 %	$45 - 60	0 %
o. Rental Demand	Fair		Fair	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price $8000-15,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This first grade residential area was laid out about 18 years ago and is located in the southwestern corner of Lakewood, Ohio. Restricted single dwelling construction with the exception of Woodward, Eldred, Atkins, Glenbury, Ogontz and the easterly portion of Delaware Avenues. Lots are 50 to 60 ft. wide excepting those where two-family constructions are permitted and these are 35 to 40 ft. front; all utilities installed; good transportation; convenient to schools, churches and neighborhood shopping districts. This is the only first grade residential area in the south and west end of the city; sales demand is good and the future trend will be upward; some ten new homes ($8000-$15,000) were constructed along Riverside, McKinley and Narragansett during the past twelve months; beautiful Rocky River and Metropolitan Park abut this area on the west boundary. The better and more expensive homes are located along Riverside Drive (western boundary).

9. LOCATION Lakewood SECURITY GRADE 1st AREA NO. A-9 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very slowly Decreasing ____ Static ____

b. Class and Occupation Executives - Professional - Business men

c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

e. ~~Shifting or~~ Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Large singles 10-20 rooms			
b. Construction	Frame 50% Brick 50%			
c. Average Age	22 years			
d. Repair	Very good			
e. Occupancy	99%			
f. Owner-occupied	98%			
g. 1937 Price Bracket	$15,000-40,000	% change	$	% change
h. 1938 Price Bracket	$15,000-40,000	0 %	$	%
i. Aug. 1939 Price Bracket	$15,000-40,000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Practically	% change	$	% change
m. 1938 Rent Bracket	$ no	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand				
p. Predicted Rent Trend (next 6-12 months)				

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price $15,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is known as the Clifton Park Addition; that portion of the area lying east of Webb Rd. was laid out over 30 years ago; a very beautiful, well wooded area, facing Lake Erie and abutting Rocky River on the west. Fine winding streets; very wide lots. Fairly level topography. Away from heavy vehicular traffic and free from detrimental influences; a beautiful area with a park-like appearance; homes set 75 ft. from road. Most exclusive residential section in Lakewood; excellent beach facilities - bath house - life guards. The larger and more expensive homes (including some estates) are located along Edgewater, Forest Cliff, Erie Cliff, Maple Cliff and Kenneth Drive facing the lake. That portion lying west of Webb Rd. is newer and price range here is from $15,000 to $25,000; five new homes were built in this section during the past 12 months. One hundred percent high type residential and will remain so for several years to come. The area is accorded a good first grade rating.

9. LOCATION Lakewood SECURITY GRADE 1st AREA NO. A-10 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slightly Decreasing Static

   b. Class and Occupation Professional, Business men

   c. Foreign Families 0 % Nationalities d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles, 6-8 rooms			
b. Construction	Brick & frame			
c. Average Age	5-20 years			
d. Repair	Very good			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$ 8000-10,000	% change	$	% change
h. 1938 Price Bracket	$ 8000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 8000-10,000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Very	% change	$	% change
m. 1938 Rent Bracket	$ few	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand				
p. Predicted Rent Trend (next 6-12 months)				

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price $15,000-20,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This nicely wooded section, facing Lake Erie and situated immediately west of Lakewood Park was platted 22 years ago. It is now 80% built up; good streets and transportation; convenient to schools, churches and shopping centers and within reasonably short distance to the Cleveland Public Square. Restrictions are by deed and zoning ordinance; lots 40 x 120 ft. with a few 45's; all single homes in the price range $8000-$10,000 with an average age of 10-12 yrs., with the exception of the homes on Summit Ave. which are much older. Properties represent a good type of development considering size of lots; a clean and well kept community with no vacancies and a very high owner-occupancy ratio; highly desirable to the professional and business men of average means. A fairly well settled community and free from foreign infiltration. Prices will remain firm for many years. This area's very favorable future is based on the fact that new construction has been more expensive than existing homes and area is one of the few high grade sections in Lakewood with room for future development.

9. LOCATION Lakewood SECURITY GRADE 1st AREA NO. A-11 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Executive - Professional - Retired capitalists

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 7 to 10 rooms (except estates)			
b. Construction	Brick & stone			
c. Average Age	12-15 years			
d. Repair	Very good			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$15,000-25,000	% change	$	% change
h. 1938 Price Bracket	$15,000-25,000	0 %	$	%
i. Aug. 1939 Price Bracket	$15,000-25,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Very few rental units available	% change	$	% change
m. 1938 Rent Bracket	$ -	%	$	%
n. Aug. 1939 Rent Bracket	$ -	%	$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price $17,500 How Selling All owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Situated in the northeastern part of Lakewood, Ohio. This section is in the highest requirement of the Lakewood zoning district and is being carefully administered; average lot front 60-80 feet; approximately 90% built up; distinct uniformity of homes; price range $15,000-25,000; a few estates, such as the Crider, Kuntz and Hutchinson's (located between Cove and Nicholson on Edgewater Drive), range around $65,000. New construction has been in line with existing type of homes; six new homes along Estill Drive; four on south side of Edgewater Drive. Newer homes along Parkside, Wilbert, Estill and Edgewater Drive west of Parkside. Area faces Lake Erie; beach facilities are limited due to cliff - (accessible by stairway). Fine streets - shade trees - very good transportation and utilities; fairly convenient to schools, churches and community stores. High type residents - homes and land surroundings very well kept; free from any detrimental influences. Probability of subdivision of some of the large estates (between Cove and Nicholson) should "freshen" real estate activity in the entire area. No decline in prices since 1937 - if anything, prices have "stiffened" a little. Area should continue to maintain its present high standard for several years. A high grade first class area.

9. LOCATION Lakewood SECURITY GRADE 1st AREA NO. A-12 DATE 8/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

   b. Class and Occupation Professional and Business men

   c. Foreign Families 0 % Nationalities d. Negro 0 %

   e. Shifting or Infiltration -

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles		2% 2-family	
b. Construction	Frame		Frame	
c. Average Age	15-20 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$ 8500-15,000	% change	$	% change
h. 1938 Price Bracket	$ 8500-15,000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 8500-15,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 60 - 100	% change	$	% change
m. 1938 Rent Bracket	$ 60 - 100	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 60 - 100	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price $8500-15,000 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small first grade residential area is located in the eastern end of Lakewood just south of Lake Ave. Platted 15-18 years ago it is now 80% built up; all utilities in, very convenient to schools, churches and shopping centers and within short distance of Cleveland Public Square; restricted to one-family dwellings by deed and zoning ordinance, with the exception of Hathaway Ave. where some two-family homes have been constructed. The larger and older homes are along Manor Park (west border of area); lots 50 x 250 ft.; homes are set well back from street. Area will retain its present level of desirability for the next 5-10 years at least.

9. LOCATION Lakewood SECURITY GRADE 1st AREA NO. A-13 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very rapidly Decreasing _____ Static _____

b. Class and Occupation Salaried employees - Small business men - Some professional

c. Foreign Families 0 % Nationalities American Community d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 98%		OTHER TYPE %	
a. Type and Size	Singles, 5-6 rooms			
b. Construction	30% Brick 70% Frame			
c. Average Age	3 years			
d. Repair	Very good			
e. Occupancy	90%			
f. Owner-occupied	100%			
g. 1937 Price Bracket	$ 5500-8000	% change	$	% change
h. 1938 Price Bracket	$ 4500-8000	-8 %	$	%
i. Aug. 1939 Price Bracket	$ 5500-8000	+8 %	$	%
j. Sales Demand	Excellent			
k. Predicted Price Trend (next 6-12 months)	Firm to up			
l. 1937 Rent Bracket	$ 45 - 55	% change	$	% change
m. 1938 Rent Bracket	$ 45 - 50	-5 %	$	%
n. Aug. 1939 Rent Bracket	$ 45 - 60	+10 %	$	%
o. Rental Demand	Excellent			
p. Predicted Rent Trend (next 6-12 months)	Firm to up			

3. NEW CONSTRUCTION (past yr.) No. 150 Type & Price $5750-8000 How Selling Very good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 1

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 1

6. MORTGAGE FUNDS: Very ample 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fast growing new residential area was taken up about three years ago and accelerated to the point where there are now 12 to 15 contractors actively engaged in constructing homes for the speculative market. At present almost 30 homes are under construction. Sales in this area have been very satisfactory and values of older homes previously built here, principally along Dellbank, Brookside and Plainfield, have risen considerably in value. About 8 to 10 two-family homes are located in area. Lots range from 40-60 ft. frontage and average 120-150 ft. depth. Land value averages from $20 per front foot on unpaved streets to $30 per front foot on paved streets. Only 4 streets are unpaved in this area - W. 58th, W. 59th, W. 60th and W. 62nd (one being paved now). All utilities are available; area's outlet to downtown section is along W. 73rd (bus line) and Brookside Blvd. through abutting second grade area to Fulton Rd. Northern portion of area is rolling and scenic - contains larger plots and more expensive homes of brick construction, a few ranging as high in value as $10,000-$15,000. Development, although rapid, appears to be proceeding no faster than demand and future of area appears very favorable.

9. LOCATION Cleveland (W. side) (formerly Brooklyn) SECURITY GRADE 1st AREA NO. A-14 DATE 9/13/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

b. Class and Occupation Business men - Professional - White-collared

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. ~~Shifting or~~ Infiltration Occupants of new homes - high type

2. BUILDINGS:	PREDOMINATING 50 %		OTHER TYPE 50 %	
a. Type and Size	1½ story single dwellings 6 rooms		2½ story singles 7-8 rooms	
b. Construction	Frame 50% Brick 50%		Frame 50% Brick 50%	
c. Average Age	8-10 years		8-10 years	
d. Repair	Very good		Very good	
e. Occupancy	99%		99%	
f. Owner-occupied	85%		85%	
g. 1937 Price Bracket	$ 5500-8000	% change	$ 6500-20,000	% change
h. 1938 Price Bracket	$ 5500-8000	0 %	$ 6500-20,000	0 %
i. Aug. 1939 Price Bracket	$ 5500-8000	0 %	$ 6500-20,000	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm to upward		Firm to upward	
l. 1937 Rent Bracket	$ 45 - 65	% change	$ 65 - 80	% change
m. 1938 Rent Bracket	$ 45 - 65	0 %	$ 65 - 80	0%
n. Aug. 1939 Rent Bracket	$ 45 - 65	0 %	$ 65 - 80	0%
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Upward		Upward	

3. NEW CONSTRUCTION (past yr.) No. 25-30 Type & Price $6500-8000 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Very ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This level to gently rolling area, located along Schaaf Road east of Broadview Ave. and known as South Hills Development, was platted in 1920-22. Lots here are 50' front with a few 40' lots in northwest corner; all utilities in, including street paving; street car transportation on Broadview and close to schools, churches and stores. The area is 65% developed with 1½ and 2½-story single residences (not over 12 two-family dwellings in entire area) ranging in price all the way from $5500 to $20,000. The wide price-spread is accounted for in that the area grew "sectionally". The finer and most expensive homes ($15,000-20,000) are located along South Hills Blvd., while the older and cheapest properties are found along Alvin and Maynard Aves. south of Schaaf Rd. and on Saratoga, Cypress and Hillcrest Aves. in the northwest corner of area. New development (within past 2 years) was on W. 15th St. along the easterly boundary of area. Some 25-30 homes were erected in this section during the past 12 months. Prices are holding strong with an upward tendency in the lower price bracket homes. The area, although somewhat isolated from other first grade areas in Cleveland, seems to have a long life ahead. The weaker spots referred to herein will be amply supported by the highly desirable South Hills Blvd. section. New occupants are of high type.

9. LOCATION Cleveland (W. side) (formerly Brooklyn) SECURITY GRADE 1st AREA NO. A-15 DATE 9/28/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

   b. Class and Occupation White-collared - Merchants - Professional - Executives

   c. Foreign Families 0 % Nationalities d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles, 6-8 rooms			
b. Construction	Brick 70% Frame 30%			
c. Average Age	8 years			
d. Repair	Very good			
e. Occupancy	98%			
f. Owner-occupied	98%			
g. 1937 Price Bracket	$ 7500-25,000	% change	$	% change
h. 1938 Price Bracket	$ 7500-25,000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 7500-25,000	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$ Practically	% change	$	% change
m. 1938 Rent Bracket	$ no	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Brick singles $7500-9000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is the "best" residential section in Parma. Area consists of four allotments and generally referred to as the Eureka Park Section. Terrain, level to slightly rolling; (surrounded by more hilly land). Bordered on the west by Metropolitan Park System. The area is 40% built up; 80-90% streets paved; no street lights; (street lamps in Parma located only along main thoroughfares); average lot 80 ft. x 150 ft.; fine winding roads; well wooded area; beautiful spring-fed lake located in northeast part; landscaping and shrubbery. Good restrictions; (former restrictions minimum $15,000). The more expensive homes ($15,000-$25,000) were built 10-12 years ago; newer homes in bracket $7500-9500. Good activity on W. Moreland, Evergreen Drive and Oakdale. Trend is noticeably upward. The respread of heavy assessments (city only) in 1937 over a thirty year period stimulated real estate activity. Heavy vehicular traffic on Snow Road; area is dependent upon bus service for transportation. Free from the common detrimental influences.

9. LOCATION Parma SECURITY GRADE 1st AREA NO. A-16 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

   b. Class and Occupation Office executives - White-collared

   c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles, 6-7 rooms			
b. Construction	Mostly brick			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	99%			
g. 1937 Price Bracket	$ 6500-10,000	% change	$	% change
h. 1938 Price Bracket	$ 6500-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 6500-10,000	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Practically	% change	$	% change
m. 1938 Rent Bracket	$ no	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price $7000-8000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $22.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is known as Eureka Park Subdivision #4; a small area with fine winding streets; average lot front 60 ft.; surrounded by trees and westerly border of area connects with Metropolitan Park; all utilities installed. No vacancies; no two-family or apartments; no rentals; 2 new homes on Halcyon in line with present type. Twelve "Permanesque" (i.e. collarless houses) built on Notabene Drive in 1924-1925 by Dan Loftus; bus transportation on Pearl Rd. (along easterly border of area); free from all detrimental influences with the exception of heavy vehicular traffic on Pearl Rd.; convenient to schools and neighborhood stores. A fine clean neighborhood where pride of ownership is highly evident. Market activity, quiet since depression - now much better; favorable future trend. The area is given a good first grade rating.

9. LOCATION Parma Heights SECURITY GRADE 1st AREA NO. A-17 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Business men - Junior executive - White-collared

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles, 6-7 rooms			
b. Construction	Frame 50% Brick 50%			
c. Average Age	10 years			
d. Repair	Very good			
e. Occupancy	98%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$6000-10,000	% change	$	% change
h. 1938 Price Bracket	$6000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$6000-10,000	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$40-60	% change	$	% change
m. 1938 Rent Bracket	$40-60	0 %	$	%
n. Aug. 1939 Rent Bracket	$45-65	+10 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Very firm			

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singles $7500-9000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, known as H. A. Stahl's Ridgewood #1 Allotment, was laid out 19 years ago. 90% streets paved; all utilities installed; no street lights; (street lamps in Parma are located only along main thoroughfares); bus transportation; 50 ft. thoroughfares; average lot front 45 ft.; (recently allotted 100 ft. lots on Roycroft Dr.). Fairly level terrain; fine shade trees; city playground in southeastern section of area; adjoins Ridgewood County Club (semi-private) on the east; two spring-fed lakes located in area; within walking distance to schools and churches. Good restrictions; no apartments or multiple units; free from the common detrimental influences. A fine desirable neighborhood. Would have progressed very rapidly were it not for the "tax situation" peculiar to Parma (taxes respread in 1937). In view of the new construction, better home buying activity and general up-trend, the area is accorded a good first grade classification.

9. LOCATION Parma SECURITY GRADE 1st AREA NO. A-18 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

   b. Class and Occupation Managers - Merchants - Skilled mechanics - Some professional

   c. Foreign Families 10-15% Nationalities German-Czech-English d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles, 6-7 rooms			
b. Construction	(several stone Brick & frame)			
c. Average Age	3-5 years			
d. Repair	Excellent			
e. Occupancy	90%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$8500-12,500	% change	$	% change
h. 1938 Price Bracket	$7500-12,500	-4 %	$	%
i. Oct. 1939 Price Bracket	$7500-12,500	0%	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$60-90	% change	$	% change
m. 1938 Rent Bracket	$60-90	0 %	$	%
n. Oct. 1939 Rent Bracket	$60-90	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price Singles $8500 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small section had its first development beginning with the dedication of streets in 1926 by the Rapid Transit Land Sales Co. later taken over by a Mr. Kleinman and recently actively developed (20 homes within past 12 mos.). Lots in this area are 40-45' wide; streets, arranged in rectangular form, are about 30% developed. Deed and zoning restrictions are rigid (price bracket $7500-$12,500) but lack of school facilities and distance to churches, shopping center and transportation (S. Moreland Blvd. Rapid Transit to the north) have resulted in considerable sales resistance, although half hour bus service may be obtained via Lee Rd. (western boundary). The major part of development to date has occurred close to Lee Rd. and future of area appears favorable but informed realtor's opinion is that top price bracket will decrease approximately 20% with the advent of additional construction until this will become an $8000-$10,000 neighborhood. Several families, in order to avail themselves of school facilities in Shaker Hts., now pay an additional tax for this purpose. It appears this area will remain first grade for the next several years, but will suffer a slight softening in prices, although desirability, from a residential standpoint, will improve with better transportation.

9. LOCATION Cleveland (Shaker-Lee Subdiv.) SECURITY GRADE 1st AREA NO. A-19 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

b. Class and Occupation Merchants - Professional - Junior Executives

c. Foreign Families 15% Nationalities English d. Negro %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 50 %		OTHER TYPE 50 %	
a. Type and Size	2-family 6 rm. suites		Singles 6-8 rooms	
b. Construction	Frame (many brick)		Frame (many brick)	
c. Average Age	8-10 years		8-10 years	
d. Repair	Very good		Very good	
e. Occupancy	90%		100%	
f. Owner-occupied	80%		95%	
g. 1937 Price Bracket	$9000-17,500	% change	$9000-17,000	% change
h. 1938 Price Bracket	$8500-16,000	-7 %	$8500-16,000	-6 %
i. Oct. 1939 Price Bracket	$8500-16,000	0 %	$8500-16,000	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$50-85	% change	$85-125	% change
m. 1938 Rent Bracket	$50-85	%	$85-125	%
n. Oct. 1939 Rent Bracket	$50-85	%	$85-125	%
o. Rental Demand	Excellent		Excellent	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

(95 singles - 10 two-family) (Exclusive of land cost)

3. NEW CONSTRUCTION (past yr.) No. 105 Type & Price $14,000 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $23.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This generally level and partly wooded exclusive residential section is the result of an advanced type of 2-family construction based on "concealed architecture" so that the community, as a whole, appears to be developed with large single homes (Van Sweringen Co. construction plan restrictions). With the exception of main thoroughfares, such as: Lomond Blvd. (70'), Scottsdale (86'), Kinsman (60'), and Lee (80'), balance of the streets are 50' wide. Lots range from 40-50' in width and are about 85% improved with soundly constructed single and camouflaged 2-family dwellings. Three streets in area (Lomond, Sherrington, & Scottsdale) are restricted to single homes, balance permit 2-family dwelling construction. Area contains one public school and transportation is via Rapid Transit on S. Moreland Blvd. (in abutting area to north) and also along Kinsman Road, also at Lynnfield & Kinsman (central-north) and at Kinsman & Center Rds. (northeast). This neighborhood has had very active construction during the past 12 months accounting for exactly 105 constructions, 10 of which are the "concealed architecture" 2-family type. Future for this desirable community, based on activity, demand and occupancy, will be very good for the next several years.

9. LOCATION Shaker Heights (Lomond Section) SECURITY GRADE 1st AREA NO. A-20 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slightly Decreasing Static

b. Class and Occupation Merchants - Executives - Professional

c. Foreign Families 10 % Nationalities English d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE 5 % (corner lot duplexes)	
a. Type and Size	Singles 6-8 rooms		2-family, 6 rm. suites	
b. Construction	Frame (many brick)		Frame (many brick)	
c. Average Age	10-15 years		10-12 years	
d. Repair	Good		Good	
e. Occupancy	97%		99%	
f. Owner-occupied	80%		65%	
g. 1937 Price Bracket	$10,000-15,000	% change	$13,500-18,000	% change
h. 1938 Price Bracket	$ 9,000-14,000	-8 %	$12,500-17,000	-6 %
i. Oct. 1939 Price Bracket	$ 9,000-14,000	0 %	$12,500-17,000	0 %
j. Sales Demand	Very good		Excellent	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$85-125	% change	$70-85	% change
m. 1938 Rent Bracket	$85-125	0 %	$70-85	0 %
n. Oct. 1939 Rent Bracket	$85-125	0 %	$70-85	0 %
o. Rental Demand	Excellent		Excellent	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price (Exclusive of land cost) 3 at $11,600 2 at $42,500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $23.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The topography of this desirable section, first developed by the Van Sweringen Co. with dedication of streets between 1914-16, is generally flat but most attractive due to the arrangement of streets and large number of trees, particularly in the northerly portion. Most streets are 50' wide, except S. Moreland Blvd. (170') containing Rapid Transit car line. Lots range from 50-60' in width and, with the exception of some corners, are restricted to single homes; the corner lots developed with duplex dwellings. Area is approximately 85% built up - well maintained and reflects pride of ownership. One public school is located in area; shopping center is located at the intersection of Lee & Kinsman. Area has no detrimental influences and it is believed that rigid restrictions imposed by deed and zoning ordinances will maintain the present standard of area for the next several years.

9. LOCATION Shaker Heights (Fernway Section) SECURITY GRADE 1st AREA NO. A-21 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* ____ *Decreasing* ____ *Static* Yes

   b. *Class and Occupation* Merchants - Junior Executives - Professional - Skilled Mechanics

   c. *Foreign Families* 19 % *Nationalities* English d. *Negro* 0 %

   e. *Shifting or Infiltration* ____

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE 5 %	
a. *Type and Size*	Singles 6-8 rooms (Many brick		*Medium priced singles, & 2-family	
b. *Construction*	Frame & stone)		Frame	
c. *Average Age*	12-18 years		30 years	
d. *Repair*	Good		Fairly good	
e. *Occupancy*	98%		100%	
f. *Owner-occupied*	75%		70%	
g. 1937 *Price Bracket*	$ 9000-20,000	% change	$ 6000-9000	% change
h. 1938 *Price Bracket*	$ 8000-18,000	-10%	$ 5500-8500	-7 %
i. Oct. 1939 *Price Bracket*	$ 8000-18,000	0%	$ 5500-8500	0 %
j. *Sales Demand*	Good		Good	
k. *Predicted Price Trend (next 6-12 months)*	Firm		Firm	
l. 1937 *Rent Bracket*	$ 85-135	% change	$ 45-50	% change
m. 1938 *Rent Bracket*	$ 85-135	0 %	$ 45-50	0 %
n. Oct. 1939 *Rent Bracket*	$ 85-135	0 %	$ 45-50	0 %
o. *Rental Demand*	Strong		Good	
p. *Predicted Rent Trend (next 6-12 months)*	Firm		Firm	

(Exclusive of land cost)

3. NEW CONSTRUCTION (*past yr.*) No. 9 *Type & Price* Singles $10,100 *How Selling* Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. *Institutions* 65

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. *Institutions* 15

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $23.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This desirable area, rigidly restricted by the Van Sweringen Co., (except E. 128, E. 130 and Northwood) was first developed with the dedication of streets at intervals between 1912-14. Streets are 50' wide, except S. Moreland Blvd. (170'), containing Rapid Transit car line. Area has two public schools, one Non-Sectarian Church, and is convenient to complete shopping center in 2nd grade area abutting west boundary. Lots in area are mostly 60' wide and are practically 90% developed with good single homes. *An exception to this area are the parts of E. 128th, E. 130th & Northwood extending north of Woodland into Shaker Heights. (Small corner of area's NW "hook" projection) as a result of the straightening of boundary lines with Cleveland. These three small streets, not covered by Van Sweringen Co. restrictions, are 50-50 developed with low-priced singles and 2-families (average age 30 years - price bracket $5500-$8500). Several properties in this area have been acquired through foreclosure - sales have been satisfactory. Properties in the extreme southwest part of area are somewhat lower priced than average for area. With the exception of E. 128th, E. 130th and Northwood, the balance of area is a good first grade development reflecting strong pride of ownership and will maintain its standard for the next several years.

9. LOCATION Shaker Heights (Huntington-Warrington Section) SECURITY GRADE 1st AREA NO. A-22 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Executives - Professional - Some Capitalists

c. Foreign Families 5 % Nationalities English d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE 10 %	
a. Type and Size	Singles 8-15 roms. (Some stone and frame)		Mansions	
b. Construction	Brick		Stone & brick	
c. Average Age	12-15 years		12-20 years	
d. Repair	Good to excellent		Excellent	
e. Occupancy	Approx. 100%		90%	
f. Owner-occupied	95%+		90%	
g. 1937 Price Bracket	$17,500-45,000	% change	$75,000-250,000	% change
h. 1938 Price Bracket	$17,500-40,000	-10%	$75,000-250,000	0 %
i. Oct. 1939 Price Bracket	$17,500-40,000	0%	$75,000-250,000	0 %
j. Sales Demand	Fair		None	
k. Predicted Price Trend (next 6-12 months)	Firm		-	
l. 1937 Rent Bracket	$ 150-250	% change	$ -	% change
m. 1938 Rent Bracket	$ 150-250	0 %	$ -	%
n. Oct. 1939 Rent Bracket	$ 150-250	0 %	$ -	%
o. Rental Demand	Good		None	
p. Predicted Rent Trend (next 6-12 months)	Firm		-	

(Exclusive of land cost)

3. NEW CONSTRUCTION (past yr.) No. 11 Type & Price Singles $19,800 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 20

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 7

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 23.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This exclusive neighborhood covered by rigid deed restrictions of the Van Sweringen Co. had its first development with the dedication of streets between 1911-24 and now is virtually 90% developed with fine homes. Topography of neighborhood is generally level, although the southerly portion is slightly rolling with a downward slope to the south. The winding streets are mostly 60' wide, except Shaker Blvd.- 130' wide (E.W. thoroughfare) containing Rapid Transit car line. Most lots are 100-200', although the southerly part contains many larger lots and the northerly portion many estate parcels. The part of area north of Shaker Blvd. contains most expensive homes ($25,000-$40,000 class -- several estates along North Park $75,000 and up). Properties on side streets, part of area between Woodland & Shaker Blvd., are in the $17,500-$30,000 class. The portion of area south of Woodland contains fine homes in the $20,000-$30,000 bracket with a few parcels $75,000-up (on Parkland Dr.-Woodland Rd.) Considerable portion of this area is devoted to parks (several small lakes) and to the Shaker Heights Country Club. Adequate schools are available (one high school; two grade and Hathaway-Brown - private school for girls). This highly desirable area will continue to maintain its excellent standing due to rigid enforcement of strict deed and zoning restrictions - construction and sale of property subject to approval by Van Sweringen Co. This is one of the outstanding residential areas in the country.

9. LOCATION Shaker Heights (100' front section & estates) SECURITY GRADE 1st AREA NO. A-23 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Moderately Decreasing Static

   b. Class and Occupation Executive & Professional class

   c. Foreign Families 10 % Nationalities English d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 8-15 rms.			
b. Construction	Brick & stone			
c. Average Age	5 years			
d. Repair	Excellent			
e. Occupancy	Approx. 100%			
f. Owner-occupied	" 98%			
g. 1937 Price Bracket	$ 25,000-60,000	% change	$	% change
h. 1938 Price Bracket	$ 20,000-60,000	-6 %	$	%
i. Oct. 1939 Price Bracket	$ 20,000-60,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Upward			
l. 1937 Rent Bracket	$150-300	% change	$	% change
m. 1938 Rent Bracket	$150-300	0 %	$	%
n. Oct. 1939 Rent Bracket	$150-300	0 %	$	%
o. Rental Demand	Excellent			
p. Predicted Rent Trend (next 6-12 months)	Firm			

(Exclusive of land cost)

3. NEW CONSTRUCTION (past yr.) No. 27 Type & Price Singles $16,600 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. b. Institutions 0

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 23.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This excellent neighborhood is the newest part of exclusive Shaker Heights (streets dedicated 1926-29). Topography of area is fairly level, winding streets (some Blvd. type), with few exceptions, are 60' wide and lots range from 60-130' in width. Area is divided by Shaker Blvd. (600' wide) containing Rapid Transit car line (excavated below Blvd. level in this area). There are two exclusive private schools here (University - Boys; Laurel - Girls) each with an extensive campus. John Carroll University is nearby in first grade area abutting north boundary. Part of area north of Shaker Blvd. is 55% developed with large homes - market value $20,000-$60,000. Development south of Shaker Blvd. (15% built up) is less expensive ($17,000-$30,000) with a few as low as $12,500 along Almar Drive. This portion of area is expanding rapidly and accounts for virtually all of the area's new construction in the past 12 months. (27 homes). Area has no public school facilities (available in areas abutting west boundary). This condition is not considered detrimental by residents who prefer to send children to private schools. Extremely high deed and zoning restrictions (rigidly enforced) will maintain the high standard of this area and do not expire until 1999. All construction, even resale of property in this area must meet with approval of Van Sweringen Co. Future for this neighborhood is very favorable.

9. LOCATION Shaker Heights (University Section) SECURITY GRADE 1st AREA NO. A-24 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

b. Class and Occupation Professional - Executive - Teachers - Business men

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 6-8 rooms			
b. Construction	Brick			
c. Average Age	3-5 years			
d. Repair	Excellent			
e. Occupancy	95%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$7500-12,500	% change	$	% change
h. 1938 Price Bracket	$8000-12,500	3 %	$	%
i. Sept.1939 Price Bracket	$8500-12,500	2 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Upward			
l. 1937 Rent Bracket	$ No	% change	$	% change
m. 1938 Rent Bracket	$ r	%	$	%
n. Sept.1939 Rent Bracket	$ entals	%	$	%
o. Rental Demand	Excellent			
p. Predicted Rent Trend (next 6-12 months)	(No rentals)			

3. NEW CONSTRUCTION (past yr.) No. 40 Type & Price $8500-12,500 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions Negligible

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions -

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $24.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This is the newest, fastest growing exclusive residential section on the east side of Cleveland and has gained an approximate 200% in population during the past 6 years; originally laid out about 15 years ago by the Rapid Transit Land Sales Co.; streets and utilities installed 12 years ago then taken over by the Meadowbrook-Scarborough Land Co. (Van Sweringen subsidiary). Rigid deed restrictions were then affected setting the size of foundations to lot frontage as follows: 40' lot - 28' foundation; 45' lot - 33' foundation; 50' lot - 35' foundation (depth of foundation not to exceed width.) Corner lots having 7000 sq. ft. or more of space are zoned for duplex construction but for the most part are undeveloped. The exception of Northwood and Silsby Aves. (N.W. part) from these restrictions caused the formation of a Residents' Committee about 2 years ago which now must pass on all construction plans prior to approval by the Van Sweringen Co. thus placing a second rigid test on new construction. The present active pace of construction dates back to only 1935 but has continued to gain momentum since that time. John Carroll University is located in area, and also a golf course. Proximity of this area to Hathaway-Brown (private school for girls) is a strong selling point. Area has express bus service (22 min. to downtown) but lacks store facilities which are being planned for at the intersection of Warrensville and Fairmount Blvd. (center of south boundary). Most expensive homes ($12,500-$16,500) are located principally east of Warrensville Rd. around the University grounds and also in S.W. part on Edgerton and Claridge. Future for this excellent neighborhood appears very favorable for the next 10-15 yrs. Five percent vacancy consists only of new constructions not yet occupied by owners or vacant-for-sale.

9. LOCATION ~~University Heights~~ SECURITY GRADE 1st AREA NO. A-25 DATE 9/20/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

   b. Class and Occupation Executives

   c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:

	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 8-15 rooms			
b. Construction	Frame			
c. Average Age	4-6 years			
d. Repair	Excellent			
e. Occupancy	100%			
f. Owner-occupied	100%			
g. 1937 Price Bracket	$25,000-50,000	% change	$	% change
h. 1938 Price Bracket	$25,000-50,000	0 %	$	%
i. Sept. 1939 Price Bracket	$25,000-50,000	0 %	$	%
j. Sales Demand	Fairly slow			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ No	% change	$	% change
m. 1938 Rent Bracket	$ r e	%	$	%
n. Sept. 1939 Rent Bracket	$ n t a	%	$	%
o. Rental Demand	l s			
p. Predicted Rent Trend (next 6-12 months)				

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price (Singles) $28,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 1

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. 0 b. Institutions _____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 25.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This exclusive small estates area, abutting the Mayfield Country Club, is the development of the Lyndhurst Park Heights Co., sponsored by C.C. Bolton and Dudley Blossom, started some 15 years ago when rigid restrictions were placed on this area - it was broken into 2-5 acre parcels and carefully sold to a selected group. The extent of this development (at present, 10 homes) will, when completed in this section, total approximately 30 structures and is now progressing at approximately 2-3 homes each year (minimum cost $25,000). One home in area is worth $75,000. The butt-ending of estate parcels on Mayfield Rd. prevents detrimental influence of this thoroughfare on properties. The area's distance to stores, churches and transportation is little detriment in the eyes of this type resident; Hawkins School (private school for boys) lies immediately south of area. Future for this small community is stable and will progress slowly due to the high restrictions and expensiveness of homes. The large estates of C.C. Bolton and Dudley Blossom lie to the south of this area. Part of these estates may be opened for continuation of this area's development.

9. LOCATION Lyndhurst (Park Estates) SECURITY GRADE 1st AREA NO. A-26 DATE 9/25/39

SECURITY MAP of Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

due to the cheaper home developments surrounding this area. Informed realtor's opinion is that no property in this section will bring more than $30,000 as evidenced by recent sales. Four of the 19 new homes (last 12 mos.) built in area were located in this Oak Ridge Section. Lots average 60' x 150' frontage. New construction, in this 30% built up section, averages about $12,500 indicating that future development and values will stabilize at about this figure. No Jewish occupancy exists in the Oak Ridge section and, from best sources, it appears that future development of the Severance Estate will closely parallel its desirability with the nearby Rockefeller-Forest Hill development and the Oak Ridge section of this area.

9. LOCATION Cleveland Hts. SECURITY GRADE 1st AREA NO. A-27 DATE 8/31/39
(Severance Est.; Heaton-Pennington Subdiv.; Oak Ridge Subdiv.)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* Steadily *Decreasing* *Static*

b. *Class and Occupation* Professional - Executive - Small Business Owners

c. *Foreign Families* 0 % *Nationalities* Jewish Extract d. *Negro* %

e. *Shifting or Infiltration* Increasing Jewish occupancy of upper economic bracket.

2. BUILDINGS:	PREDOMINATING 85 %		OTHER TYPE 15 %	
a. *Type and Size*	Singles 7 rooms		Singles 8-12 rooms	
b. *Construction*	Brick		Brick, stone & stucco	
c. *Average Age*	6 years		15 years	
d. *Repair*	Very good		Excellent	
e. *Occupancy*	99%		100%	
f. *Owner-occupied*	90%		98%	
g. 1937 *Price Bracket*	$9000-16,500	% change	$13,000-30,000	% change
h. 1938 *Price Bracket*	$8500-16,000	-4 %	$13,000-30,000	0 %
i. 1939 *Price Bracket*	$8500-16,000	0 %	$13,000-30,000	0 %
j. *Sales Demand*	Fair		Weak	
k. *Predicted Price Trend (next 6-12 months)*	Firm		Firm	
l. 1937 *Rent Bracket*	$90-150	% change	$ Very	% change
m. 1938 *Rent Bracket*	$90-150	0 %	$ Few	%
n. 1939 *Rent Bracket*	$90-150	0 %	$ Rentals	%
o. *Rental Demand*	Excellent		Excellent	(Lower bracket)
p. *Predicted Rent Trend (next 6-12 months)*	Firm to upward		Up (None available)	

3. NEW CONSTRUCTION (*past yr.*) No. 19 *Type & Price* $12,500-16,000 *How Selling* Slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. *Institutions* 0

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. *Institutions* 0

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 23.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This very desirable residential area consists of three parts, namely: Heaton-Pennington Subdivision, consisting of Severn, Shannon, Bendemeer and Berkeley (north side only) Rds.; the Severance Estate (lying between Severn and Mayfield Rd.; and the Oak Ridge Subdivision (lying north of Mayfield Rd.) The Heaton-Pennington Subdivision was laid out about 15 years ago, development began 12 years ago, and has proceeded steadily since that time. Sales were made principally to Jewish purchasers. Lots average 45-60 ft. frontage and originally sold for $50-$55 per front foot - now bring $25-$30 per foot. This part of area is now built up approximately 30% with harmonious, well restricted home development. New homes, principally, average $12,500 in price. The Severance Estate (lying to the north of the Heaton-Pennington Subdivision) at present has but two parts developed for lot sales (north side of Severn and west side of Crest Rds.). Balance of this area has been platted but not opened for development due to the fact that utility and pavement costs, plus ground value, as a highly restricted residential section, will not bring an equitable price in the present market. Sixty foot lots held at $2450 on Severn Rd. and $1850 on Crest Rd. are not finding ready takers. The Oak Ridge section (lying north of Mayfield Rd.) is an older and more expensive development than balance of this area to the south. Original development of expensive homes ranging in value up to $80,000 have suffered severely on the sales market

(continued on next page)

9. LOCATION Cleveland Heights SECURITY GRADE 1st AREA NO. A-27 DATE 8/31/39
(Severance Est.; Heaton-Pennington Subdiv.; Oak Ridge Subdiv.)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

   b. Class and Occupation Executive - Professional ($7500 up)

   c. Foreign Families 0 % Nationalities American d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100%		OTHER TYPE %	
a. Type and Size	Singles 6-8 rooms			
b. Construction	Stone & frame			
c. Average Age	1½ years			
d. Repair	Absolutely new			
e. Occupancy	95%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$24,000-26,000	% change	$	% change
h. 1938 Price Bracket	$20,000-24,000	-14%	$	%
i. 1939 Price Bracket	$12,500-20,000	-26%	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$150-175	% change	$	% change
m. 1938 Rent Bracket	$150-175	0 %	$	%
n. 1939 Rent Bracket	$150-175	0 %	$	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Firm (very few rentals)			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price $12,500-18,500 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions _____

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 23.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This approximately 5% built-up area is the south and east portion of the exclusive Rockefeller - Forest Hills Subdivision. Although platted in 1928, home development by Rockefeller interests was in the northwest portion lying in East Cleveland. However, in 1936 five lots along Monticello Blvd. were waived to the ARKY Homes Co. and developed with steel-concrete homes - value $24,000. These apparently were over-improvements and later were taken over by Rockefeller and sold for approximately $20,000 to $22,000. Later development in this area, principally during 1938 and first half of 1939 consisted of 15 stone and frame homes ranging in price from $12,500 to $18,500. At present 4 remain to be sold (still under construction). Construction of homes in this area is subject to approval of plans by Rockefeller architects. This area has all desirable influences; lots average 60 ft. x 160 ft. - present lot sale prices approximate $2,200 (including all improvements and subterranean utilities) from street to house paid for. Proximity to commercial district and transportation along Mayfield Rd., including schools and churches is a favorable factor. With the apparent interest directed towards development of this section, desirability should be further enhanced by individual owner construction and outside development interests with general improvement in economic conditions. At present, this is the most desirable new residential section in Cleveland Heights and should continue to hold this neighborhood esteem.

9. LOCATION Cleveland Heights SECURITY GRADE 1st AREA NO. A-28 DATE 8/18/39

SECURITY MAP of Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

Mayfield Rd. However, favored schools and their accessibility to this East Cleveland section of Forest Hills will hold all residents. According to the best informed opinion, present salable value of vacant lots in this area are bringing little, if any, more than the actual cost of installed utilities and improvements which are all subterranean, paid for, including those from street to house.

9. LOCATION East Cleveland (Forest Hills) SECURITY GRADE 1st AREA NO A-29 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Executive - Professional ($10,000 up income)

c. Foreign Families 0 % Nationalities All American - 4 Jewish families d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles - 6-9 rooms			
b. Construction	Brick & stone			
c. Average Age	8 years			
d. Repair	Excellent			
e. Occupancy	99%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$13,500-20,000	% change	$	% change
h. 1938 Price Bracket	$14,000-20,000	+3%	$	%
i. 1939 Price Bracket	$14,000-20,000	0%	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$150-200	% change	$	% change
m. 1938 Rent Bracket	$150-200	0 %	$	%
n. 1939 Rent Bracket	$150-200	0 %	$	%
o. Rental Demand	Excellent			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 8 Type & Price $14,000 How Selling 6 Speculative-All sold 2 Owner-contract

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area is the East Cleveland part of the exclusive Rockefeller - Forest Hills Subdivision, platted about 1928 into lots ranging from 60 ft. x 160 ft. to 90 ft. x 175 ft. Homes were first built along Glynn and Brewster costing from $22,500 to $45,000. Eighty-one of these houses were built during period from 1930-1931. Sale of same was halted by the depression (only three sold and the balance were put on a rental basis with such exclusive services as landscaping maintenance, police protection, private car transportation to stores and public transportation). Reappraisal of these properties, in 1936, placed them on the market within the bracket of $13,200 to $22,000 and sales were very satisfactory; mostly to tenants. Immediately following completion of this program, lots were placed on the market for sale for the first time but development was opened only one block at a time. Other construction to date, besides that of the Rockefeller interest, amounts to only three houses. At present the whole area is approximately 25% built-up (principally concentrated in the northern part along Glynn and Brewster and the north sides of Wyatt, Fenemore and Henley). This area has all desirable advantages and, with existing minimum building restrictions of $12,500, will continue to maintain its exclusive desirability. However, rapid construction in this area within the next 3 to 5 years is not anticipated due to the fact that Rockefeller interests are favoring the quicker development of the southern part of the allotment lying in Cleveland Heights due to transportation, stores and schools along

(continued on next page)

9. LOCATION East Cleveland (Forest Hills) SECURITY GRADE 1st AREA NO. A-29 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

   b. Class and Occupation Professional - Executive

   c. Foreign Families 0 % Nationalities American Community d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100%		OTHER TYPE %	
a. Type and Size	Singles 6-8 rooms			
b. Construction	Brick			
c. Average Age	5-10 years			
d. Repair	Very good			
e. Occupancy	93%*			
f. Owner-occupied	87%*			
g. 1937 Price Bracket	$ 9000-15,000	% change	$	% change
h. 1938 Price Bracket	$ 9000-16,000	+5 %	$	%
i. Aug. 1939 Price Bracket	$ 9000-18,000	+8 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Upward			
l. 1937 Rent Bracket	$ 65-125	% change	$	% change
m. 1938 Rent Bracket	$ 65-125	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 65-125	0 %	$	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price $9000-14,000 How Selling Fairly well 50% owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 5

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 3

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This very desirable residential section has the highest restrictions in Euclid. Development was begun about 15 years ago but proceeded only gradually and did not gain momentum until within the last 5 years. Improvement restrictions on streets between Edgecliff Blvd. and Lake Shore Blvd. are set at a minimum cost of $8000 (lots 45 x 133 ft. to 180 ft.). Restrictions for lake frontage property on Edgecliff Blvd. are considerably higher at $12,000 (lots 50 to 70 ft. frontage). The Property Owners Committee in this area must pass on not only the type of construction but also the eligibility of the prospective home owner. The beach privileges, club house and small park are maintained by direct levy on owners within this subdivision. The most expensive homes (approximately 10) are located on Edgecliff Blvd. and range in value from $15,000 to $18,000. The future for this 75% built up area, with its rigid restrictions and recently strong business building activity, will continue to maintain its high standard of desirability for many years.

*Percentages noted for "occupancy" and "owner occupancy" are based on the fact that this area contains about 100 homes of which 6-8 are new constructions vacant - for sale and about 6 homes tenant-occupied.

9. LOCATION Euclid (Utopia Beach #5) SECURITY GRADE 1st AREA NO. A-30 DATE 9/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

   b. Class and Occupation Professional - Executive - Merchants

   c. Foreign Families 0 % Nationalities American Community d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100%		OTHER TYPE %	
a. Type and Size	Singles 6-8 rooms			
b. Construction	40% brick 60% frame			
c. Average Age	7-12 years			
d. Repair	Good			
e. Occupancy	94%*			
f. Owner-occupied	88%*			
g. 1937 Price Bracket	$ 7500-16,500	% change	$	% change
h. 1938 Price Bracket	$ 7500-16,500	0%	$	%
i. Aug. 1939 Price Bracket	$ 7500-18,000	+6%	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$ 60-125	% change	$	% change
m. 1938 Rent Bracket	$ 60-100	-14%	$	%
n. Aug. 1939 Rent Bracket	$ 60-125	+14%	$	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Firm to upward			

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price $8000-18,000 How Selling 50% owner-contracted Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 15

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 15

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This very desirable residential section has the second most rigid restrictions in Euclid. Improvements on streets between Lake Shore and Edgecliff Blvds. are limited to $6000 (lots 40-50 ft. x 135 ft. depth) and on Edgecliff Blvd. lake frontage is restricted to $10,000 improvements (lots 50-60 ft. frontage). This area also has beach facilities exclusive to this neighborhood's residents, and restrictions here also require that not only plans of property must be passed on by Property Owners Committee but also the eligibility of the prospective home owner in this section. Cost of maintaining this facility, including upkeep of park and beach, is paid by direct levy on individual property owners in this area. Future trend for this 65% built up area is very favorable, and predicated on its recent building activity and high restrictions, no detrimental influences will affect this area for many years. Its lower restriction on building costs than Utopia Beach #5 to the west (A-30) will, in all probability, cause more building activity here. No rentals have been available in this area for the past several months.

*Percentages used for "occupancy" and "Owner occupancy" are based on the fact that area includes about 175 houses of which approximately 10 new constructions are unoccupied by owners or vacant for sale and about 10 houses are tenant-occupied.

9. LOCATION Euclid (Utopia Beach #2 & #3) SECURITY GRADE 1st AREA NO. A-31 DATE 9/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

b. Class and Occupation White-collared ($1500-$2500)

c. Foreign Families % Nationalities (only a few families) Cosmopolitan d. Negro %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	1½ story single dwellings 5-7 rooms			
b. Construction	Frame			
c. Average Age	15 years			
d. Repair	Good			
e. Occupancy	99%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$ 4000-8000	% change	$	% change
h. 1938 Price Bracket	$ 4000-8000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 4000-8000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 35-50	% change	$	% change
m. 1938 Rent Bracket	$ 35-50	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 35-50	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 30 Type & Price $6500(avg.) How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Fairly ample 7. TOTAL TAX RATE PER $1000 (1938) $21.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This large area, eastern half fronting on Lake Erie with beach facilities was laid out about 30 years ago and is now 15% built up. Residential development has been concentrated largely in the eastern half principally along the lake. The advantage of having the nearest desirable beach facilities to the downtown area is a drawing power but early spotty development somewhat depreciates the better homes. However, restrictions do not permit summer cottage construction now and the few existing structures are steadily being removed. Development has been slow due to outlying location and weak transportation (hourly bus). However, 30 new homes were constructed here in the past 12 months principally on Wolf Rd., Bosborn Rd., and Oakmoor Ave. (eastern part). All utilities are installed; streets are concrete and oil macadam; average lot frontage is 40 ft. Future growth of area will be along conservative lines but attractiveness as a residential section will increase as the closer-in areas become more fully developed. The presence of the New York Central RR running parallel with the southern boundary of area as a sales resistant factor is largely discounted by local realtors, since the roadbed is hedged in by trees.

9. LOCATION Bay Village SECURITY GRADE 2nd AREA NO. B-1 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation White-collared

c. Foreign Families Very few foreign families % Nationalities d. Negro %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 97 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	20 years			
d. Repair	Fair to very good			
e. Occupancy	98%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$ 4000-10,000	% change	$	% change
h. 1938 Price Bracket	$ 4000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 4000-10,000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 30-75	% change	$	% change
m. 1938 Rent Bracket	$ 30-75	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 30-75	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price $5500 How Selling Speculative built Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is an older section of Rocky River, having been allotted some 25-30 years ago; now 85% built up; average lot front 40 ft.; all utilities; convenient to schools, churches and neighborhood stores; public library located here; bus line transportation only. The area is built up with smaller type 5-6 room single dwellings, ranging in price from $4000-$6500, with more expensive homes ($10,000) along the north and east strips of the area; also a scattering (3%) of bungalows. Twenty new homes built here during past 12 months (FHA loans on new construction). On boundary line with three first grade residential areas; activity here would improve considerably with better transportation facilities (10-15 minute walk to Lakewood bus line). Area is accorded a fair second grade rating.

9. LOCATION Rocky River SECURITY GRADE 2nd AREA NO. B-2 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

   b. Class and Occupation Business men & White-collared

   c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	Older style singles 6-7 rooms			
b. Construction	Frame			
c. Average Age	15-20 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	98%			
g. 1937 Price Bracket	$ 6500-9000	% change	$	% change
h. 1938 Price Bracket	$ 6500-9000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 6500-9000	0 %	$	%
j. Sales Demand	Light due to heavy home ownership ratio			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ Positively	% change	$	% change
m. 1938 Rent Bracket	$ no	%	$	%
n. Aug. 1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand				
p. Predicted Rent Trend (next 6-12 months)				

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price Singles $5500-6000 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC _____ b. Institutions _____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, known as the Wooster Rd. Subdivision, was allotted about 20 years ago; now 75% built up; all paved streets; all utilities installed; average lot front 50 ft.; convenient to schools, churches and stores; bus transportation only. Eastern boundary of area half-circles around beautiful Rocky River and Metropolitan Park; homes along Wooster Rd. much older but area, on the whole, is well maintained; shrubbery and landscaping; very much a settled community; free from foreign encroachment. Still in demand by the smaller business men who like to live in the northwest end of Greater Cleveland. Will retain its present level for several years. The area is accorded a second grade rating.

9. LOCATION Rocky River SECURITY GRADE 2nd AREA NO. B-3 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Moderately Decreasing Static

b. Class and Occupation White-collared

c. Foreign Families Very few % Nationalities Danish d. Negro 0 %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rooms			
b. Construction	Frame			
c. Average Age	10-12 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$4500-6000	% change	$	% change
h. 1938 Price Bracket	$4500-6000	0 %	$	%
i. Aug. 1939 Price Bracket	$4500-6000	0 %	$	%
j. Sales Demand	Average			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 35-45	% change	$	% change
m. 1938 Rent Bracket	$ 35-45	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 35-45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 15-20 Type & Price Singles $5500-6000 How Selling Rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This allotment was laid out in 1929; now 15% built up; all streets paved; all utilities installed; average lot front 40 ft.; convenient to schools, churches and neighborhood stores. Homes scattered all over area with no particular concentration; there are a few two-family dwellings on Center Ridge Rd. This district lay dormant until about 1936; presently, some 15-20 homes ($5500-$6000) are under construction; a desirable and attractive moderate-priced home section; borders first grade areas on the north and east; practically free from foreign encroachment with the exception of a few Danish families. This area, because of the rapid growth of abutting green areas, will show better future activity. Accorded a fair second grade rating.

9. LOCATION Rocky River SECURITY GRADE 2nd AREA NO. B-4 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Business men

c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 6-7 rooms			
b. Construction	Frame			
c. Average Age	8-10 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	100%			
g. 1937 Price Bracket	$ 6000-8000	% change	$	% change
h. 1938 Price Bracket	$ 6000-8000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 6000-8000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ N	% change	$	% change
m. 1938 Rent Bracket	$ O	%	$	%
n. Aug. 1939 Rent Bracket	$ R E N T A L S	%	$	%
o. Rental Demand				
p. Predicted Rent Trend (next 6-12 months)				

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, located in the southeast corner of Rocky River, was platted 15 years ago; only 10% built up; development is concentrated along westerly border of area on Parkview, Bonnie Bank, Westover and Laverne Avenues (all paved); gas, light and water installed; within walking distance (1/4 mile) to schools and shopping district; bus transportation only. Practically the entire section lying east of W. 199th St. is unplatted large parcels held in estates. Dormancy of area in all probability will continue for next few years until development in the abutting first grade areas (to the north and south) becomes heavy enough to enhance the prospect of developing this second grade area sandwiched between them. Bearing out this opinion is the fact that the small amount of desirable valley frontage in these abutting first grade areas will be fully developed first and the present structures in this second grade area, although only 10% built up, indicate that a similar or better type of homes will be built here.

9. LOCATION Rocky River SECURITY GRADE 2nd AREA NO. B-5 DATE 9/12/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

b. Class and Occupation Merchants - Business men - Factory workers

c. Foreign Families 5 % Nationalities Cosmopolitan d. Negro %

e. Shifting or Infiltration A heavy settlement of second generation foreign

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	75% frame 25% brick			
c. Average Age	5-15 years			
d. Repair	Very good			
e. Occupancy	99%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$5000-10,000	% change	$	% change
h. 1938 Price Bracket	$5000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$5000-10,000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 40-60	% change	$	% change
m. 1938 Rent Bracket	$ 40-60	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 40-60	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price Singles $7500 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 29.99

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area consisting of a narrow strip along Lorain Rd. from the westerly city limits and extending all the way east to W. 189th St. has been allotted 20 yrs. ago and is now 40% built up. Lots range from 40-50 ft. front; two grade schools and a very good high school located within very short distance. Very good transportation and shopping facilities; good residential restrictions. The central part of area is fairly well built up along Park, Angela and W. 212th to W. 215th St. There are several large homes with 5 acre tracts located along Lorain Rd. west of W. 208th and extending all the way to area's eastern boundary. The small retail trade center situated on Lorain at Spencer Rd. shows evidence of some expansion and will, no doubt, occasion some sales resistance on the immediate and adjacent properties and lots abutting the commercial square. The traffic on Lorain Rd. is fairly heavy but this feature up to now, however, has had little or no effect on the salability and desirability of homes in this area with the exception of the immediate properties abutting the retail center. Free from industrial proximity the area remains clean and properties are being well maintained. There are a few cheaper houses in the northeast section and along the southwesterly part of area. The area has a heavy second generation foreign (cosmopolitan) population and these have migrated here from sections closer in. Future development in area will be by same class of people.

9. LOCATION Fairview Village SECURITY GRADE 2nd AREA NO. B-6 DATE 9/15/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very rapidly Decreasing ____ Static ____

b. Class and Occupation Business men; white-collared; professional and artisans.

c. Foreign Families 5 % Nationalities German d. Negro 0 %

e. Shifting or Infiltration ____

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	70% Frame 30% Brick			
c. Average Age	8 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$5500-8000	% change	$	% change
h. 1938 Price Bracket	$5500-8000	0 %	$	%
i. Aug. 1939 Price Bracket	$5500-8000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$40-55	% change	$	% change
m. 1938 Rent Bracket	$40-55	0 %	$	%
n. Aug. 1939 Rent Bracket	$40-60	+6 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to upward			

3. NEW CONSTRUCTION (past yr.) No. 100-125 Type & Price $5000-8500 How Selling 95% speculative Very rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out about 18-20 years ago; 50-60% built up; lot front average - 40 ft.; all utilities; street car and bus transportation; trees in northern part of area; level terrain. New construction has been mostly in southern portion of area (Milburn, LaVerne, Elsienna, W. 157th to W. 163rd) also extreme southern area (Ponciana and Flamingo); 90% of all new construction were erected in the southern half of this area and along easterly border. Residents mostly coming from west side of area (off Lorain Ave. - eastern portion W. 140th to W. 117th). Good school facilities; streets paved, except extreme southern area (scattered few, these will be paved when district develops). St. Patrick Parochial School & Parish, and Valley View School in this area. The recent rapid growth of this area (some 100-125 new homes built here during the past 12 months) is due to the heavy building programs enjoyed by the areas lying immediately north. Heavy vehicular traffic on Puritas Rd. and Rocky River Dr. The area is accorded a second grade rating in view of the heavy new construction program and rapid increase in growth.

9. LOCATION Cleveland (W. side) SECURITY GRADE 2nd AREA NO. B-7 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

   b. Class and Occupation White-collared - Business men

   c. Foreign Families % Nationalities d. Negro %

   e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20 %	
a. Type and Size	Singles 5-7 rooms		2-family 5 rm. units	
b. Construction	Frame		Frame	
c. Average Age	10 years		12 years	
d. Repair	Good		Good	
e. Occupancy	100%		100%	
f. Owner-occupied	80%		60-65%	
g. 1937 Price Bracket	$ 5000-8500	% change	$ 7000-10,000	% change
h. 1938 Price Bracket	$ 5000-8500	0 %	$ 7000-10,000	0 %
i. Aug. 1939 Price Bracket	$ 5000-8500	0 %	$ 7000-10,000	0 %
j. Sales Demand	Good		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm to slightly upward		Firm	
l. 1937 Rent Bracket	$ 40-60	% change	$ 35-45	% change
m. 1938 Rent Bracket	$ 40-60	0 %	$ 35-45	0 %
n. Aug. 1939 Rent Bracket	$ 40-65	+5 %	$ 35-50	+7 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Probably upward		Probably upward	

3. NEW CONSTRUCTION (past yr.) No. 40-50 Type & Price Singles $6000-7500 How Selling Speculative-rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The first subdivisions in this area were laid out in 1916 and 1917 with no new allotments since 1926; 80% built up; average lot front 40-45 ft.; level terrain; all paved streets; all utilities installed; very good school, transportation and shopping facilities. This is a well restricted area ; 80% of new construction within past 12 months located south of Lorain Ave. A fine, clean and well-maintained section, fairly free from common detrimental influences. Prices here are very firm and "for sale" signs are scarce; the retail shop section is located at the intersection of Rocky River Dr. at Lorain Ave. This commercial district begins about 500 ft. north of Lorain Ave. and will, no doubt, travel south along Rocky River Dr. The transition, however, will be slow and will have no immediate effect on the adjacent residential section. Heavy vehicular traffic is found on Lorain Ave. and Rocky River Dr. This area will show an upward trend for the next five years. It is accorded a good second grade rating.

9. LOCATION Cleveland (W. side) SECURITY GRADE 2nd AREA NO. B-8 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

b. Class and Occupation Mostly white-collared workers

c. Foreign Families % Nationalities Hungarian, Bohemian & German d. Negro %

e. Shifting or Infiltration Approximately 10-15% of above nationalities better type (second generation) people.

2. BUILDINGS:	PREDOMINATING 85-90 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$ 4500-7000	% change	$	% change
h. 1938 Price Bracket	$ 4500-7000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 4500-7000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 35-55	% change	$	% change
m. 1938 Rent Bracket	$ 35-55	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 35-55	0 %	$	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Upward			

3. NEW CONSTRUCTION (past yr.) No. 25 Type & Price Singles $5500-7500 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This section is 20 years old; now 40% built up; 80% of streets are paved - 20% dirt streets; average lot front 40 ft.; restrictions; transportation and shopping facilities - only fair; all utilities installed or available. This is a fairly new section and its rather slow development has been due to inadequate transportation and because several of the streets are not yet paved (WPA is paving two streets in this area). New grade school located on Montrose Ave.; most of the new construction is confined to that section of the area lying south of Triskett Rd. This area will, no doubt, show further improvement in view of the accelerated new construction in the abutting first grade area. Somewhat larger and better homes are located along the westerly border of the area.

9. LOCATION Cleveland (W. side) SECURITY GRADE 2nd AREA NO. B-9 DATE 8/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Business men; Merchants; White-collared

c. Foreign Families 25 % Nationalities Polish & Slavish d. Negro ____ %

e. ~~Shifting or~~ Infiltration of above foreign and second generation in easterly section of area.

2. BUILDINGS:	PREDOMINATING 75 %		OTHER TYPE 25 %	
a. Type and Size	Singles	5-7 rooms	2-family	4-6 per unit
b. Construction	Frame		Frame	
c. Average Age	15 years		15 years	
d. Repair	Good		Good	
e. Occupancy	97%		97%	
f. Owner-occupied	80%		60%	
g. 1937 Price Bracket	$ 5000-6500	% change	$ 6500-8500	% change
h. 1938 Price Bracket	$ 4500-6000	-9 %	$ 6000-8000	-7 %
i. Aug. 1939 Price Bracket	$ 4500-6000	0 %	$ 6000-8000	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm to weak		Firm to slow	
l. 1937 Rent Bracket	$ 55-65	% change	$ 35-55	% change
m. 1938 Rent Bracket	$ 50-60	-9 %	$ 30-50	-11 %
n. Aug. 1939 Rent Bracket	$ 50-60	0 %	$ 30-50	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singles $5500-6000 How Selling Sold upon completion

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 70% 7. TOTAL TAX RATE PER $1000 (1938) $23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was platted 20 years ago; now 85% built up; level terrain; good streets; adequate transportation; all utilities in; heavy traffic on Madison Avenue. Ten new homes constructed during last 12 months on Hilda and Adeline Avenues (east side). Noticeable infiltration of Slavish and Polish into the eastern section of the area; this element has slowly spread out as far as Warren Rd. (central part of area). Home values in west half section show more firmness but those in the eastern half reflect a downward tendency due to foreign encroachment from surrounding third grade (yellow) neighborhood. This transition is not arrested and will continue at probably the same rate. The two-family houses are scattered throughout the area with a preponderance in the eastern half; restrictions expired but are superceded by zoning ordinance. Future outlook from a desirability standpoint is not too encouraging due to transition. Thus far, the foreign influx has been of the better type. The area is given a weak second grade rating.

9. LOCATION Lakewood SECURITY GRADE 2nd AREA NO. B-10 DATE 8/16/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Business men - Merchants

c. Foreign Families 2 % Nationalities Slavish d. Negro ____ %

e. Shifting or Infiltration Very gradual infiltration of better type Slavish

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20 %	
a. Type and Size	Singles 6-7 rooms		2-family 5-6 rooms	
b. Construction	Frame		Frame	
c. Average Age	30 years		30 years	
d. Repair	Good		Good	
e. Occupancy	97%		97%	
f. Owner-occupied	70%		60%	
g. 1937 Price Bracket	$ 5500-8500	% change	$ 6500-8500	% change
h. 1938 Price Bracket	$ 5000-8000	-7 %	$ 6000-8000	-7 %
i. Aug. 1939 Price Bracket	$ 5000-8000	0 %	$ 6000-8000	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 50-65	% change	$ 40-55	% change
m. 1938 Rent Bracket	$ 50-65	0 %	$ 40-55	0 %
n. Aug. 1939 Rent Bracket	$ 50-65	0 %	$ 40-55	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price $6500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 70-80% 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is situated in the extreme west end of Lakewood; level terrain; paved streets; adequate transportation; close to grade and junior high schools. A very fine, old, but still desirable neighborhood; two new houses built last year; homes average 30 years with exception of that section west of Rockway which is much newer; no change in type of residents except for very light influx of better type Slavish; properties well maintained; beautiful scenic park along Rocky River just west of this area. Building restrictions have expired but are superseded by zoning ordinance; very heavy traffic along Madison Ave. Rents have been firm during past three years but sales prices have declined about 10% since 1937 -- now firm, however. Will maintain its present level of desirability for next five years at least. Accorded a fair second grade rating.

9. LOCATION Lakewood SECURITY GRADE 2nd AREA NO. B-11 DATE 8/16/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Office men and Merchants

c. Foreign Families 10 % Nationalities Slavish & Polish (second generation) d. Negro 0 %

e. Shifting or Infiltration ____

2. BUILDINGS:	PREDOMINATING 65%		OTHER TYPE 35 %	
a. Type and Size	Singles - 6-8 rooms		2-family 5-6 rms. unit	
b. Construction	Frame		Frame	
c. Average Age	25 years		25 years	
d. Repair	Good		Good	
e. Occupancy	98%		98%	
f. Owner-occupied	70%		50%	
g. 1937 Price Bracket	$ 5500-8500	% change	$ 6500-9000	% change
h. 1938 Price Bracket	$ 5000-8000	-7 %	$ 6000-8500	-7 %
i. Aug. 1939 Price Bracket	$ 5000-8000	0 %	$ 6000-8500	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Weak		Weak	
l. 1937 Rent Bracket	$ 50-70	% change	$ 40-55	% change
m. 1938 Rent Bracket	$ 50-70	0 %	$ 40-55	0 %
n. Aug. 1939 Rent Bracket	$ 50-70	0 %	$ 40-55	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price $6000-7000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 70-80% of appraisal 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The homes in this area average 25 years; very fine homes on Arthur, Marlowe, Lincoln, Belle, St. Charles and Onandaga. The west end (comprising the first five blocks) contains the newer homes; heavy concentration of two-family dwellings on Victoria Ave. All utilities installed; convenient to schools (grade, junior and senior high), churches and stores; bus transportation (cross-town line); shade trees along most streets; an old, but good, clean and well-maintained neighborhood. Restrictions have expired. Presence of long stretches of retail stores and shops both north and south of this area causes some sales resistance. occupied heavily by Poles and Slavs, (solidly along Lincoln & Marlowe) the east of area is less desirable. On the other hand, area as a whole, should retain its present level for next five years. (Not much danger of an accelerated foreign infiltration). The area is accorded a fair second grade rating.

9. LOCATION Lakewood SECURITY GRADE 2nd AREA NO. B-12 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Business men; Merchants; White-collared

c. Foreign Families 10% Nationalities Slavish - Polish d. Negro ____%

e. Shifting or Infiltration Gradual infiltration of cheaper type American and foreigners (Slavish, from surrounding territory)

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE ____ %	
a. Type and Size	Singles 5-7 rooms			
b. Construction	Frame			
c. Average Age	13 years			
d. Repair	Good.			
e. Occupancy	97%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$ 6500-9000	% change	$	% change
h. 1938 Price Bracket	$ 6000-8500	-8%	$	%
i. Aug. 1939 Price Bracket	$ 6000-8500	0%	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$ 50-75	% change	$	% change
m. 1938 Rent Bracket	$ 50-75	0%	$	%
n. Aug. 1939 Rent Bracket	$ 50-75	0%	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price $6500-7000 How Selling All owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 70% 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This allotment was laid out about 25 years ago; now 90% built up; lots 40 ft. x 130 ft.; all improvements; level to slightly rolling terrain; good transportation; two junior and one senior high schools located in this section; fine shade trees; no heavy traffic except on Franklin Ave. This was, up to recently, a very desirable and high type residential community; present gradual but steady infiltration of foreign element and cheaper class Americans is somewhat disturbing to older residents; foreign infiltration seeps in from surrounding third grade (yellow) territory. Sale prices noticeably down about 10% since 1937; zoning ordinance supersedes expiring restrictions. Twenty-two new homes built here during past 2 years, between Franklin and Detroit, on Bunts Rd. (northwest section). Future trend, however, is definitely on the down-grade. The two-family dwellings (10% of total) are scattered throughout area. This area is accorded a weak second grade rating.

9. LOCATION Lakewood SECURITY GRADE 2nd AREA NO. B-13 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Business men - White-collared

c. Foreign Families 5 % Nationalities Slavish d. Negro ____ %

e. Shifting or Infiltration Very light influx of Slavish people.

2. BUILDINGS:	PREDOMINATING	50 %	OTHER TYPE	50 %
a. Type and Size	Singles	5-7 rooms	2-family	4-6 rooms
b. Construction	Frame		Frame	
c. Average Age	25-30 years		25-30 years	
d. Repair	Good		Good	
e. Occupancy	97%		96%	
f. Owner-occupied	70%		50%	
g. 1937 Price Bracket	$ 5500-12,000	% change	$ 7000-15,000	% change
h. 1938 Price Bracket	$ 5500-12,000	0 %	$ 7000-15,000	0 %
i. Aug. 1939 Price Bracket	$ 5500-12,000	0 %	$ 7000-15,000	0 %
j. Sales Demand	Good		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 50-100	% change	$ 40-50	% change
m. 1938 Rent Bracket	$ 50-100	0 %	$ 40-50	0 %
n. Aug. 1939 Rent Bracket	$ 50-100	0 %	$ 40-55	+6 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Upward		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 70-80% 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Second oldest section in Lakewood but still remains a good clean residential community. This area, located between Lake Ave. and the N.Y.C. RR, extends all the way from Cove Ave. (east) to the westerly city limits. Built up 95%; all paved streets; all utilities; lots 40 ft. x 110 ft.; side streets are well wooded; average age of homes 25-30 years; connects on the north with 4 first grade residential areas; restrictions in some parts have already expired; no new construction; mortgage money available up to 70-80%. Lakewood Park is located in this area; good transportation; two grade schools and one junior high located here. Rental demand is very high and the area, on the whole, will continue to hold its own for several years. New Main St. bridge will further improve transportation facilities for Lakewood and this section. The area is accorded a second grade rating.

9. LOCATION Lakewood SECURITY GRADE 2nd AREA NO. B-14 DATE 8/17/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Professional - Executive - Business men

c. Foreign Families 0 % Nationalities ____ d. Negro 0%

e. Shifting or Infiltration Very fine class of people locating in this area

2. BUILDINGS:	PREDOMINATING	70 %	OTHER TYPE	30 %
a. Type and Size	Singles 8-10 rooms		Large and small	
b. Construction	Mostly brick		Apartments (brick)	
c. Average Age	13 years		5-6 years	
d. Repair	Good		Good	
e. Occupancy	97%		90%	
f. Owner-occupied	70%		-	
g. 1937 Price Bracket	$ 7500-16,000	% change	$ 60,000-300,000	% change
h. 1938 Price Bracket	$ 7500-15,000	-4 %	$ 60,000-300,000	0 %
i. Aug. 1939 Price Bracket	$ 7500-15,000	0 %	$ 60,000-300,000	0 %
j. Sales Demand	Fair to slow		Slow	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 50-100	% change	$ 50-150	% change
m. 1938 Rent Bracket	$ 50-100	0 %	$ 50-150	0 %
n. Aug. 1939 Rent Bracket	$ 50-100	0 %	$ 50-150	0 %
o. Rental Demand	Good		Fair	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 50-60% 7. TOTAL TAX RATE PER $1000 (1938) $23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is located in the extreme easterly end of Lakewood and fronts Lake Erie; entire area zoned for apartments some 15 years ago; older apartments located on Lake Avenue -- newer ones, along Edgewater Drive; no beach facilities due to high cliff; lots 60' x 180'. Good transportation (close to Clifton bus line); all utilities in; business locations handy; within walking distance to grade and junior high schools; rentals in apartments run from $50-$150. Residential property activity is practically dormant; old owners are holding out for investment purposes. No residential construction since 1930. Edgewater and Lake Avenues, on north side, have developed in last 15 years with very fine and expensive apartments. Lake Shore Hotel (on the lake) is located in the eastern part of this area. Loans on dwelling properties limited to 50-60% of appraisal. In view of the transition to apartments, the area is accorded a weak second grade rating.

9. LOCATION Lakewood SECURITY GRADE 2nd AREA NO. B-15 DATE 8/16/39

SECURITY MAP OF Greater Cleveland

8.DESCRIPTIONS AND CHARACTERISTICS OF AREA: (Continued from previous page)

east of this area. Its only handicap is the school situation; there are no junior or senior high schools and the nearest grade school (W. 105th and Baltic), which is located south of this area, stops at the 5th grade and children are compelled to go to the nearest full grade school which is about 1 to 1½ miles away. However, informed realtor's opinion is that school handicap affects only a small portion of occupants (medium income bracket) for the majority of families send their children to private schools.

9. LOCATION Cleveland (W. side) SECURITY GRADE 2nd AREA NO. B-16 DATE 9/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

   b. Class and Occupation Professional - Business men - White-collared

   c. Foreign Families 0 % Nationalities ____ d. Negro -0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Single 8 rooms			
b. Construction	Brick			
c. Average Age	18-20 years			
d. Repair	Good			
e. Occupancy	99%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$ 12,000-25,000	% change	$	% change
h. 1938 Price Bracket	$ 12,000-25,000	0 %	$	%
i. Sept. 1939 Price Bracket	$ 12,000-25,000	0 %	$	%
j. Sales Demand	Slow			
k. Predicted Price Trend (next 6-12 months)	Firm to weak			
l. 1937 Rent Bracket	$ 75-125	% change	$	% change
m. 1938 Rent Bracket	$ 75-125	0 %	$	%
n. Sept. 1939 Rent Bracket	$ 75-125	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price $20,000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fine old, level to rolling area situated on the lake front, once the "elite" residential community of Cleveland's west side, was platted in 1910-12 and developed mostly with large 8 rm. single homes; lots range from 50-75' front, with the smaller ones mostly along Lake Ave. The area is 65% built up; the whole central portion, north of Edgewater Drive to the lake -- between W. 103rd and W. 115th Sts. is vacant and is being held by New York City interests for investment purposes. Homes on Edgewater, Cliff and Harborview range from $15,000-$25,000 and rent from $100-$125. Properties along Lake Ave. range from $12,000-$18,000 with a rental spread of $75-$90. The south side of Lake Ave., from West Blvd. extending all the way to W. 115th St., is built up with apartments. The rest of the area, however, is restricted to residences and the restrictions have some 20 more years to run. There are approximately 12-15 two-family homes in this area, located on Lake Ave. The area is free from exterior detrimental influences and remains very desirable due to its proximity to Cleveland's Public Square. Although sales are moving slow because of the age and the large type of homes, the area's occupancy continues to be very strong and, in all probability, it will remain so for many years to come. Professional men, especially doctors and attorneys, find this neighborhood desirable because of its nearness to the center of Cleveland. It has excellent transportation and the Edgewater Park bathing beach lies immediately

(Continued on next page)

9. LOCATION Cleveland (W. side) SECURITY GRADE 2nd AREA NO. B-16 DATE 9/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

b. Class and Occupation Merchants - White-collared - Artisans

c. Foreign Families 40 % Nationalities German-English d. Negro 0 %

e. ~~Shifting or~~ Infiltration of German & English

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 30%	
a. Type and Size	Singles 5-7 rooms		2-family 4-6 rooms	
b. Construction	Frame		Frame	
c. Average Age	15 years		15 years	
d. Repair	Good		Good	
e. Occupancy	100%		100%	
f. Owner-occupied	80%		80%	
g. 1937 Price Bracket	$ 4000-10,000	% change	$ 6000-12,000	% change
h. 1938 Price Bracket	$ 4000-10,000	0 %	$ 6000-12,000	0 %
i. Aug. 1939 Price Bracket	$ 4000-10,000	0 %	$ 6000-12,000	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 35-75	% change	$ 30-55	% change
m. 1938 Rent Bracket	$ 35-75	0 %	$ 30-55	0 %
n. Aug. 1939 Rent Bracket	$ 35-75	0 %	$ 30-55	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price Singles $7000-10,000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was alloted in about 1908-1910; one of the older residential sections of Cleveland and built up 95%. Lots are 40-50 ft. wide with some 60'-70' along West Boulevard; level to slightly rolling terrain. West Boulevard, Parkhurst and Bosworth Rds. are the three "better" residential streets. Much older homes situated on Bernard and Fidelity Avenues. Older settlers are slowly giving way to a foreign infiltration especially in the eastern portion of the area. Good school, church, and store facilities; close in to Cleveland Public Square; (Sears-Roebuck 'west side' store located at Lorain Ave. & W. 110th St.); near enough to industry so as to make convenient travel thereto and yet far enough away from it to avoid its objectionable features from a residential standpoint. The Industrial Rayon Corp. plant, located southeast of this area (at W. 98th and Walford) is situated far enough away from the area to avoid the chemical odors and fumes from the plant. Heavy vehicular traffic along Lorain Ave. and W. 117th St. On the whole, the area should retain its present level for next five years at least. Accorded a fair second grade rating.

9. LOCATION Cleveland (W. side) SECURITY GRADE 2nd AREA NO. B-17 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

   b. Class and Occupation Mechanics - White-collared - Merchants

   c. Foreign Families 30 % Nationalities German-English d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 30 %	
a. Type and Size	Singles 5-6 rooms		2-family dwellings 5 rooms per unit	
b. Construction	Frame		Frame	
c. Average Age	12 years		12 years	
d. Repair	Good		Good	
e. Occupancy	100%		100%	
f. Owner-occupied	80%		50%	
g. 1937 Price Bracket	$ 4500-7500	% change	$ 5500-8500	% change
h. 1938 Price Bracket	$ 4500-7500	0 %	$ 5500-8500	0 %
i. Aug. 1939 Price Bracket	$ 4500-7500	0 %	$ 5500-8500	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm - Slightly upward		Firm - Slightly upward	
l. 1937 Rent Bracket	$ 30-50	% change	$ 30-45	% change
m. 1938 Rent Bracket	$ 30-50	0 %	$ 30-45	0 %
n. Aug. 1939 Rent Bracket	$ 30-50	0 %	$ 30-45	0 %
o. Rental Demand	Very good		Very good	
p. Predicted Rent Trend (next 6-12 months)	Firm to upward		Firm to upward	

3. NEW CONSTRUCTION (past yr.) No. 70 Type & Price Singles $6000-7800 How Selling Speculative - Selling slowly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out in about 1914; located just south of Lorain Ave. between W. 117th and W. 130th Sts.; terrain level to depression in center because of creek running through south-central part of area; now 75% built up (northern half of area practically completely built up and homes are older, southern half - about 50%). Near to downtown Cleveland and convenient to schools and churches; zoned residential; a fine, clean neighborhood and still growing. Speculative contractors built 70 new homes here during past 12 months (price range $6000-$7800); these are selling rather slowly because of inadequate transportation facilities and distance to retail stores; street car service in northern portion of area; southern portion depends on bus transportation (bus service is handicap because it is necessary to transfer to street cars). Although no colored people live in this area, several colored children attend Hawthorn School located on W. 130th just south of Lorain (extreme northwest corner of area). Presence of creek (south of Cooley Rd.) is not considered a serious objection. Transportation facilities will in all probability improve with further expansion of new home building. Area is accorded a fair second grade rating.

9. LOCATION W. Cleveland SECURITY GRADE 2nd AREA NO. B-18 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

   b. Class and Occupation White-collared - Merchants - Artisans

   c. Foreign Families 20 % Nationalities German - English d. Negro 0 %

   e. Shifting or Infiltration Very slow foreign influx in north part

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 30 %	
a. Type and Size	1½-2 story singles, 5-6 rms.		Doubles - 5 rms. per unit	
b. Construction	Frame		Frame	
c. Average Age	10-12 years		10-12 years	
d. Repair	Good		Good	
e. Occupancy	100%		100%	
f. Owner-occupied	75%		50%	
g. 1937 Price Bracket	$4500-7000	% change	$6500-9500	% change
h. 1938 Price Bracket	$4500-7000	0 %	$6500-9500	0 %
i. Aug. 1939 Price Bracket	$4500-7000	0 %	$6500-9500	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm - Slightly upward		Firm - Slightly upward	
l. 1937 Rent Bracket	$ 35-50	% change	$ 30-45	% change
m. 1938 Rent Bracket	$ 35-50	0 %	$ 30-45	0 %
n. Aug. 1939 Rent Bracket	$ 35-50	0 %	$ 30-45	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm - Slightly upward		Firm - Slightly upward	

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price $6000 How Selling Good 50% speculative 50% owner-contr.

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: Original allotments in this area (northern half) were laid out in 1915-16; level topography; the area is now 65% built up; all paved streets with exception of two streets in the south end; bordered by creek on southeast corner and practically surrounded by a cheaper neighborhood. Street car service good in north half of area, poor in south half. A good, clean neighborhood and well-maintained. Is slowly overcoming some of its sales resisting forces such as inadequate transportation and inconvenience to stores (good shopping centers only at Lorain & W. 130th & W. 134th Sts.) The "preferred district" lies on W. 131, 132, 133 and Berea Rd. (north of Lorain) as well as W. 132nd to W. 138th, inclusive (south of Lorain to Cooley Ave.). Excellent school facilities - John Marshall High School, and St. Vincent DePaul and other grade schools conveniently located. Northern portion of this area almost completely built up; practically all new construction in the south end. No colored people in area, except that several colored children attend the Hawthorn School (located on W. 130th and south of Lorain). Some foreign infiltration is reaching into that portion of area lying north of Lorain Ave. and coming from the "old West End" around W. 65th and W. 67th Streets. This influx, however, is not heavy enough to disturb the better residential element. The area is accorded a fair second grade rating.

9. LOCATION Cleveland (W. side) SECURITY GRADE 2nd AREA NO. B-19 DATE 8/29/39

SECURITY MAP OF Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

many homes in this area and went broke leaving several "skeletons" standing in addition to about 50 completed new homes; the company's interests were purchased by the Sammon Investment Co. who, through a sound selling campaign, was successful in disposing of all but 6 of the properties. For instance, out of some 40 new homes located on W. 48th, the Sammon Co. sold 34 - each selling for a little over $7000 with a $500 down payment, balance by first bank loan and junior mortgage. It is noticeable that not one of the homes sold by the Sammon Co. was foreclosed or taken back during the entire depression period. Institutional holdings in this area are below average at present.

9. LOCATION Cleveland (W. side) (formerly Brooklyn) SECURITY GRADE 2nd AREA NO. B-20 DATE 9/28/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Fairly rapid Decreasing _____ Static _____

b. Class and Occupation Clerical - Business men - Better type factory workers

c. Foreign Families 2 % Nationalities 20% of occupants are of second generation - mostly German d. Negro 0 %

e. Shifting or Infiltration _____

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20 %	
a. Type and Size	Singles - old 5-7 rooms " new 5 rooms		2-family 5 rooms per unit	
b. Construction	Frame		Frame	
c. Average Age	15 years		15 years	
d. Repair	Good		Good	
e. Occupancy	99%		99%	
f. Owner-occupied	85%		75%	
g. 1937 Price Bracket	$ 5200-7000	% change	$ 6000-8500	% change
h. 1938 Price Bracket	$ 5200-7000	0 %	$ 6000-8500	0 %
i. Aug. 1939 Price Bracket	$ 5200-7000	0 %	$ 6000-8500	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Slightly upward		Slightly upward	
l. 1937 Rent Bracket	$ 35-45	% change	$27.50 - 42.50	% change
m. 1938 Rent Bracket	$ 35-45	0 %	$27.50 - 42.50	0 %
n. Aug. 1939 Rent Bracket	$ 37.50-50	+9 %	$30 - 45	+7 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Upward		Upward	

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price $5200-6350 How Selling Very good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. _____ b. Institutions _____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This level area, located in West Cleveland and lying immediately southwest of Brookside Park, is approximately 60% built up with single and two-family homes situated on 40' lots. The easterly section of area was platted in the early 1920's and the westerly portion saw development in the late 1920's. The area has all utilities installed and all streets paved, with the exception of W. 56th and W. 57th (south of Memphis); a small group of retail stores is concentrated at W. 48th and Memphis Ave. with a thin scattering on the "numbered streets" south of Memphis; convenient to schools and churches; transportation is by bus service on Memphis and W. 73rd - but transfer to street car is necessary to reach downtown. The single and two-family homes are intermingled, however the eastern half shows a predominance of two-family homes; new construction is concentrated along W. 56th and W. 57th on which streets some 15 new homes ($5200-6350) were erected within the past 12 months. Practically all of the unimproved lots are individually owned. The area will, in all likelihood, retain its present standard of desirability for several years due to proximity to Brookside (Zoological) Park and also because of its abuttment to first grade area (A-14). Likewise, construction of new bridge over Brookside Park has made this area more accessible and there has been a noticeable increase in demand since its construction. Some years ago the Representative Realty Co. had begun construction of

(Continued on next page)

9. LOCATION Cleveland (W. side) (formerly Brooklyn) SECURITY GRADE 2nd AREA NO. B-20 DATE 9/28/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* Moderately *Decreasing* *Static*

   b. *Class and Occupation* Business men - White-collared - Factory workers

   c. *Foreign Families* 5 % *Nationalities* Slavish & German d. *Negro* 0 %

   e. ~~Shifting or~~ *Infiltration* of better type factory worker and office clerks.

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 30 %	
a. *Type and Size*	Singles 6 rooms		2-family, 5 rms. per unit	
b. *Construction*	Frame		Frame	
c. *Average Age*	15 years		15 years	
d. *Repair*	Good		Good	
e. *Occupancy*	98%		98%	
f. *Owner-occupied*	80%		70%	
g. 1937 *Price Bracket*	$4500-7500	% change	$6000-7500	% change
h. 1938 *Price Bracket*	$4500-7500	0 %	$6000-7500	0 %
i. Aug. 1939 *Price Bracket*	$4500-7500	0 %	$6000-7500	0 %
j. *Sales Demand*	Fair to good		Fair to good	
k. *Predicted Price Trend (next 6-12 months)*	Firm		Firm	
l. 1937 *Rent Bracket*	$ 35-55	% change	$ 30-40	% change
m. 1938 *Rent Bracket*	$ 35-55	0 %	$ 30-40	0 %
n. Aug. 1939 *Rent Bracket*	$ 35-55	0 %	$ 30-40	0 %
o. *Rental Demand*	Good		Good	
p. *Predicted Rent Trend (next 6-12 months)*	Firm to upward		Firm to upward	

3. NEW CONSTRUCTION (*past yr.*) *No.* 30 *Type & Price* $5800-7000 *How Selling* 50% speculative bldg. Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. *Institutions*

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. b. *Institutions*

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fairly level area is situated in the extreme southeast corner of West Cleveland along Broadview Rd. and Schaaf Rd. The northern portion of the area is its oldest section having been platted in 1915. Other allotments were added in the middle twenties. Developed with single (70%) and two-family (30%) dwellings, the area is now 65% built up and has all utilities including street paving. Very good school, church and store facilities with adequate street car transportation on Broadview. Approximately 30 homes ($5800-7000) were built here during the past 12 mos. mostly along Cook and Merl Aves. in the south end district. There is evidence that new construction is on the increase in the Oak Park Section (lying immediately south of Brooklyn Heights Cemetery). The southeasterly section corner (east of W. 15th at Schaaf Rd.) is widely known as the "Schaaf Rd. Greenhouse District" and is owned by wealthy gardeners. Presence of cemetery on the west and (15) greenhouses on the southeast, although not considered by brokers as sales resisting forces, no doubt have a tendency to throttle activity here. However, the area, as a whole, will unquestionably retain its present level for several years to come. It will find its support from the first grade area (A-4) which it encircles.

9. LOCATION Cleveland (W. side) (formerly Brooklyn) SECURITY GRADE 2nd AREA NO. B-21 DATE 9/28/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing Static

b. Class and Occupation Business men - Junior executives

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles	6-8 rooms		
b. Construction	Brick 50% Frame 50%			
c. Average Age	9-10 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$6500-9000	% change	$	% change
h. 1938 Price Bracket	$6500-9000	0 %	$	%
i. Aug. 1939 Price Bracket	$6500-9000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Definitely upward			
l. 1937 Rent Bracket	$60-70	% change	$	% change
m. 1938 Rent Bracket	$60-70	0 %	$	%
n. Aug. 1939 Rent Bracket	$60-70	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Upward			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singles $8000 How Selling All owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample to Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area comprises a long, narrow stretch in the extreme northeast end of Parma and extends along Brookview Blvd. and North Ave. from State Rd. (east) to Schaaf Rd. (west). The area is 30% built up; restrictions; paved streets; all utilities installed; good transportation; convenient to schools, churches and neighborhood stores; nicely wooded in extreme east end; average lot front 45 ft. A fine, clean and desirable small community. Industrial and railroad property lying all along northern boundary of this area does not affect its desirability; no vacancies; free from smoke and dirt; very few rentals; 10 new ($8000) homes (owner contracted) constructed here during past 12 months. Good sales demand; prices firm during past 3 years -- now definitely upward; mortgage funds easily available up to full amount. Future outlook -- very favorable. The area is accorded a good second grade rating in view of its more recent improved activity.

9. LOCATION Parma SECURITY GRADE 2nd AREA NO. B-22 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Artisans - White-collared

c. Foreign Families 15 % Nationalities Hungarian (better class) d. Negro 0 %

e. ~~Shifting or~~ Infiltration of a satisfactory type people with some Hungarians of the better class.

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame 80%			
c. Average Age	12 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$5500-7000	% change	$	% change
h. 1938 Price Bracket	$5500-7000	0 %	$	%
i. Aug. 1939 Price Bracket	$5500-7000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$35-45	% change	$	% change
m. 1938 Rent Bracket	$35-45	0 %	$	%
n. Aug. 1939 Rent Bracket	$35-45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price Singles $7000 avge. How Selling All owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: *Available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is 60% built up; all streets paved up to W. 60th St.; WPA now paving two streets east of W. 60th and remaining streets will be paved as area develops; average lot front 40 ft.; all utilities in, except gas, on all streets east of W. 60th; fine trees, convenient to schools, churches and stores. No drop in prices during past three years; present prices (both sale and rental) now firm with upward trend indicated; 15 new homes (average $7000) constructed here *during past 12 months; mortgage funds available up to 75% in whole of section west of W. 60th; eastern section currently limited to 60% of appraisal until further improvements are made. Some sales resistance and curtailment in activity due to unpaved portions of streets east of W. 60th St. (roads here very bad during winter months); no street lighting in Parma except on main thoroughfares. Despite the latter drawbacks, the area, on the whole, should show increased activity in view of the demand for homes here and the volume of new construction during first 8 months of 1939. The area is accorded a second grade.

9. LOCATION Parma SECURITY GRADE 2nd AREA NO. B-23 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

b. Class and Occupation Business men - White-collared

c. Foreign Families 10 % Nationalities German & English d. Negro 0 %

e. ~~Shifting or~~ Infiltration of same type desirable

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles, average 6-rms.		A few two-family homes in northwest section of area.	
b. Construction	Frame			
c. Average Age	12 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$ 4500-8500	% change	$	% change
h. 1938 Price Bracket	$ 4500-8500	0 %	$	%
i. Aug. 1939 Price Bracket	$ 5000-9000	+8 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$ 35-45	% change	$	% change
m. 1938 Rent Bracket	$ 35-45	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 40-50	+12 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly upward			

3. NEW CONSTRUCTION (past yr.) No. 25 Type & Price Singles $6500-8500 How Selling All but 4 were owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) Available up a. HOLC b. Institutions

6. MORTGAGE FUNDS: to 75% FHA 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Alloted 19 years ago; level terrain; is 35% built up; all utilities installed; all streets paved with exception of easterly and southwesterly edges of area; (WPA program calls for 3 street pavings this year). Ridge Rd. (main thoroughfare) runs directly through center of area; bus transportation; convenient to schools, churches and stores; shade trees. A few two-family dwellings (5-6 room per unit) located in northwest section of this area. Homes are well maintained with exception of a few older houses. Good sales demand. Rents have increased 5% in last 8-9 months - trend will continue favorably. Homes along Sheraton, Forestwood and Albertly (east of W. 54th St.) are holding up to the prevailing standard in the entire area, despite the fact that they are surrounded by a third grade neighborhood. Six 2-family houses are located on Jameson, Dresden & Bremen. No street lights in Parma except on main thoroughfares. The inconvenient location of bus line (on Ridge Rd. & Pearl Rd.) and the "tax situation" peculiar to Parma, have been the area's greatest drawbacks. Despite this, however, there is a good demand for homes in this section. It is free from smoke, dirt and noise and general upkeep and appearance is good. Loans available up to 75%; some 25 new homes ($6500-8500) were built here during the past year. The area is accorded a second grade rating.

9. LOCATION Parma SECURITY GRADE 2nd AREA NO. B-24 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Small Business men - White-collared

c. Foreign Families 5 % Nationalities German & English d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	Singles 6-7 rooms			
b. Construction	Frame			
c. Average Age	3-5 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$6000-10,000	% change	$	% change
h. 1938 Price Bracket	$6000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$6000-10,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$ 40-65	% change	$	% change
m. 1938 Rent Bracket	$ 40-65	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 40-65	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to upward			

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price Singles $7500-9000 How Selling Mostly owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area constitutes a part of Eureka Park allotment; level terrain; average lot front - 50 ft.; 55% built up; all streets paved; bus transportation only; convenient to schools, churches and stores; fine streets; shade trees, with exception on Hodgeman and Deering Sts. Good restrictions; westerly border of area connects with Metropolitan Park; free from the common detrimental influences. (Street lights in Parma on main thoroughfares only). Practically all construction has taken place since 1933; all singles in price range of $6500-$11,000. A few expensive homes are scattered throughout the area. Twelve new homes ($7500-9000) were built here during the past year. Real estate activity is good. A fine neighborhood; located between two first grade areas; very strong upward trend and new construction will, in all probability, be accelerated somewhat. The area is accorded a good second grade.

9. LOCATION Parma Heights SECURITY GRADE 2nd AREA NO. B-25 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

   b. Class and Occupation Business men - Professional - College Professors

   c. Foreign Families 0 % Nationalities d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles 6-7 rooms			
b. Construction	Frame			
c. Average Age	30 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$3000-10,000	% change	$	% change
h. 1938 Price Bracket	$3000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$3000-10,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to slightly upward			
l. 1937 Rent Bracket	$ 25-60	% change	$	% change
m. 1938 Rent Bracket	$ 25-60	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 25-60	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Very firm			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price $6500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.... yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The section south of Bagley Rd. is much older and consists of "very old but still desirable and well maintained homes". Many of the older houses have been modernized and some practically rebuilt. The better development took place in the past 20 years. The area was built around Baldwin Wallace College (enrollment 800). Prices range from $3000 (old) to $10,000 (new). Four new homes constructed here during the past 12 months. One on Bagley; two on Fourth and one on Peach St. costing around $6500. Nothing under $5000 in section north of Bagley. Present restrictions (not affecting older houses) call for $5000 minimum construction. Area now 95% built up. Approximately 20 lots available for further construction. Average lot front 50 ft. The area is generally well-maintained; all utilities; shade trees; excellent school system; good transportation; convenient to community churches, stores, etc.; all paved streets. A fine old and desirable second grade area which should retain present standard for several years to come. No drop in prices since 1937. If anything, a slight increase has been noticed during the first half of 1939.

9. LOCATION Berea SECURITY GRADE 2nd AREA NO. B-26 DATE 8/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

   b. Class and Occupation Professional - Business men - College Professors

   c. Foreign Families % Nationalities d. Negro %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 6-7 rooms			
b. Construction	Frame			
c. Average Age	8 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$3600-9000	% change	$	% change
h. 1938 Price Bracket	$3800-9500	+6 %	$	%
i. Aug. 1939 Price Bracket	$4000-10,000	+5 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to slightly upward			
l. 1937 Rent Bracket	$ 40 - 60	% change	$	% change
m. 1938 Rent Bracket	$ 40 - 60	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 40 - 60	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price $5000-6000 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is a fairly new residential section. Minimum restrictions - $5000. Newer and more expensive homes located on Stanford, Lee and West Bridge Drive. Area is generally level; 50% built up; average lot front 50 feet. Paved streets - 60%; remainder - asphalt and slag. Installation of a boulevard and the general improvement of the lands lying east of this area by the Metropolitan Park System (total expenditure $3,000,000 WPA Project) will unquestionably enhance values and increase general desirability of the neighborhood. Large Ford Garage and Berea Milling Company, located one block east of this section (on Bridge and Center Streets). There is some odor (not unpleasant) from the cereal mill but this is not believed to have any unfavorable influence on values of adjacent properties. The trend is upward. Prices have shown a small but steady increase since 1937.

9. LOCATION Berea SECURITY GRADE 2nd AREA NO. B-27 DATE 8/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

   b. Class and Occupation Executive and Professional

   c. Foreign Families 0 % Nationalities 100% American d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	One-family			
b. Construction	Brick 50% Brick & frame 50%			
c. Average Age	10 years			
d. Repair	Very good			
e. Occupancy	95%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$6250-10,000	% change	$	% change
h. 1938 Price Bracket	$6000-11,000	+5 %	$	%
i. Sept.1939 Price Bracket	$6500-12,000	+9 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm (except top prices)			
l. 1937 Rent Bracket	$ None	% change	$	% change
m. 1938 Rent Bracket	$ for	%	$	%
n. Sept.1939 Rent Bracket	$ rent	%	$	%
o. Rental Demand	Strong			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price $6500-12,000 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 26.30

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small area (Bedford's most desirable) known as Kleinman's Subdivision or Yorkshire Heights, was laid out about 1925-26 into lots averaging 40-45' frontage. All improvements are installed and topography and landscaping is very attractive; a few large trees are scattered throughout lots, others have been planted along streets. Only one two-family (on Ivanhoe) is located in area. Pride of ownership is highly evident -- there are no vacancies except three new homes "vacant for sale". Area is now approximately 75% built up and will continue to be desirable for many years although some new homes ($12,000 class) are "over-improvements" in this otherwise $6500-$10,000 neighborhood, and are meeting some sales resistance.

9. LOCATION Bedford Yorkshire Hts. SECURITY GRADE 2nd AREA NO. B-28 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Professional - Business

c. Foreign Families 0 % Nationalities American d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	One-family			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	95+%			
g. 1937 Price Bracket	$ 5000-8500	% change	$	% change
h. 1938 Price Bracket	$ 5000-8000	-3 %	$	%
i. 1939 Price Bracket	$ 5250-8500	+3 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Stable to slightly up			
l. 1937 Rent Bracket	$ 40-50	% change	$	% change
m. 1938 Rent Bracket	$ 40-47.50	-3 %	$	%
n. 1939 Rent Bracket	$ 40-50	+3 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to up			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price $6500-7500 How Selling Well

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.30

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This 2nd grade area lies on a wooded plateau rising from the west to east. Section was a "boom period" subdivision intended as an exclusive residential section (3 homes - $25,000 class) but distance from downtown Cleveland and poor transportation resulted in lower priced construction during the latter part of 1928-1929, in the $6500-$8500 class. During the depression, this area lay dormant until 1937 when a few owner-contracted homes were built. In the last 12 mos. four new speculative constructions ($6500-$7500) were built and sold. Community is stable -- no vacancies -- and informed realtor's opinion is that price trend should be upward. All streets are paved and utilities are in; lots have 50' frontage, many are heavily wooded. This 40% built up area's development lies principally in the southerly half along Eldred, Gould, Wandle, Ellenwood, Kenyon, Southwick, and the southerly part of Grand Blvd. Area contains two duplex homes but is restricted to single-family structures, except corner lots (for duplexes). Future for this desirable section appears favorable but will not proceed rapidly during the next 3-5 yrs. due to distance to stores, schools and churches, plus poor transportation (Broadway Ave.). Present deed restrictions expire in 1998 and set the minimum cost of new construction in area at $6000 except Grand Blvd. ($7500).

9. LOCATION Bedford SECURITY GRADE 2nd AREA NO. B-29 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

b. Class and Occupation Professional - Office workers - Business owners

c. Foreign Families 10 % Nationalities Bohemian d. Negro %

e. Shifting or Infiltration Higher type of 2nd generation - Bohemian descent

2. BUILDINGS:	PREDOMINATING	99 %	OTHER TYPE	%
a. Type and Size	Singles			
b. Construction	Frame			
c. Average Age	8 years			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$4500-7000	% change	$	% change
h. 1938 Price Bracket	$4500-7000	0 %	$	%
i. 1939 Price Bracket	$5000-7500	+9 %	$	%
j. Sales Demand	Very good			
k. Predicted Price Trend (next 6-12 months)	Up slightly			
l. 1937 Rent Bracket	$37.50-47.50	% change	$	% change
m. 1938 Rent Bracket	$37.50-47.50	0 %	$	%
n. 1939 Rent Bracket	$40-50	+6 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Up			

3. NEW CONSTRUCTION (past yr.) No. 28 Type & Price $5250-7000 How Selling Rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 6

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 17

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This section was platted approximately twenty years ago and lay dormant about 5 years due to developers' desire to sell in 10 lot parcels to builders. This area is now about 15% built up; mostly vacant along Libby Rd. and portion east of Homewood. Lots average 40 x 135 ft. -- all utilities installed and streets paved. Within the past two years a sudden spurt of development has occurred led by the building of 18 homes along Maple Heights Blvd. by one contractor. A parochial school and Catholic Church in community are result of an early settlement of Bohemian occupants who formerly lived in and near the E. 55th and Broadway section. Many of these original owners have died but their children (very much Americanized) show the same pride of ownership. The purchasers of new homes throughout area come from other foreign sections, which have retrogressed and they are improving the whole area's future. It appears that this section will continue to grow during the following years and increase in popularity since there are no detrimental influences and transportation along Libby Rd. is good.

9. LOCATION Maple Heights SECURITY GRADE 2nd AREA NO. B-30 DATE 2/8/39

SECURITY MAP OF Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

about 75%. Agent's personal inspection of new construction revealed that properties are very well built. For example: five room, one floor plan homes, with copper plumbing, modern bath and kitchen fixtures, gas heat, 40 ft. x 120 ft. lots, are reasonably priced at $5600 to $5900 and are mostly being sold prior to completion. Homes constructed in price range of about $6500 are mostly owner-contracted.

9. LOCATION Garfield Hts. SECURITY GRADE 2nd AREA NO. B-31 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

b. Class and Occupation Skilled Mechanics - Foremen - Business owners

c. Foreign Families 35 % Nationalities Bohemian-Polish-German d. Negro %

e. Shifting or Infiltration More desirable, higher income group of foreign descent

2. BUILDINGS:	PREDOMINATING 92 %		OTHER TYPE %	
a. Type and Size	One-family			
b. Construction	Frame			
c. Average Age	8 years			
d. Repair	Very good			
e. Occupancy	99%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$4500-9500	% change	$	% change
h. 1938 Price Bracket	$4250-9000	-5 %	$	%
i. 1939 Price Bracket	$4500-9500	+5 %	$	%
j. Sales Demand	Very good			
k. Predicted Price Trend (next 6-12 months)	Firm to up			
l. 1937 Rent Bracket	$ 40-70	% change	$	% change
m. 1938 Rent Bracket	$ 35-65	-9 %	$	%
n. 1939 Rent Bracket	$ 40-75	+15 %	$	%
o. Rental Demand	Strong			
p. Predicted Rent Trend (next 6-12 months)	Up (no vacancies)			

3. NEW CONSTRUCTION (past yr.) No. 35 Type & Price $5600-8000 How Selling Very rapidly

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 45

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 15

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA: Subject area lies on a plateau high above the Cuyahoga Valley to the west. This section, fairly flat with very little wooded area, was formerly open farm land until platted about 1924-25 into lots averaging 40 ft. x 120 ft. and is now about 45-50% built up. Development was very rapid during 1926-27 but became dormant in 1929 and remained so virtually until spring of this year. However, new construction sales this year have been so favorable that several builders are seriously planning steady construction (one a week) in the southern portion west of Turney Rd. The most expensive homes are located along and near Edge Park Blvd. abutting Garfield Park and range in price from $6500 to $17,000. There are also about five homes on the north side of Garfield Blvd. between E. 94th & Turney Rd. and about ten homes on the Blvd. east of Turney Rd. averaging from $7500 to $15,000. Occupants of this area are principally desirable second and third generation of foreign descent who were raised in the older foreign sections such as the third and fourth grade areas around E. 65th & Fleet and E. 55th & Broadway. These inhabitants take great pride in their home ownership and are constantly improving the appearance of their homes. The retail area for this whole neighborhood is along Turney Rd., particularly between Parkview and Richland Avenues. All utilities are in and all streets are paved except a part of Grace Avenue. This area has no detrimental influences and should continue to grow into a more desirable community. Development primarily will be in the part west of Turney Rd. since it is only 25% built up while the section east of Turney Rd. and to the north is built up

9. LOCATION Garfield Heights SECURITY GRADE 2nd AREA NO. B-31 DATE 9/8/39

(Continued on next page)

SECURITY AREA MAP Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

tonancy as revealed by the fact that not one rental unit is available at present. Area is free from all normal detrimental influences, except for one odd situation. Colored residents from the distant fourth grade neighborhood to the southeast have acquired the habit of walking through the fields up to and along Christine Ave. in order to avail themselves of the high speed transportation on E. 131st St. This condition has created some sales resistance to properties on that street. This area is now approximately 75% built up and will retain its desirability. Speculative builders do not appear to be interested in this area since all but two of the nine homes built during the past year have been by owner-contract.

9. LOCATION Garfield Hts. SECURITY GRADE 2nd AREA NO. B-32 DATE 9/8/39
(Cranwood Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very slowly Decreasing _____ Static _____

b. Class and Occupation White-collared office workers - Small business owners

c. Foreign Families 15 % Nationalities Polish - Bohemian d. Negro _____ %

e. Shifting or Infiltration No - stable

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE _____ %	
a. Type and Size	One-family			
b. Construction	Frame (Some brick - newer)			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	70%			
g. 1937 Price Bracket	$5000-10,000	% change	$	% change
h. 1938 Price Bracket	$4700- 9,300	-6 %	$	%
i. 1939 Price Bracket	$5000-10,000	+6 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$42.50-70	% change	$	% change
m. 1938 Rent Bracket	$37.50-62.50	-11 %	$	%
n. 1939 Rent Bracket	$42.50-75	+17 %	$	%
o. Rental Demand	Very strong			
p. Predicted Rent Trend (next 6-12 months)	Possibly Stable - slightly up			

3. NEW CONSTRUCTION (past yr.) No. 9 Type & Price $7000-9000 How Selling Owner-built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 35

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 19-20

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.40 (Cleveland Sch. Dist.)

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, known as Cranwood, lies in the northernmost portion of Garfield Heights. Although fairly level in the central part, the northwesterly corner is very scenic and the southern section (mostly undeveloped) is rolling and heavily wooded. This section was platted into 40 ft. x 130 ft. lots, with the exception of East Blvd. (west boundary), about 1921-23. All utilities are in and transportation on E. 131st St. is excellent and has attributed much to the growth of the area. Only a few streets in southern part of area along eastern border remain to be paved (sidewalks and curbs already in). The most expensive homes (approximately 25-30) are located along East Blvd. on 60-70 ft. front lots and range in price from $9000 to $14,000. Practically all of the new construction, during the past year, was on or near East Blvd. Calvary Cemetery, with its beautiful park-like appearance abutting the west boundary, appears to have no detrimental effect on these East Blvd. property values. The retail district of this area lies along E. 131st St. Properties abutting this retail area, however, are uniform in desirability with balance of section. Owing to a peculiarity of school district allotment, this section, although within the limits of Garfield Heights, sends its children to Cleveland schools and thus pay a school tax of approximately $30 to $40 per property less than the effective Garfield Heights rate. This has enhanced the desirability of the area, particularly for rental

9. LOCATION Garfield Hts. (Cranwood Section) SECURITY GRADE 2nd AREA NO. B-32 DATE 9/8/39

(Continued on next page)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

b. Class and Occupation Managers - Clerks - Mechanics - Merchant

c. Foreign Families 30% Nationalities German - Czech - English Polish - Hungarian d. Negro %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 97 %		OTHER TYPE %	
a. Type and Size	Singles 6-7 rms.			
b. Construction	Brick 60% Frame 40%			
c. Average Age	5 years			
d. Repair	Very good			
e. Occupancy	90%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$ 5500-7500	% change	$	% change
h. 1938 Price Bracket	$ 5500-7500	0 %	$	%
i. Oct. 1939 Price Bracket	$ 5500-7500	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 45-65	% change	$	% change
m. 1938 Rent Bracket	$ 45-65	0 %	$	%
n. Oct. 1939 Rent Bracket	$ 45-65	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 30 Type & Price Singles $7000-7500 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This second grade area's development began with the dedication of streets between the period 1921-28 then lay dormant until within the past 3 yrs. when construction again took place (30 homes past 12 mos.). Lots in area are 40' in width and section is now approximately 25-30% developed. Deed restrictions (expiring in 1950 on most streets) will maintain this neighborhood for the next several years. However, area is subject to present occupancy (30% foreign) and slight infiltration from 3rd grade area to the west. New construction, however, ($7000-7500) is in a bracket above the means of average undesirable foreign. Sales activity in area has been fair, hampered somewhat by the distance to schools, stores, churches and "Rapid Transit" transportation (S. Moreland Blvd.) although bus service is available (half hour service) via Lee Rd. Area's future, due to rapid new construction and gradual growth of city in this direction, plus existing restrictions, appears favorable for the next few years -- transportation facilities will, undoubtedly, improve with continued growth of this section.

9. LOCATION Cleveland SECURITY GRADE 2nd AREA NO. B-33 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Merchants - White-collared - Mechanics - Minor executives

c. Foreign Families 35 % Nationalities Cosmopolitan d. Negro 0 %

e. Shifting or Infiltration Slight influx of foreign from west

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. Type and Size	Singles 6 rooms		2-family 5-6 rm. suites	
b. Construction	Frame (Some brick)		Frame (Some brick)	
c. Average Age	10-12 years		10-12 years	
d. Repair	Good		Good	
e. Occupancy	98%		95%	
f. Owner-occupied	90%		75%	
g. 1937 Price Bracket	$ 5500-6500	% change	$ 6500-9000	% change
h. 1938 Price Bracket	$ 5500-6500	0 %	$ 6500-9000	0 %
i. Sept.1939 Price Bracket	$ 5500-6500	0 %	$ 6500-9000	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm to slightly up	
l. 1937 Rent Bracket	$ 55-65	% change	$ 35-50	% change
m. 1938 Rent Bracket	$ 55-65	0 %	$ 35-50	0 %
n. Sept.1939 Rent Bracket	$ 55-65	0 %	$ 40-50	+6 %
o. Rental Demand	Very good		Very good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

(Exclusive of land cost)

3. NEW CONSTRUCTION (past yr.) No. 15 Type & Price Singles $6000 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 45

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 17

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This portion of Shaker Hts., first developed with the dedication of streets at intervals between the years 1916-23, was based on zoning ordinances permitting construction of 2-family and apartment structures in a large part. This area, although in Shaker Hts., was not covered by Van Sweringen Co. restrictions but resulted in the incorporation with Shaker Hts. upon straightening of boundaries with Cleveland. Lots mostly 40' wide (ranging between 36-50') are now about 80-85% developed, principally with 2-family residences. Commercial and apartment buildings are located along Kinsman Rd. at its intersection with Lee Rd.; also at the intersection of Scottsdale & Lee. Transportation is via Kinsman Rd. and Rapid Transit on S. Moreland in area adjoining to the north. One grade school (Lee & Moreland) and one Congregational Church (E. 158th & Kinsman) are located in area -- also close to St. Cecelia's Church and Parochial School (E. 152nd & Kinsman) in abutting area to west. This community has suffered a continued infiltration of foreign and second generation of foreign descent, pushed into this section by colored infiltration to the west (Kinsman-Mt. Pleasant Section - D-12). In view of the above, area is given a fair second grade rating. Some new construction (15 homes in past 12 mos.), fair sales and good rental activity, plus desirability of living in Shaker Hts. forecasts a fairly stable future for this area for the next few years, but from there on steadily down.

9. LOCATION Shaker Hts. (S.W. Section) SECURITY GRADE 2nd AREA NO. B-34 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

   b. Class and Occupation Executive - Professional

   c. Foreign Families 10-15 % Nationalities Cosmopolitan d. Negro 0 %

   e. Shifting or Infiltration Slight influx of better foreign element from south

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20%	
a. Type and Size	Singles 6-8 rooms		Large apartments	
b. Construction	Brick & Frame		Brick-Stone-Concrete	
c. Average Age	15-18 years		10-12 years	
d. Repair	Good		Good	
e. Occupancy	98%		90%	
f. Owner-occupied	85%		-	
g. 1937 Price Bracket	$ 8000-13,500	% change	$ 60,000-90,000	% change
h. 1938 Price Bracket	$ 8000-13,500	0 %	$ 60,000-90,000	0%
i. Oct. 1939 Price Bracket	$ 8000-13,500	0 %	$ 60,000-350,000	*%
j. Sales Demand	Fair		*(1939 constructions) Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 75-125	% change	$ 75-250	% change
m. 1938 Rent Bracket	$ 75-125	0%	$ 75-250	0 %
n. Oct. 1939 Rent Bracket	$ 75-125	0%	$ 75-250	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

(3 apts. at $100,000-2 apts. at $350,000)

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price 5 singles $12,000 How Selling Owner-built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (___ yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This desirable 2nd grade area embraces three distinct types of development and was established, although in Cleveland, by the Van Sweringen Co., as a "buffer" area to the exclusive Shaker Heights. Development began with the allotment of area between period 1914-20. The part of area north of Shaker Blvd. is represented by a development with single homes (avg. age 12-15 yrs.) in the $10,000-$15,000 class, except N. Moreland (100% apartments). E. 132nd St. is about 45% developed with apt. houses (E. side undeveloped) mostly within recent years (avg. age 10-14 yrs). Balance of area south of Shaker Blvd. is developed with single homes, 75% built up; lots here being 60-75' in width. Homes in southeasterly projection are somewhat lower-priced than average for area. Transportation for this section is via Rapid Transit on Shaker Blvd. and S. Moreland, also Cleveland Rwy. at E. 132nd & Woodland. The major apt. development, known as "Moreland Courts" consisting of several buildings (6-12 rm. units) lies along the entire north side of Shaker Blvd. from Shaker Square to Coventry Rd. east. The south side of Shaker Blvd. has been vacant for a number of years, but now is being developed with fine apt. houses; one completed, one under construction and two planned. Shaker Square is a unique commercial development of attractive Colonial structures embracing all facilities. Area's high rental bracket (apts. particularly) and advantage of lying within the Shaker Hts. School District (no public schools in area) establishes its future as stable for the next several years.

9. LOCATION Cleveland (E. side) (Shaker Square Section) SECURITY GRADE 2nd AREA NO. B-35 DATE 10/10/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Executives - Professional

c. Foreign Families 0 % Nationalities Predominantly American d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 7-12 rooms			
b. Construction	Brick			
c. Average Age	20-22 years			
d. Repair	Good to excellent			
e. Occupancy	95%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$ 9500-23,000	% change	$	% change
h. 1938 Price Bracket	$ 9000-21,000	-8 %	$	%
i. 1939 Price Bracket	$ 9000-22,000	+3 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Slightly down			
l. 1937 Rent Bracket	$ 75-150	% change	$	% change
m. 1938 Rent Bracket	$ 75-150	0 %	$	%
n. 1939 Rent Bracket	$ 75-150	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price $12,000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 6

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 3

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This desirable area, now 98% built up, was developed (west of Ardleigh) about 33 years ago; the eastern portion at that time consisted of a golf course developed about five years later, called the Euclid Golf Development. This part of section is very scenic, well wooded, large lots well landscaped; homes are uniformly set back, price bracket ($12,000-22,000). The poorer streets in area lie in the section west of Ardleigh - consisting of Grandview and Bellefield. On these two streets mixed development of singles, two families and apartments has occurred. Colchester Dr. is almost solidly developed with "up and down" and "side by side" two-family dwellings. Only one other street in this area, South Overlook (southerly end), is developed with singles mixed with two-family constructions. With these exceptions, the balance of the area is totally developed with large single family homes. Lots average 50 to 100 ft. frontage, except on Grandview and Bellefield (40 ft. frontage). Area has all conveniences; no detrimental influences and suffers only from natural deterrent influences, such as solid development and age of existing structures. Of the four new constructions during the past year, one was located on Tudor and three on South Overlook. This area will remain desirable for many years but largest homes have a very slow market at present and will tend to pull price bracket down "from top".

9. LOCATION Cleveland Hts. (Fairmount Blvd. Section) SECURITY GRADE High 2nd AREA NO. B-36 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared - Professional - Small business owners - Junior executives

c. Foreign Families 0 % Nationalities Some of German - Italian - Jewish d. Negro * % descent

e. Shifting or Infiltration Slow influx of Jewish from E. 105 & Kinsman districts

2. BUILDINGS:	PREDOMINATING 85 %		OTHER TYPE 10 %	
a. Type and Size	Singles 6-8 rooms		Singles 9-15 rooms	
b. Construction	Frame		Brick & stone	
c. Average Age	18-20 years		30 years	
d. Repair	Good		Very good	
e. Occupancy	95%		95%	
f. Owner-occupied	95%		95%	
g. 1937 Price Bracket	$ 7000-11,000	% change	$ 17000-35,000	% change
h. 1938 Price Bracket	$ 6500-10,500	-6 %	$ 15500-32,500	-8 %
i. 1939 Price Bracket	$ 6500-10,000	-3 %	$ 15000-30,000	-4 %
j. Sales Demand	Fair		Poor	
k. Predicted Price Trend (next 6-12 months)	Firm		Weak	
l. 1937 Rent Bracket	$ 65-90	% change	$ Very	% change
m. 1938 Rent Bracket	$ 65-90	0 %	$ few	%
n. 1939 Rent Bracket	$ 65-90	0 %	$ rentals	%
o. Rental Demand	Strong		Fair ($100-125 bracket)	
p. Predicted Rent Trend (next 6-12 months)	Firm to upward		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 20

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 5

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $23.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was developed about 20 years ago on a "street by street" basis with lots averaging 40-50 ft. to 100 ft. frontage and also includes many large estates, in the northwestern portion, covering whole blocks. However, more or less standard of development has been maintained due to good restrictions, except that a few streets (Edgewood, Oakdale, Rexwood and Kensington) in east-central part, are developed with two-family homes. The larger estates lie, principally, in the northwest section, west of Coventry. Area has all conveniences and no detrimental influences, except heavy traffic along Cedar Rd. (main artery). Development along Cedar Rd., principally the eastern part, is mixed; singles, some 4-familys, and "up and down" and "side by side" 2-familys. At present, area is built up about 90% and should continue to hold its desirability for the next 5 to 10 years.

*One colored family is located in this area at the corner of Washington Blvd. and Cottage Grove.

9. LOCATION Cleveland Hts. SECURITY GRADE 2nd AREA NO. B-37 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared - Office workers - Small business owners

c. Foreign Families 0 % Nationalities Predominantly American d. Negro * %

e. Shifting or Infiltration Slowly to Jewish - filtering in from north

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20 %	
a. Type and Size	Singles 6-7 rooms		Standard "up and down" 2-familys (5-6 rm. suites)	
b. Construction	Frame		Frame	
c. Average Age	12-15 years		18-20 years	
d. Repair	Good		Fair	
e. Occupancy	97%		95%	
f. Owner-occupied	90%		90%	
g. 1937 Price Bracket	$ 6000-12,000	% change	$ 9000-12,000	% change
h. 1938 Price Bracket	$ 5500-11,500	-6 %	$ 9000-11,000	-5 %
i. 1939 Price Bracket	$ 5500-11,000	-3 %	$ 9000-12,000	+5 %
j. Sales Demand	Fair		Good	
k. Predicted Price Trend (next 6-12 months)	Stable to slightly down		Firm	
l. 1937 Rent Bracket	$ 50-80	% change	$ 45-60	% change
m. 1938 Rent Bracket	$ 50-80	0 %	$ 45-60	0 %
n. 1939 Rent Bracket	$ 50-80	0 %	$ 45-60	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Firm	

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Bungalows $6500 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 20

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 5

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, originally without restrictions, was first developed throughout with many two-family dwellings until 15 years ago when included with the corporate limits of Cleveland Heights and restricted to single family dwellings. Although mixed in development, this area is now 98% built up. Upper bracket singles in $10,000-$11,000 class are located almost exclusively in the southernmost part, on and near Fairmount Blvd. Northern part of area is more heavily developed with two-family dwellings, almost solidly on Altamont and De Sota. Only a few streets such as Dartmore, Exeter, Ashton, Shaker, East Monmouth are free from two-family structures. Commercial center for this district is Cedar-Lee intersection. Area has all conveniences and suffers from no detrimental influences, except its original unrestricted development and the possibility of a weakening in prices due to slow Jewish infiltration. Within the past two months there has been a strong sales demand for moderate priced two-family houses which has not been evident in the past five years indicating somewhat the return of investment purchasing. Average lot has from 40-50 ft. frontage; fairly level, few trees.

*There is one colored family located on Meadowbrook Blvd. close to Queenston and one Chinese family located on Kingston close to E. Scarborough.

9. LOCATION Cleveland Heights SECURITY GRADE Low 2nd AREA NO. B-38 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing Static

b. Class and Occupation Office workers - Craftsmen in $2000-3600 income bracket

c. Foreign Families 2 % Nationalities Better class Italians d. Negro 0 %

e. Shifting or Infiltration Incoming occupants practically all American

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 6 rooms			
b. Construction	Frame			
c. Average Age	12 years			
d. Repair	Good			
e. Occupancy	95%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$ 5500-8000	% change	$	% change
h. 1938 Price Bracket	$ 5500-8000	0 %	$	%
i. 1939 Price Bracket	$ 5500-8500	+4 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Uncertain			
l. 1937 Rent Bracket	$ 45-70	% change	$	% change
m. 1938 Rent Bracket	$ 45-70	0 %	$	%
n. 1939 Rent Bracket	$ 45-70	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Uncertain			

3. NEW CONSTRUCTION (past yr.) No. 60 Type & Price $7300-8500 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 15

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 12

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area, known as the Noble Rd.-Monticello Blvd. Section, has been growing since its earliest development about 15-18 years ago. The recent construction (solid development) has been in the section formed by Monticello Blvd., Edison Rd., Woodridge and Pennfield Rd. covering the following streets; Brentwood, Yellowstone Rd., Haselton, Woodridge, St. Albans, Boynton, Radcliff and Caselton Rd.; also Thorne Rd. and Rosedale abutting southwest corner of Monticello Blvd. Balance of new construction has been spotted throughout area which is now about 80% built up (northern part blank on map is large ravine). The poorer streets in this area lie in the northwesterly corner consisting of Helmsdale and Nela View Rd. where development consists of mixed singles and two family dwellings. Foreclosures have been heaviest on these two streets and Cleveland Heights Blvd. (in southeastern part). This areas desirability is strong due to its lack of detrimental influences such as Jewish infiltration as in the balance of Cleveland Heights south of Mayfield Rd. Area has all advantages but its future real estate market is somewhat jeopardized by the potential withdrawal of some 200 or more families now employed at the General Electric plant in Nela Park who are being moved by their employer to Bridgeport, Conn. The effect of these homes being thrown on the market, although constituting a serious volume to be digested at present prices, should constitute only a temporary set-back to rentals and values. There is a possibility that some "employee-employer" arrangement will be made to absorb these properties without forced liquidation. The main artery, Noble Rd. is developed with mixed commercial and apt. structures (two new apts. - one with 20 suites, other 30 suites - built in past 12 mos.)

9. LOCATION Cleveland Hts. (Noble Rd. Section) SECURITY GRADE 2nd AREA NO. B-39 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing _____ Static _____

b. Class and Occupation White-collar - Some Professional - Jr. Executives

c. Foreign Families 0 % Nationalities Only 3 Italian families d. Negro * %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 6-7 rooms			
b. Construction	Frame			
c. Average Age	10-12 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$ 6500-8500	% change	$	% change
h. 1938 Price Bracket	$ 6500-8500	0 %	$	%
i. Sept.1939 Price Bracket	$ 6500-8500	0 %	$	%
j. Sales Demand	Very good			
k. Predicted Price Trend (next 6-12 months)	Firm to up			
l. 1937 Rent Bracket	$60-75	% change	$	% change
m. 1938 Rent Bracket	$60-75	0 %	$	%
n. Sept.1939 Rent Bracket	$60-75	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to up			

3. NEW CONSTRUCTION (past yr.) No. 19 Type & Price 9 2-fam. ($14,500) 10 singles ($7500-8500) How Selling Very good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 15

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. 0 b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 24.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This older part of University Hts. was laid out about 20 yrs. ago into mostly 40' front lots with exception of Ashurst and the west side of Edgerton (east boundary) which have many 50' lots. First development occurred on Ashurst between Silsby and Scarborough and construction ranged from predominantly 2-family homes mixed with 2 story singles and small 1½ story bungalows. Balance of area, however, did not become active until about 10 yrs. ago and then rapidly developed with uniform single homes. Ashurst lay dormant until within the last 12-18 mos. when a strong demand for 2-family houses caused a renewed activity on this street which is the only one, with the exception of Cedar, zoned for 2-family structures (nine 2-family homes constructed here in past 12 mos.) Zoning restrictions permit the construction of duplexes on corner lots most of which have been thus developed. Area is, at the present time, about 90% built up and will continue to hold its desirability for the next several years. All streets are improved and utilities in and paid for; stores, schools and churches are convenient.

*One colored family in area is located on Tullamore close to Taylor Rd.

9. LOCATION University Hts. SECURITY GRADE 2nd AREA NO. B-40 DATE 9/20/39

SECURITY AREA MAP Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

depression (deed restrictions unwarrantedly high). The portion of area north of Bayard between Renford and Green is mostly undeveloped, although streets are paved and utilities are in (15% built up with $6500-7500 bungalows and singles). The northeast corner of area (Maywood, Oakmont and Sheridan Sts.) had had very active building activity within the past 18 mos. (20 new homes in past 12 mos.) and sales have been very good here. This area's future will vary according to each small part as discussed above but informed realtor's opinion is that the northeastern portion between Green Rd. and east boundary south to Division will continue to be actively developed because of the attraction of its uniformity and proximity to schools, stores, churches and transportation on Mayfield Rd.

9. LOCATION S. Euclid SECURITY GRADE 2nd AREA NO. B-41 DATE 9/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

b. Class and Occupation White-collared - Skilled Mechanics - Few Professional - Some Executive

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 6 rooms			
b. Construction	Frame			
c. Average Age	7 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$ 6000-15,000	% change	$	% change
h. 1938 Price Bracket	$ 6000-15,000	0 %	$	%
i. Sept. 1939 Price Bracket	$ 6000-15,000	0 %	$	%
j. Sales Demand	Fair to good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 45-90	% change	$	% change
m. 1938 Rent Bracket	$ 45-90	0 %	$	%
n. Sept. 1939 Rent Bracket	$ 45-90	0 %	$	%
o. Rental Demand	Strong			
p. Predicted Rent Trend (next 6-12 months)	Up - few rentals			

3. NEW CONSTRUCTION (past yr.) No. 45 Type & Price Singles $7500-10,000 How Selling Very good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 19

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 4

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $27.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This odd shaped second grade area presents a rather difficult analysis because of types of development, restrictions, activity and sales resistance in some parts. The westerly finger-like projection of Antisdale and Grosvenor is the older part of area; utilities in and streets improved and paid for; 50% built up with homes in the $6500-7500 bracket (avg. 7 yrs.). The other projection in that westerly part indicates slight development on side streets (two-thirds paved) just off Warrensville Rd. The northwestern corner contains two streets, Genessee and Sherbrooke, developed with modern 2-family homes ($10,000 class). Balance of area developed with singles; Harold ($6500); Buxton ($5500-6500 bungalows); Bexley Park ($9000 brick singles). The blank portion between Warrensville and Renford Rds. is undeveloped and has lain dormant for 15 yrs. The part of area east of Renford Rds. to Green Rd. and south of Bayard contains the area's most expensive homes built about 12 yrs. ago ranging up to $30,000 but now bring $12,000-$15,000. Sales resistance due to lack of transportation and distance to stores, churches and schools (by bus) and principally due to the fact that part of this area consists of Torrenized Land (Acacia Dr., Langerdale and parts of Templehurst and Laurel Hill) involving several court suits for payment of assessments and taxes. The southeastern corner of area between Green and Lyndway south of Notre Dame (school for girls) contains only 6 houses ($8500 class) has lain dormant since the

9. LOCATION South Euclid SECURITY GRADE 2nd AREA NO. B-41 DATE 9/20/39

(Continued on next page)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing _____ Static _____

   b. Class and Occupation Middle class - White-collared - Business Owners - Professional

   c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	98 %	OTHER TYPE	%
a. Type and Size	Singles	6 rms.		
b. Construction	Frame			
c. Average Age	6 yrs.			
d. Repair	Excellent			
e. Occupancy	100%			
f. Owner-occupied	97%			
g. 1937 Price Bracket	$6000-9000	% change	$	% change
h. 1938 Price Bracket	$6000-9000	0 %	$	%
i. Sept.1939 Price Bracket	$6000-9000	0 %	$	%
j. Sales Demand	Very good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$Very	% change	$	% change
m. 1938 Rent Bracket	$ few	%	$	%
n. Sept.1939 Rent Bracket	$ rentals	%	$	%
o. Rental Demand	Very strong			
p. Predicted Rent Trend (next 6-12 months)	Up (none available)			

3. NEW CONSTRUCTION (past yr.) No. 45 Type & Price Singles $7500 How Selling 95% owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 4

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 4-5

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 27.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This desirable residential section was platted about 18 years ago but utilities and street pavement was not installed until 11 years ago; assessments paid out last year. Until 1927 only a dozen odd houses were built here, then between the period 1927-29 heavy construction occurred but died out in 1931 and lay dormant until within the last 18 mos. when strong activity again began and has resulted in developing this area up to 25% from an approximate 10% as of 1937. Lots in this area average 40' x 140' with the exception of Belvoir Blvd. which has 50' x 185' lots. Construction has been uniform, in the $6500-8500 bracket, and informed realtor's opinion is that this construction activity will continue unabated due to present strong demand. Area is virtually 100% owner occupied with no rentals available, except those in extra suites in duplexes on corners permitted by restrictions (approx. 6 located in area). The easterly portion of area is less undeveloped -- Homestead, Lucille, Monarch and eastern part of Adrian lacking sanitary sewer. However, installation of this facility is being planned and construction activity in this section will follow in conformity with the westerly part of area. Schools, stores and churches are within convenient walking distance on Mayfield Rd. (adjacent area to east). Future for this section appears very favorable for the next 3-5 yrs.

9. LOCATION South Euclid SECURITY GRADE 2nd AREA NO. B-42 DATE 9/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Predominantly white-collar (office clerks-school teachers-few executives)

c. Foreign Families ____ % Nationalities ____ d. Negro ____ %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 15 %	
a. Type and Size	Singles 6-7 rooms		10% singles - 8-12 rooms	
b. Construction	Frame		Brick & stucco	
c. Average Age	15-18 years		15 years	
d. Repair	Fairly good		Very good	
e. Occupancy	97%		100%	
f. Owner-occupied	97%		100%	
g. 1937 Price Bracket	$6000-8000	% change	$10,000-25,000	% change
h. 1938 Price Bracket	$6000-8000	0 %	$10,000-22,500	-7 %
i. 1939 Price Bracket	$6000-8000	0 %	$10,000-20,000	-8 %
j. Sales Demand	Fair		Slow	
k. Predicted Price Trend (next 6-12 months)	Firm		Stable	
l. 1937 Rent Bracket	$50-60	% change	$90-165	% change
m. 1938 Rent Bracket	$50-55	-5 %	$75-155	-10 %
n. 1939 Rent Bracket	$50-60	+5 %	$75-150	-3 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 2 (Singles) Type & Price $18,000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area consists of two small communities separated by a ravine lying between Oakhill and Taylor Road. Prior to the allotment of the Rockefeller-Forest Hill Subdivision, the Oakhill part of section was the most desirable residential area in East Cleveland. The Hanover part of section formerly was predominantly occupied by professors and others connected with the Case School of Applied Science and Western Reserve University. This second grade area was platted about 20 to 25 years ago into lots averaging from 40-50 ft. frontage, except along Oakhill Rd. where frontage averages 75-100 ft. At present this area is developed approximately 90%. The existing restrictions limit this area to single residences and desirability of community will be firm. Proximity to the Nela Park General Electric Plant has little or no detrimental influence due to the excellent factory arrangement and park-like appearance of industrial grounds. Proximity to schools, stores, churches and transportation (Euclid Ave.), plus proximity to employment, will continue to hold the desirability of area for several years.

9. LOCATION East Cleveland (Oakhill & Hanover) SECURITY GRADE 2nd AREA NO. B-43 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Very slowly Static ____

b. Class and Occupation Executive - Professional - Some white-collared - Factory workers

c. Foreign Families 2 % Nationalities Very few foreign families (in southern part) d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 75 %		OTHER TYPE 20 %	
a. Type and Size	10-30 rm. mansions & detached servant homes		Singles 6 rms.	
b. Construction	Frame (some brick)		Frame	
c. Average Age	40 years		25 years	
d. Repair	Fair to very good		Fairly good	
e. Occupancy	97%		99%	
f. Owner-occupied	60%		85%	
g. 1937 Price Bracket	$ 10,000-60,000	% change	$4200-6500	% change
h. 1938 Price Bracket	$ 9,000-55,000	-9 %	$4200-6500	0 %
i. 1939 Price Bracket	$ 9,000-50,000	-8 %	$4200-6500	0 %
j. Sales Demand	No market		Fair	
k. Predicted Price Trend (next 6-12 months)	Down		Stable	
l. 1937 Rent Bracket	$ (See remarks)	% change	$35-50	% change
m. 1938 Rent Bracket	$ " "	0 %	$35-50	0 %
n. 1939 Rent Bracket	$ " "	0 %	$35-50	0 %
o. Rental Demand	None		Good	
p. Predicted Rent Trend (next 6-12 months)	*(See remarks)		Firm to slightly up	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 16

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 8

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $17.30

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This large lake front area, stretching from Gordon Park on the west to White City Park on the east, became an ultra-exclusive "millionaires' row" section about 45 yrs. ago with the heavy movement of wealthy families into this section from the old-fashionable Euclid Ave. district. The large wooded estates (2-25 acre parcels) principally front on the lake, many extending back to Lake Shore Blvd. Several estate grounds contain large barns and servant homes. Then about 1920 many residents (descendents of original owners) began moving to the exclusive Shaker Hts. and Gates Mills areas. *Rental of these properties (mostly frame), because of exorbitant maintenance, has been for only nominal rates to entice occupancy and, especially in the 12-15 rm. group runs as low as $40 per month. There is no market for these properties due to existing restrictions which prevent resubdivision for new home development. Owners of the largest parcels such as the Mathers, Cushings, Jordans and the Eddys still remain in this section. The possibility of lifting the restrictions to permit resubdivision is remote at the present time, therefore prices will continue downward for these large properties. The small southwesterly part of area (those streets south of Lake Shore Blvd.) is about 85% built up (40' front lots) with standard single homes intermingled with a few two families. These properties have had a fair sales market and good rental demand because of accessibility to downtown area via E. 105th St. public transportation.

9. LOCATION Bratenahl SECURITY GRADE 2nd AREA NO. B-44 DATE 9/15/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

   b. Class and Occupation White-collar - Business men - Some professional

   c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 5-8 rms.			
b. Construction	Frame			
c. Average Age	15 years			
d. Repair	Fair to very good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$4500-12,000	% change	$	% change
h. 1938 Price Bracket	$4500-12,000	0 %	$	%
i. Sept. 1939 Price Bracket	$4500-12,000	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 40-100	% change	$	% change
m. 1938 Rent Bracket	$ 40-100	0 %	$	%
n. Sept. 1939 Rent Bracket	$ 40-100	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price Singles $6000 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 5

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This 90% built up 2nd grade neighborhood was first begun about 25 yrs. ago in the westerly part and about 15 yrs. ago in the easterly part. Lots range from 40-45' on side streets and 50-60' along the lake frontage. Homes on side streets fall in the $4500 class in the westerly part, and $8000 in the easterly part. Homes on Shore Acres and fronting on the lake range in value from $10,000-12,000. The park section abutting the west boundary contains a disposal plant but modern equipment, costing several million dollars, protects this neighborhood from any detrimental influence and has made this section much more desirable now than formerly. Schools, churches, stores and transportation are convenient to area on Lake Shore Blvd. (south boundary). This stable community should hold its own for several years, except in western part and along southern boundary which are declining slowly.

9. LOCATION Cleveland (E. side) SECURITY GRADE 2nd AREA NO. B-45 DATE 9/22/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing _____ Static _____

b. Class and Occupation White-collared - Skilled mechanics - Business men

c. Foreign Families 5 % Nationalities Slavonian - Lithuanian d. Negro _____ %

e. Shifting or Infiltration Slow influx of second generation of foreign descent

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$5500-9000	% change	$	% change
h. 1938 Price Bracket	$5500-9000	0 %	$	%
i. Sept.1939 Price Bracket	$6000-9000	+3 %	$	%
j. Sales Demand	*Fair			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$45-70	% change	$	% change
m. 1938 Rent Bracket	$45-70	0 %	$	%
n. Sept.1939 Rent Bracket	$45-70	0 %	$	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 30 Type & Price Singles $6500-7500 How Selling Fair

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 10

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This 2nd grade area has been the scene of recent building activity by the Kangesser Co. (26 homes in the last 12 mos.) which has resulted in forced renting of many of these properties, others being held vacant-for-sale. Apparently speculative building here was in excess of demand and realtor's opinion also is that price has been in excess of value to some extent. This area was laid out about 15 yrs. ago into 40-45' lots (lake frontage 50-60') and was developed up until 1929 mostly with singles but also several 2-family homes. The lake frontage, however, is vacant except for 2 homes ($12,000 class) recently constructed. Area's streets are paved; utilities in and all facilities, such as schools, stores, churches, and transportation, are nearby (at east boundary).

*Future for this 50% built up area appears favorable and it is believed the "fair" sales demand shown for new construction will be changed to "good" by a revision downward in the price of those properties unsold.

9. LOCATION Cleveland (E.side) SECURITY GRADE 2nd AREA NO. B-46 DATE 9/22/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing ____ Static ____

b. Class and Occupation Small business owners - Professional - Some executives

c. Foreign Families 10 % Nationalities Slavonian d. ~~Negro~~ 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 6-8 rooms			
b. Construction	Brick			
c. Average Age	10-12 years			
d. Repair	Very good			
e. Occupancy	100%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$6000-10,000	% change	$	% change
h. 1938 Price Bracket	$6000-10,000	0 %	$	%
i. Sept.1939 Price Bracket	$6000-10,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$55-90	% change	$	% change
m. 1938 Rent Bracket	$55-90	0 %	$	%
n. Sept. 1939 Rent Bracket	$55-90	0 %	$	%
o. Rental Demand	Very good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price Brick singles $8000-10,000 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 5

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small area was laid out about 15 yrs. ago into lots ranging from 40' frontage on side streets to 50' lots fronting on lake and was developed totally with single family homes, predominantly brick. Area is now built up about 40%, principally on Rosecliff, Maplecliff and Dorchester (hard surfaced). Lake Shore Blvd. (main artery) is undeveloped and contains a large medical structure (Diabetic Clinic) now unoccupied. The west side of E. 185th (east boundary) is also undeveloped but is zoned for apartments. Much of the northeastern corner of this area fronting on the lake is undeveloped land. The most expensive homes in area are located on Dorchester ($10,000 class - 4 worth $15,000) fronting on lake. Properties on Maplecliff and Rosecliff fall in the bracket from $6000-8000 although there may be a few in the $9000 class. This area is popular to tradesmen, professional and small business owners and will continue to remain stable for the next several years. Transportation, stores, schools and churches are conveniently located nearby (E. 185th).

9. LOCATION Cleveland (E. side) SECURITY GRADE 2nd AREA NO. B-47 DATE 9/22/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Professional - Office workers - White-collared workers

c. Foreign Families 0 % Nationalities American d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 5-7 rooms			
b. Construction	Frame - Some brick			
c. Average Age	14 years			
d. Repair	Good			
e. Occupancy	96%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$5500-8500	% change	$	% change
h. 1938 Price Bracket	$5500-8000	-4 %	$	%
i. Aug. 1939 Price Bracket	$5500-8500	+4 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$45-65	% change	$	% change
m. 1938 Rent Bracket	$45-65	0 %	$	%
n. Aug. 1939 Rent Bracket	$45-65	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price $7500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 4

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small plateau wooded section, principally, is a development of Mr. George Marrott called Indian Hills which began by a rather lengthy campaign of lot selling before construction of homes took place. At present the area is approximately 15-20% built up; it is restricted to single family homes and lots, although irregular due to terrain, average 50 ft. x 150 ft. Area lies approximately 100 ft. above Euclid Ave. and has only one outlet (Upper Valley Drive). It has been rumored that construction of 60 homes in this section is being planned but no evidence of actual construction is underway. At the present time, there are approximately 25-30 homes in this small area and sufficient vacant lots for approximately 175 homes exist. Area should, because of its isolation, retain its desirability. Distance to transportation, schools and stores (Euclid Ave.) constitutes some development and sales resistance.

9. LOCATION Euclid (Indian Hills) SECURITY GRADE 2nd AREA NO. B-48 DATE 9/12/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Gradually Decreasing _____ Static _____

   b. Class and Occupation Foreman - Skilled mechanics - Some office workers

   c. Foreign Families _____ % Nationalities American d. Negro 0 %

   e. Shifting or Infiltration New occupants are of same income bracket

2. BUILDINGS:	PREDOMINATING	100%	OTHER TYPE	%
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	12-14 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$5500-7000	% change	$	% change
h. 1938 Price Bracket	$5250-6750	-4 %	$	%
i. Aug. 1939 Price Bracket	$5500-7000	+4 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$40-55	% change	$	% change
m. 1938 Rent Bracket	$40-55	0 %	$	%
n. Aug. 1939 Rent Bracket	$40-55	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly upward			

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price $6500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 6

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 4

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was developed about 1925 with varied result by several development companies who undertook the sale of lots but gained momentum during the "lush period" of 1926-29. It is now approximately 65% built up with medium priced homes on lots averaging from 40 ft. x 110 ft. plus some scattering of larger sized parcels. All utilities and paving are in and assessments have expired, except for occasional respread. Churches and stores are located within area; school is approximately 1/4 mile to the east. This area abuts the picturesque wooded Metropolitan Park System on its eastern boundary. Streets in this section lie on different levels and are attractively laid out following contour of land which follows a gradual ascent from the northern boundary to the south. This community, in informed realtor's opinion, will improve and become more desirable with the new construction, now proceeding gradually.

9. LOCATION Euclid (Euclid Ville) SECURITY GRADE 2nd AREA NO. B-49 DATE 9/12/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Fairly rapidly Decreasing _____ Static _____

b. Class and Occupation Professional - Skilled Mechanics - Teachers - Salaried employees

c. Foreign Families 0 % Nationalities American d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 6 rooms			
b. Construction	Frame & some brick			
c. Average Age	12-14 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	90%+			
g. 1937 Price Bracket	$ 6000-10,000	% change	$	% change
h. 1938 Price Bracket	$ 6000-10,000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 6000-10,000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 50-75	% change	$	% change
m. 1938 Rent Bracket	$ 50-75	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 50-75	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price $6500-7000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 12-15

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 5-6

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This Chardon Hills section is the development of four or more allotments during the "boom" period of 1925-28. Lying on a plateau connected with a fairly steep hill (Chardon Rd.) from Euclid Ave. this fairly level section, except for the western boundary abutting the Metropolitan Park System, is plotted in lots ranging from 45-50 ft. frontage and 135-200 ft. depth. Area is now approximately 70% built up with medium-priced homes, except along Haddon Rd. on western boundary which contains more expensive property and larger lots running down into the park and ravine. Improvements and utilities are all in and assessments have expired, although in many cases they have been respread on vacant lots which constitute a sales resistance to their development. In fact, there has been some sale of vacant lots by the Sheriff for unpaid taxes. Although restrictions throughout area have not been uniform, the original high price of lots apparently protected their development and has resulted in a remarkable homogeneity of construction although architecture varies. Schools, shopping centers and churches are located in the adjacent Euclid Ave. section. Some sales resistance is created by the fact that children from this area must cross Euclid Ave. to school. The rather steep hill from Euclid Ave. up to this plateau area is objectionable to housewives who must shop in Euclid Ave. section. Future for this area, according to informed realtor's opinion, should continue to hold its own and improve slightly with additional construction which will in all probability, proceed at a good pace during the next few years.

9. LOCATION Euclid SECURITY GRADE 2nd AREA NO. B-50 DATE 9/12/39

Chardon Hills Section

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation White-collared - Small business owners - Skilled mechanics

c. Foreign Families 0 % Nationalities d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100%		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$5000-7500	% change	$	% change
h. 1938 Price Bracket	$5000-7500	0 %	$	%
i. Sept.1939 Price Bracket	$5000-7500	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$40-60	% change	$	% change
m. 1938 Rent Bracket	$40-60	0 %	$	%
n. Sept.1939 Rent Bracket	$40-60	0 %	$	%
o. Rental Demand	Fairly good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price $7000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 5

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 2

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This scenic, partly wooded area known as Beverly Hills, lies on a rolling plateau separated by a valley from Euclid Ave. This was a development laid out during the boom period of 1925-29 and had only slightly gotten under way when the depression set in. Since that time, it has lain dormant except for an occasional house built during the last 4 years. This 5% built up area, however, deserves a second grade rating because of the standard of construction, scenic location and freedom from all detrimental influences, except distance to downtown and lack of transportation facilities. (All streets are paved and utilities in). Future development here will be slow because of lack of transportation but will be in conformity with structures in area due to restrictions.

9. LOCATION Euclid (Beverly Hills Section) SECURITY GRADE 2nd AREA NO. B-51 DATE 9/26/39

SECURITY AREA MAP Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

Crystal Ave., abutting southern boundary of the central portion of this area, is also vacant and constitutes a barrier between this area and 4th grade area to south. Some owners in area along such streets as E. 208, E. 210, E. 211 and E. 216 share the beach privileges of Utopia Beach #2 and #3 located in first grade area to the north. New construction activity has been very favorable during the past year and should continue steadily based on apparent ready market. All facilities, such as: Schools, stores and churches are nearby; transportation, however, is only fair via 1/2 hour bus transportation on Lake Shore Blvd.

9. LOCATION Euclid SECURITY GRADE 2nd AREA NO. B-52 DATE 9/14/39
(Lake Shore Blvd. & South Blvd. Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

b. Class and Occupation Salaried employees - Some merchants - Professional craftsmen

c. Foreign Families 10 % Nationalities Better type cosmopolitan d. Negro 0 %

e. Shifting or Infiltration Slow infiltration of foreign into western end

2. BUILDINGS:	PREDOMINATING 97 %		OTHER TYPE %	
a. Type and Size	Singles 6 rooms			
b. Construction	Brick - 25% Frame - 75%			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$5500-11,000	% change	$	% change
h. 1938 Price Bracket	$5200-10,000	-8 %	$	%
i. Aug. 1939 Price Bracket	$5500-12,000	+15 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm to slightly up			
l. 1937 Rent Bracket	$45-80	% change	$	% change
m. 1938 Rent Bracket	$45-80	0 %	$	%
n. Aug. 1939 Rent Bracket	$45-80	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 35 Type & Price $6500-12,000 How Selling Mostly owner contracted Others sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 40

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 15

6. MORTGAGE FUNDS: Maximum 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This desirable residential section is oddly shaped due to the fact that projections north of Lake Shore Blvd. include those streets of older development and proximity to cheaper third grade neighborhoods also north side property abutting the main artery Lake Shore Blvd. Development began in this section about 18 years ago and at the present time area is built up about 70% on lots averaging 40-50 ft. frontage. Property south of Lake Shore Blvd., although uniform, varies considerably in development street by street (particularly price bracket of homes). The northerly projections of this area, with the exception of E. 190, E. 191, E. 192 and E. 207th are oldest and contain cheaper properties in the $5000 to $6500 bracket. The most desirable streets in this area, such as E. 214 and E. 216, having 40 & 50 ft. front lots and developed with a heavier concentration of brick homes ranging in price from $8000 to $12,000. Lake Shore Blvd. is virtually undeveloped with residential homes and has a scattering of commercial structures principally at the intersection of E. 200 and E. 219. The west side of E. 200 abutting this area is vacant with the exception of one house and constitutes a barrier between this area and third grade area almost immediately to the east.

(Continued on next page)

9. LOCATION Euclid (Lake Shore Blvd. & South Blvd. Section) SECURITY GRADE 2nd AREA NO. B-52 DATE 9/14/39

SECURITY AREA MAP Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA : (Continued from previous page) with about 10 cottages. The next of these streets is E. 237th St. improved with about 18 houses (slightly better than those on drive opposite E. 235th). These cottages were sold with land ownership retained by developer and brought from $3500-$6000. Then on E. 238th the dwellings are sold with land and range in value $3000-$9500 (20-25 homes). From E. 238th to E. 250th, except E. 242nd is a mixture of cheap cottages and homes and one estate (O'Donnell valued at $60,000). Homes on E. 242nd range in value from $6000-$11,000). Then from E. 250th to E. 266th is almost solidly large estates. In all cases of each small development mentioned, the sale and occupancy of property carries with it the right of beach privileges for each group and occupancy in the neighborhood even in the cheapest properties is subject to the approval of a Committee of the Property Owners for each street and its incorporated beach. The character of this neighborhood with its highly desirable lake frontage will constantly improve and the fact that wholesale condemnation of the cottages and refusal to permit repair additions to them is probable, will see their removal within the next 10-15 years.

9. LOCATION Euclid (Beach Estates) SECURITY GRADE 2nd AREA NO. B-53 DATE 9/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Capitalists - Statesmen - Professional also white-collared - Craftsmen - Factory workers

c. Foreign Families 0 % Nationalities All American d. Negro 0 %

e. Shifting or Infiltration No change

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 35 %	
a. Type and Size	5-6 rm. cottages & singles		10-20 rm. mansions	
b. Construction	Frame		Brick & stone	
c. Average Age	15-20 years		12-15 years	
d. Repair	Fair to good		Excellent	
e. Occupancy	96%		100%	
f. Owner-occupied	60-65%		95%	
g. 1937 Price Bracket	$2500-8000	% change	$50,000-125,000	% change
h. 1938 Price Bracket	$2500-7500	-5 %	$50,000-125,000	0 %
i. 1939 Price Bracket	$2500-8500	+10 %	$50,000-125,000	0 %
j. Sales Demand	Good		Weak	
k. Predicted Price Trend (next 6-12 months)	Firm		Stable	
l. 1937 Rent Bracket	$ 35-65	% change	$ No	% change
m. 1938 Rent Bracket	$ 35-70	+5 %	$ Rentals	%
n. 1939 Rent Bracket	$ 35-75	+5 %	$	%
o. Rental Demand	Very strong			
p. Predicted Rent Trend (next 6-12 months)	Up			

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price $6750-8500 How Selling 95% owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 2

5. SALE OF HOME PROPERTIES (1 yr.) (with bonus) a. HOLC b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area presents one of the most difficult problems of gradation and description of any section in the city. This beautiful lake frontage property consists of exclusive estates broken occasionally by small streets developed with cottages and homes ranging from shoddy three room, flat roll-paper roof frames to modern six room brick and stone homes side by side. In order to present a complete picture, we will take the entire area by footage and explain its development beginning with E. 226th St. working east to the border of area at E. 265th. East 226th St. was developed in 1928 into lots averaging 50 ft. x 150 ft. at $45-$60 per front foot and is now about 50% developed with homes ranging from $7500-11,000. Fronting lake property (4 homes on Edgewater) range from $13,000-$18,000. Immediately east of this street are the estates of Carmi Thompson, Fred Hein, Chas. R. Ely, Ad Adams, Henry Guenther, Emma Smith and Herbert Gleitz. These properties lie on estate ground running from Lake Shore Blvd. 1400-1600 ft. deep to the lake and consist of 3-17 acre parcels and range in value from $50,000-$200,000. One parcel (Gleitz Estate) was purchased last year for $125,000. These exclusive estates are broken by the following streets and driveways developed with shacks, summer cottages and semi-bungalow homes and a pumping station. The first of these poorly developed streets is a driveway (no street number) opposite E. 235th St.

(Continued on next page)

9. LOCATION Euclid (Beach Estates) SECURITY GRADE 2nd AREA NO. B-53 DATE 9/14/39

SECURITY AREA MAP Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

substantial. HOMESITE was platted about 1924-25 into 40 ft. x 140 ft. restricted to $5000 (house and lot) and has the older homes in this whole area. However, new construction has been better than restrictions but lack of uniformity in set-back has damaged the appearance of some streets, particularly along E. 266th St. Location of schools in this area holds property value. Although most homes are frame, new construction is primarily brick. Area is also beautifully wooded. FOREST PARK, a small subdivision, is entirely new and at present consists of 18 homes built last year ranging in price from $6750 to $7950. Construction is excellent; homes are predominantly of brick, gas heated and restrictions are strongly enforced by developer who intends to build 40 more houses on two new streets being installed south of Shoreview between E. 260th and E. 277th St. Price range of these homes will be from $6500 to $7500. On the whole, this area will maintain its general desirability due to the fact that beach privileges and actual home ownership are entirely dependent upon the approval of purchasers by other residents in community. This, in fact, is far more stringent than restrictions on home construction. Rentals are almost non-existent. The one detrimental feature to this neighborhood is its only fair transportation. (1/2 hr. bus service via Lake Shore Blvd.).

9. LOCATION Euclid SECURITY GRADE 2nd AREA NO. B-54 DATE 9/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

b. Class and Occupation Middle class (white-collared to professional & jr. executives)

c. Foreign Families 0 % Nationalities American d. Negro 0 %

e. Shifting or Infiltration Better class higher income bracket

2. BUILDINGS:	PREDOMINATING	100%	OTHER TYPE	%
a. Type and Size	One-family			
b. Construction	Frame & brick			
c. Average Age	8-9 years			
d. Repair	Very good			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$5250-11,000	% change	$	% change
h. 1938 Price Bracket	$5250-11,000	0 %	$	%
i. 1939 Price Bracket	$5500-12,500	+10 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$45-75	% change	$	% change
m. 1938 Rent Bracket	$45-70	-4 %	$	%
n. 1939 Rent Bracket	$50-80	+13 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 39 Type & Price $6000-9000 How Selling All sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 5

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 10-15

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This second grade area lying north and south of Lake Shore Blvd. consists of four subdivisions as follows: BROOKWOOD (north of Lake Shore Blvd.); FULLERWOOD (south of Lake Shore Blvd. to Forestview); HOMESITE (Forestview south to Shoreview) and FOREST PARK (Shoreview and area south - shown unplatted). BROOKWOOD was platted about 1924-25. Utilities and paving installed about 1928. Building was heaviest during 1929. An unusual situation in this area is the fact that expensive homes are intermingled with a few cheap homes (as low as $3000) constructed prior to platting and restrictions now in effect, namely: $6000 on side streets and $10,000 on lake front (exclusive of lot). Average lot is 50 ft. x 170 ft.; all streets improved. The presence of less desirable homes does not appear to detrimentally affect property value since their removal will eventually be accomplished. No additions being permitted. FULLERWOOD was platted about 1928 into lots 50 ft. x 158 ft. All streets have utilities installed. Only 25 homes are located in this beautiful wooded section. Lots originally sold for $60-$75 per front foot. Minimum restriction for homes (exclusive of lot) is $6500. Homes built are much more expensive. Development has been slow in this area due to rather high special assessments which, however, pay out this year. Although only 5% built up, the existing restrictions and beautiful appearance of this part of area will, undoubtedly, become a first grade neighborhood when development becomes

(Continued on next page)

9. LOCATION Euclid SECURITY GRADE 2nd AREA NO. B-54 DATE 9/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* ____ *Decreasing* ____ *Static* Yes

   b. *Class and Occupation* Professional - Small business owners - Salaried employees

   c. *Foreign Families* 15 % *Nationalities* Better class Hungarians d. *Negro* 0 %

   e. *Shifting or Infiltration* None

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. *Type and Size*	Singles 6-7 rooms		2-family 5-6 rm. suite	
b. *Construction*	40% brick 60% frame		30% brick 70% frame	
c. *Average Age*	20 years		20 years	
d. *Repair*	Good		Good	
e. *Occupancy*	100%		100%	
f. *Owner-occupied*	95%		95%	
g. 1937 *Price Bracket*	$ 4200-7000	% change	$ 5200-9800	% change
h. 1938 *Price Bracket*	$ 4200-6500	-5 %	$ 5000-9000	-7%
i. Aug. 1939 *Price Bracket*	$ 4500-7000	+7 %	$ 5500-10,000	+11%
j. *Sales Demand*	Good		Good	
k. *Predicted Price Trend (next 6-12 months)*	Firm		Firm	
l. 1937 *Rent Bracket*	$ 40-55	% change	$ 30-55	% change
m. 1938 *Rent Bracket*	$ 37.50-47.50	-10%	$ 27.50-47.50	-12 %
n. Aug. 1939 *Rent Bracket*	$ 40-55	+10%	$ 30-55	+12 %
o. *Rental Demand*	Very good		Very good	
p. *Predicted Rent Trend (next 6-12 months)*	Firm to slightly up		Firm to slightly up	

3. NEW CONSTRUCTION (*past yr.*) *No.* 0 *Type & Price* ____ *How Selling* ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. *Institutions* 5 or 6

5. SALE OF HOME PROPERTIES (1 *yr.*) a. HOLC. b. *Institutions* 5 or 6

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, consisting of two small desirable sections, lies in and abuts Woodland Hills Park to the east and north, also on southern boundary abuts a scenic ravine being improved by the Metropolitan Park System. Homes were developed here about 25 years ago and area is now 100% built up on lots ranging from 40-60 ft. frontage. Construction is sound; properties are well kept and occupants in this old section are of a much higher income bracket than those in surrounding areas. This area's desirable park location has stabilized values despite heavy foreign infiltration in surrounding areas and home ownership here has been strong and has withheld a change in neighborhood characteristic to less desirable ownership. Future for areas desirability over the next 5 to 10 years would appear to be weakening somewhat due to age of property, and, realtor's opinion is that a gradual or slow decline in value may be anticipated upon death of present owners, many of whom are retired and advanced in age now.

9. LOCATION Cleveland (E. side) (Kinsman - Woodhill Park Section) SECURITY GRADE 2nd AREA NO. B-55 DATE 9/13/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Business men - Office & factory workers - retired farmers

c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Mixed singles - from small cottages to large colonial type			
b. Construction	Frame			
c. Average Age	30 years			
d. Repair	Fair to good			
e. Occupancy	99%			
f. Owner-occupied	97%			
g. 1937 Price Bracket	$2000-12,000	% change	$	% change
h. 1938 Price Bracket	$2000-12,000	0 %	$	%
i. 1939 Price Bracket	$2000-12,000	0 %	$	%
j. Sales Demand	Fair only			
k. Predicted Price Trend (next 6-12 months)	Firm to weak			
l. 1937 Rent Bracket	$Number of homes for rent -	% change	$	% change
m. 1938 Rent Bracket	$ negligible	%	$	%
n. 1939 Rent Bracket	$ -	%	$	%
o. Rental Demand	-			
p. Predicted Rent Trend (next 6-12 months)	-			

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price $7000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Consus Tract Map) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC attached) b. Institutions ____
Available to

6. MORTGAGE FUNDS: 65% of appr. 7. TOTAL TAX RATE PER $1000 (1938) $ 24.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, comprising all of the territory of Olmsted Falls, is situated in the southwest corner of Cuyahoga County and approximately 14-15 miles southwest of Cleveland's Public Square. The area is generally hilly and rolling and overlooks scenic Metropolitan Park which lies to the east. Olmsted Falls is one of the oldest villages in the county. It is built up 20% with all types of homes. There was a good bit of "sentimental" buying during the "boom days" in Cleveland and a particularly heavy demand for scenic spots where old homes were purchased and remade into "colonial type residences"; as a result, there are several fine old "land marks" in the area. The newer homes are located south of the village center and west of Columbia Rd. Most expensive homes ($12,000) located along River St. in the eastern (most scenic) section of the city; the cheapest homes (cottages around $2000-$2500) are found on the extreme west side on Cranage St., west of Division St. Three new houses built here during past 12 months. Area's retail shopping district consists of 6 stores; good grade and high school facilities. Lack of adequate transportation is area's chief deterrent (street car to Lorain & Rocky River Dr. and transfer to bus to Olmsted Falls (hourly). Train service - one round trip per day by N.Y.C. RR (22 minutes to Cleveland downtown). Main arteries are Columbia and Bagley Rds. Pending improvement in travel facilities, any progress in the area will be along conservative lines. The area is accorded a fair third grade rating.

9. LOCATION Olmsted Falls SECURITY GRADE 3rd AREA NO. C-1 DATE 9/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very slowly Decreasing _____ Static _____

   b. Class and Occupation Office & factory workers - Laborers

   c. Foreign Families 25 % Nationalities Polish & Slavs d. Negro - %

   e. Shifting or Infiltration -

2. BUILDINGS:	PREDOMINATING	98 %	OTHER TYPE	%
a. Type and Size	Singles 5-7 rooms			
b. Construction	Frame			
c. Average Age	25 years			
d. Repair	Fair			
e. Occupancy	95%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$2000-5000	% change	$	% change
h. 1938 Price Bracket	$2000-5000	0 %	$	%
i. Aug. 1939 Price Bracket	$2200-5200	+6 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$15-40	% change	$	% change
m. 1938 Rent Bracket	$15-40	0 %	$	%
n. Aug. 1939 Rent Bracket	$15-40	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 7 Type & Price $3000-5000 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. _____ b. Institutions _____

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This subdivision is now 30% built up; all slag and cinder streets with the exception of Lindbergh Blvd. which is paved; electric, gas, and water available; sewer being laid along Fair Rd. -- will serve all homes on streets abutting Fair Rd. but will not serve that section of area lying north of West Rd. and west of Baker St. Transportation is fair; convenient to grade school but distant to high school, college and to community stores. Northwest corner (along Abbyshire and Lindbergh) affected by smoke and dirt from railroad. More recent building activity aided in lifting sale prices slightly. Seven homes built here during past year. Straight loans available up to 50% and FHA up to 70%. A slow upward trend is noticeable. Vacant lots priced around $200 - these cost originally $500. Due to its slow development and price range of homes, the area is accorded a third grade.

9. LOCATION Berea SECURITY GRADE 3rd AREA NO. C-2 DATE 8/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ..... Decreasing ..... Static Yes

b. Class and Occupation Laborers - Quarry workers

c. Foreign Families 33 % Nationalities Poles & Slavs d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING	98 %	OTHER TYPE	%
a. Type and Size	Singles 4-6 rooms			
b. Construction	Frame			
c. Average Age	30 years			
d. Repair	Fair to poor			
e. Occupancy	95%			
f. Owner-occupied	70%			
g. 1937 Price Bracket	$2000-5000	% change	$	% change
h. 1938 Price Bracket	$2000-5000	0 %	$	%
i. Aug. 1939 Price Bracket	$2000-5000	0 %	$	%
j. Sales Demand	Weak			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$ 10-35	% change	$	% change
m. 1938 Rent Bracket	$ 10-35	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 10-35	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Fairly firm			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price $4000-4500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (..... yr.) Limited to 40% a. HOLC b. Institutions

6. MORTGAGE FUNDS: of appraisal 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is 60% built up; Adams Street is paved -- all others, slag and cinder; narrow streets; lots 50 ft. x 125 to 150 ft. All utilities installed except that southwest section has no sewer facilities; 15 minutes walk to nearest bus or car line; very convenient to schools, churches and stores. This is a very old neighborhood; (few homes 100 years old). A large quarry is located in southwestern part of area; abutting it, are several shacks housing some of the quarry workers. Some of the old homes are being torn down to make way for the Metropolitan Park System improvement along southern boundary of area; this improvement will naturally enhance the general appearance of the area and should tend to stabilize sales and rental prices somewhat. On the whole, however, and because of its age, location of quarry and present appearance, the area is accorded a weak third grade rating.

9. LOCATION Berea SECURITY GRADE 3rd AREA NO. C-3 DATE 8/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____

b. Class and Occupation Factory workers and laborers

c. Foreign Families 90 % Nationalities Polish d. Negro 3 %

e. Shifting or Infiltration Old Polish families remain intact but younger generation moving out to various parts of Cleveland district.

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Old singles 4-6-7 rms.			
b. Construction	Frame			
c. Average Age	30 years			
d. Repair	Fair			
e. Occupancy	90%			
f. Owner-occupied	70-75%			
g. 1937 Price Bracket	$1200-4000	% change	$	% change
h. 1938 Price Bracket	$1000-3500	-15 %	$	%
i. Aug. 1939 Price Bracket	$1000-3500	0 %	$	%
j. Sales Demand	Fair only			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$ 10-35	% change	$	% change
m. 1938 Rent Bracket	$ 10-35	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 10-35	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Weak			

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price -- How Selling --

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) Limit to 50% of appraisal a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: ____ 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is one of the older original Polish sections of Berea built around St. Adelbert's Parish and School. A community settlement. Area is now 85% built up. This area has seen its "best days" and is slowly shrinking in population; the old residents remain, but the younger generation is locating elsewhere in more desirable sections. Good transportation. Convenient to schools, churches, and stores. Three streets are paved -- remainder cinder and slag. Catholic cemetery located on north end of Berea Street. Properties on Rocky Street (westerly boundary) suffer from smoke and dirt from railroad. Trend is slowly downward. The age and general appearance of this area plus its shifting population makes it a weak third grade area.

9. LOCATION Berea SECURITY GRADE 3rd AREA NO. C-4 DATE 8/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

   b. Class and Occupation Small business men and white-collared

   c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 6 rooms			
b. Construction	Frame			
c. Average Age	10-12 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$ 4500-7000	% change	$	% change
h. 1938 Price Bracket	$ 4500-7000	0 %	$	%
i. Aug. 1939 Price Bracket	$ 4000-6000	-15 %	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$30-40	% change	$	% change
m. 1938 Rent Bracket	$30-40	0 %	$	%
n. Aug. 1939 Rent Bracket	$30-40	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) Limited to 40% a. HOLC. b. Institutions ____

6. MORTGAGE FUNDS: of appraisal 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This subdivision was laid out 15 years ago. Built up only 5%; average lot front 50 feet; cinder and slag streets; all utilities installed -- are located at end of city water line and hydrants, unless flushed each week, cause discoloration of water due to corrosion. The few properties located along the easterly boundary suffer from smoke and dirt from N.Y.C. and Big Four railroads running parallel with area. The area is badly located. Its severest drawback is that school children have to cross ten railroad tracks to reach the nearest school. The Metropolitan Park System improvement immediately to the west of area should enhance values to some extent when the project is completed. For the present, however, the area offers little hope for improvement. Activity is nil. No new construction during past 2 years. Average price of lot $100 to $300 -- formerly $800 to $1000. Fifty percent of vacant lots are individually owned and these generally carry some tax delinquency. The adjacency to railroads; the hazardous rail crossings and the general prolonged inactivity of this section makes it at best, a weak third grade area.

9. LOCATION Berea SECURITY GRADE 3rd AREA NO. C-5 DATE 8/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* Slowly *Decreasing* *Static*

   b. *Class and Occupation* Factory workers - Craftsmen - Gardeners

   c. *Foreign Families* 50 % *Nationalities* Cosmopolitan d. *Negro* %

   e. *Shifting or Infiltration* New occupants desirable - mostly 2nd generation of foreign descent

2. BUILDINGS:	PREDOMINATING 85 %		OTHER TYPE %	
a. *Type and Size*	Singles 1½ story			
b. *Construction*	Frame			
c. *Average Age*	15 years			
d. *Repair*	Fair			
e. *Occupancy*	95%			
f. *Owner-occupied*	90%			
g. 1937 *Price Bracket*	$2000-5000	% change	$	% change
h. 1938 *Price Bracket*	$2000-5000	0 %	$	%
i. Aug. 1939 *Price Bracket*	$2000-5000	0 %	$	%
j. *Sales Demand*	Fair			
k. *Predicted Price Trend (next 6-12 months)*	Firm			
l. 1937 *Rent Bracket*	$15-25	% change	$	% change
m. 1938 *Rent Bracket*	$15-25	0 %	$	%
n. Aug. 1939 *Rent Bracket*	$15-25	0 %	$	%
o. *Rental Demand*	Fair			
p. *Predicted Rent Trend (next 6-12 months)*	Firm			

3. NEW CONSTRUCTION (*past yr.*) No. 15 *Type & Price* $4000-5000 *How Selling* Mostly owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. *Institutions*

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC Generally restricted b. *Institutions*

6. MORTGAGE FUNDS: to 40% of appraisal 7. TOTAL TAX RATE PER $1000 (1938) $ 29.99

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area was laid out 25 years ago. Lacking any building restrictions, the early construction consisted mostly of garages with one or two rooms for living purposes -- "a working man's garden plot homesite". Now 50% built up with small single residences and cottages. However, not all of the early landmarks have disappeared; approximately 15% of the old, cheap, temporary built homes (without basements) still remain scattered throughout area. Streets are either paved or hard surfaced; average lot 50' x 150'-200'; transportation is limited due to outlying location of area; all utilities installed; public school located in the area. Starting from scratch, the area is being slowly transformed into a fair residential neighborhood with some appeal to the factory and laboring man. Twelve new homes built within past year along W. 226th and W. 227th. Very little development west of municipal limits. Many of the early owners located here, principally, because they could purchase large lots at low cost. As the area developed, several improvements were installed running up the special assessments to a high cost per lot with the result that a good number of the early owners were forced to give up their properties. In addition to these assessments there is a school tax of approximately $12.00 per year. This situation has been somewhat improved through the expiration of some of the special assessments and also because in later years a slightly 'higher-wage-earning class' had settled here. Future activity will be along moderate lines.

9. LOCATION Fairview Village SECURITY GRADE 3rd AREA NO. C-6 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing - Decreasing - Static Yes

b. Class and Occupation Laboring; Some white-collared

c. Foreign Families 5 % Nationalities Italian d. Negro 0 %

e. Shifting or Infiltration -

2. BUILDINGS:	PREDOMINATING	50 %	OTHER TYPE	40 %
a. Type and Size	Singles 4-5 rooms		2-family, 4 rms. per unit	
b. Construction	Frame		Frame	
c. Average Age	25-30 years		25-30 years	
d. Repair	Fair		Fair	
e. Occupancy	97%		90%	
f. Owner-occupied	80%		40%	
g. 1937 Price Bracket	$3000-5000	% change	$5000-6000	% change
h. 1938 Price Bracket	$3000-5000	0 %	$5000-6000	0 %
i. Aug. 1939 Price Bracket	$3000-5000	0 %	$5000-6000	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$20-40	% change	$20-40	% change
m. 1938 Rent Bracket	$20-40	0 %	$20-40	0 %
n. Aug. 1939 Rent Bracket	$20-40	0 %	$20-40	0 %
o. Rental Demand	Good		Fair	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions -

5. SALE OF HOME PROPERTIES (yr.) a. HOLC Available to b. Institutions -

6. MORTGAGE FUNDS: 50% of appr. 7. TOTAL TAX RATE PER $1000 (1938) $23.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small third grade area surrounding the business and industrial section of Rocky River was platted some 40 yrs. ago. Starting from a small settlement, it gradually expanded and now is approximately 90% built up. Still a fairly clean area but homes are showing age and obsolescence; there are approximately 50% single dwellings, 40% two-family houses and 10% apartments; many of the single dwellings were converted into two families within the past 6-10 years. Homes along the eastern section of area are oldest and many have been jerry-built. The area has good transportation, school and shopping facilities. The New York Central RR traverses through center of area; lot sizes are very irregular. In all probability this neighborhood will remain static for several years.

9. LOCATION Rocky River SECURITY GRADE 3rd AREA NO. C-7 DATE 9/15/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared

c. Foreign Families 15 % Nationalities Cosmopolitan d. Negro ____ %

e. Shifting or Infiltration ____

2. BUILDINGS:	PREDOMINATING 65 %		OTHER TYPE 35 %	
a. Type and Size	2 story single dwellings 6 rooms		2-family dwellings 5 rooms unit	
b. Construction	Frame		Frame	
c. Average Age	25 years		25 years	
d. Repair	Fair		Fair	
e. Occupancy	98%		98%	
f. Owner-occupied	75%		40%	
g. 1937 Price Bracket	$ 4500-7000	% change	$ 6000-7500	% change
h. 1938 Price Bracket	$ 4500-6500	-5 %	$ 6000-8000	+4 %
i. Aug. 1939 Price Bracket	$ 4500-6500	0 %	$ 6000-8000	0 %
j. Sales Demand	Fairly good		Fairly good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 40-60	% change	$ 35-45	% change
m. 1938 Rent Bracket	$ 40-60	0 %	$ 35-45	0 %
n. Aug. 1939 Rent Bracket	$ 40-60	0 %	$ 35-45	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past/yr) No. 5 Type & Price Singles $6000 How Selling Owner-built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, consisting of several subdivisions, laid out 35 years ago now 90% built up; very good transportation (street car lines on Detroit and Madison Aves. which are the main thoroughfares in this area); convenient to schools, churches and shopping centers (retail district located on Detroit Ave. and Madison Ave. in center part of area). Area comprises 65% two-story single dwellings and 35% two-family dwellings, the latter being scattered throughout the entire section. Foreign population consisting of several nationalities, with none predominating, is located in the eastern half of this area; community is fairly well settled although foreign encroachment continues at a slow pace. The homes are fairly well kept and no change in standard or level of desirability is anticipated during the next five years. From there on, however, the trend will be downward in view of the pressure of foreign infiltration existing in the areas east of here.

9. LOCATION Lakewood SECURITY GRADE 3rd AREA NO. C-8 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared & factory workers

c. Foreign Families 40 % Nationalities Cosmopolitan d. Negro 0 %

e. Shifting or Infiltration Slow - Mixed nationalities from areas to east.

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 20 %	
a. Type and Size	2-story one-family dwellings		2-family dwellings & side-by-side doubles	
b. Construction	Frame		Frame	
c. Average Age	30 years		30 years	
d. Repair	Fair only		Fair only	
e. Occupancy	96%		96%	
f. Owner-occupied	60%		40%	
g. 1937 Price Bracket	$4000-6500	% change	$5000-7500	% change
h. 1938 Price Bracket	$4000-6000	-5 %	$5000-6900	-5 %
i. Aug. 1939 Price Bracket	$4000-6000	0 %	$5000-6900	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$40-50	% change	$ 30-40	% change
m. 1938 Rent Bracket	$40-50	0 %	$ 30-40	0 %
n. Aug. 1939 Rent Bracket	$40-50	0 %	$ 30-40	0 %
o. Rental Demand	Fairly good		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

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3. NEW CONSTRUCTION (past/yrs) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Somewhat limited 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was allotted approximately 35 years ago; now 90% built up; very good transportation facilities; convenient to schools, churches and stores. West portion of area is made up of the larger (7-8 rooms) homes which average around 30 years. This section was at one time considered a fine residential neighborhood, especially that portion of area along Cohassett, Alameda, Lakewood and Ridgewood Avenues. Area consists of 70% two-story single dwellings, 20% two-family and side-by-side dwellings and 10% apartments, the latter being located along Cove Ave. There are also some terraces on Beach Ave. and Beach Parkway. Foreign infiltration is somewhat heavy especially in the eastern half of the area; the better class of residents are moving further west as the lower bracket earners (foreign and foreign-descent) are coming in from the immediate west areas in Cleveland. Sales prices appear to have declined from 5% to 10% since 1937 but this drop, according to real estate brokers, is principally due to the unstable economic conditions rather than the heavy infiltration of lower bracket earners. This area is given a weak third grade rating, since its location places it in a direct line to receive the brunt of foreign infiltration from the older close-in areas to the east.

9. LOCATION Lakewood SECURITY GRADE 3rd AREA NO. C-9 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers

c. Foreign Families 75 % Nationalities Slovak - Hungarian - Bohemian - Polish d. Negro 0 %

e. Shifting or Infiltration of second generation - foreign

2. BUILDINGS:	PREDOMINATING 75 %		OTHER TYPE 25 %	
a. Type and Size	2-family houses, 5 rm. suites		2-story 1-family singles 6-rooms	
b. Construction	Frame		Frame	
c. Average Age	18 years		18 years	
d. Repair	Fairly good		Fairly good	
e. Occupancy	98%		98%	
f. Owner-occupied	50%		75%	
g. 1937 Price Bracket	$7000-8500	% change	$5000-6500	% change
h. 1938 Price Bracket	$6500-8000	-7 %	$4500-6000	-9 %
i. Aug. 1939 Price Bracket	$6500-8000	0 %	$4500-6000	0 %
j. Sales Demand	Fairly good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$30-45	% change	$ 40-55	% change
m. 1938 Rent Bracket	$30-45	0 %	$ 40-55	0 %
n. Aug. 1939 Rent Bracket	$30-45	0 %	$ 40-55	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past 3 yr.) No. 3 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.... yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, laid out 20 years ago, is now almost completely built up. It has good transportation, school and shopping facilities and remains fairly attractive to factory workers who find employment in the industries lying immediately southeast of the area. Seventy-five percent of the homes are of the two-family type and 25% of the two-story one-family type; there is an intermingling of both types of homes on all streets in the area. It now has a foreign population of 75% and is commonly referred to in Lakewood as a "foreign community". Sales prices have declined approximately 5-10% since 1937 but will, in all probability, remain firm and follow only obsolescence of property since character of occupants is of stable home-owning type.

9. LOCATION Lakewood SECURITY GRADE 3rd AREA NO. C-10 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Mechanics - Some white-collared

c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

e. Shifting or Infiltration ____

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE	%
a. Type and Size	Singles Cottage type 4-6 rooms			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Fair to poor in spots			
e. Occupancy	100%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$3500-5500	% change	$	% change
h. 1938 Price Bracket	$3500-5500	0 %	$	%
i. Aug. 1939 Price Bracket	$3500-5500	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Fairly firm			
l. 1937 Rent Bracket	$25-45	% change	$	% change
m. 1938 Rent Bracket	$25-45	0 %	$	%
n. Aug. 1939 Rent Bracket	$25-45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) Available up to a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: 80% 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was originally laid out in 1918 by the Knight-Norris-Gibbs Co.; now 30% built up; 70% dirt streets; 30% paved; average lot front 40 ft.; all utilities installed; transportation is fair only (bus service on Triskett and Fischer Rd.); good school facilities, convenient to churches; a few retail stores on Fischer Rd. Only nominal restrictions in some sections of area and none in others. As a result, the area was improved with cheap cottage type homes. J. S. Bradley Realty Co. (in 1935) built two prefabricated steel homes on W. 137th St. for experimental purposes. These were constructed to feel out the market and after an effort of almost one year without any known demand, these homes were finally rented. Boundary of this area well built up; open portion within is bound to build up inasmuch as there is no other place nearby for cheap, low-priced houses. If streets east of W. 140th were paved, new construction would average about 25 homes per year. Immediate eastern portion of this area is affected by smoke and dirt from nearby railroad line; other sales resisting features are location of City of Lakewood Garbage Disposal Plant (Berea & Fischer Rds.) just north of this area, as well as several factories, coal yards and refineries located along eastern boundary. In view of these factors, the area is accorded a weak third grade rating.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-11 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very slowly Decreasing _____ Static _____

b. Class and Occupation Mechanics - White-collared

c. Foreign Families 5 % Nationalities German-Hungarian-Italian d. Negro 0 %

e. Shifting or Infiltration _____

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 15 %	
a. Type and Size	Singles 5-6 rooms		15% cottages 3-4 rms.	
b. Construction	Frame		Frame	
c. Average Age	8 years		8 years	
d. Repair	Fair to good		Fair to good	
e. Occupancy	100%		100%	
f. Owner-occupied	80-85%		80-85%	
g. 1937 Price Bracket	$ 3000-5500	% change	$2000-3000	% change
h. 1938 Price Bracket	$ 3000-5500	0 %	$2000-3000	0 %
i. Aug. 1939 Price Bracket	$ 3000-5500	0 %	$2000-3000	0 %
j. Sales Demand	Fair to good		Fair to good	
k. Predicted Price Trend (next 6-12 months)	Fair to good		Fair to good	
l. 1937 Rent Bracket	$30-40	% change	$15-20	% change
m. 1938 Rent Bracket	$30-40	0 %	$15-20	0 %
n. Aug. 1939 Rent Bracket	$30-40	0 %	$15-20	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price Singles $3500-$4500 How Selling All Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions _____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. _____ b. Institutions _____

6. MORTGAGE FUNDS: Available up to 65% 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out about 1916-18 (known as Oakhurst Subdivision) -- northern portion. Southern portion was laid out since construction of Airport in this area which was about 1924-25. Average lots from 40 ft.; Oakhurst has some 50 ft. Only 10% streets are paved; 90% dirt roads; no utilities with exception of water and electricity; fair transportation by city bus; level terrain. Built up 10%. Sewer cannot be installed until a disposal plant is built somewhere in Rocky River valley. This was contemplated sometime in 1928 but never materialized. Lack of good transportation and utilities, stores, schools and churches and distance from center of town constitute the detrimental influences. No street lights, with exception of Rocky River Drive. Fifty percent of vacant lots are individually owned. These were bought when subdivision was laid out. Much of this land appears on tax delinquency list. No activity will occur here until the aforementioned utilities are in. Approximately 2% of this whole area consists of two-family dwellings and these are scattered throughout. Area accorded weak third grade rating.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-12 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

   b. Class and Occupation Airport mechanics & employees

   c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	9-10 years			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$4000-6000	% change	$	% change
h. 1938 Price Bracket	$4000-6000	0 %	$	%
i. Aug. 1939 Price Bracket	$4000-6000	0 %	$	%
j. Sales Demand	Weak			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$35-50	% change	$	% change
m. 1938 Rent Bracket	$35-50	0 %	$	%
n. Aug. 1939 Rent Bracket	$35-50	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 70-80% 7. TOTAL TAX RATE PER $1000 (1938) $ 25.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was alloted in 1926; located along easterly boundary of the Cleveland Airport; built up 10%; 30-40% streets paved -- remainder dirt and hard surface; average lot front 40-45 ft.; all utilities installed with exception of sewer; city bus transportation -- fair only. Grade school located at Five Points Rd. in extreme south end of area; a very convenient location for airport employees and mechanics. Predicted expansion of airport will result in the building up of this area if not by home owners, then for rental purposes. Only restricted as to height of buildings, etc.; lack of sewer facilities is chief deterrent to property activity. Area is accorded a weak third grade rating.

9. LOCATION Brook Park Twp. (Airport Section) SECURITY GRADE 3rd AREA NO. C-13 DATE 8/29/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Craftsmen - Factory workers - White-collared - Merchants

c. Foreign Families 20 % Nationalities Cosmopolitan d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	15 years			
d. Repair	Fair to poor			
e. Occupancy	95%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$4000-5500	% change	$	% change
h. 1938 Price Bracket	$4000-5000	-5 %	$	%
i. Aug. 1939 Price Bracket	$4000-5000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$20-40	% change	$	% change
m. 1938 Rent Bracket	$20-40	0 %	$	%
n. Aug. 1939 Rent Bracket	$20-40	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price How Selling

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (.....yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Available up to 60% 7. TOTAL TAX RATE PER $1000 (1938) $ 28.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out about 15 years ago. Built up 20%. Average lot 50 ft. x 125 ft.; practically all streets paved; water, light, gas and sewer installed along Pearl and Bagley Roads -- not available to balance of area; poor transportation; distant to schools and churches (nearest school 3 miles); terrain is level to rolling in southwestern part of area. Restrictions only between Parklawn, Webster, Pearl and Big Creek roads. Heavy vehicular traffic on Pearl Road; fire protection - weak; high insurance rates; area is surrounded by farm lands and fields. Very little activity since depression. Further development will probably consist of one acre parcels with small homes -- this type attractive to factory workers who want to locate in outlying sections.

9. LOCATION Middleburgh Hts. (Whole community) SECURITY GRADE 3rd AREA NO. C-14 DATE 8/15/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Laborers - Factory workers - Railroad men

c. Foreign Families 60 % Nationalities Slavs - Bohemians d. Negro 0 %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 85 %		OTHER TYPE %	
a. Type and Size	Small cheap singles (1½ story & cottages)			
b. Construction	Frame			
c. Average Age	10-12 yrs.			
d. Repair	Fair			
e. Occupancy	98%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$2000-5500	% change	$	% change
h. 1938 Price Bracket	$2000-5500	0 %	$	%
i. Aug. 1939 Price Bracket	$2000-5500	0 %	$	%
j. Sales Demand	Fair to good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$15-35	% change	$	% change
m. 1938 Rent Bracket	$15-35	0 %	$	%
n. Aug. 1939 Rent Bracket	$15-35	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Slightly upward			

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price Singles $5000 How Selling Owner-built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Available up to 65% 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out in 1920; level topography; (that section lying south of Puritas Rd. is known as Glenmore Gardens). Area is built up 20%; average lot front 40 ft.; very few paved streets; utilities installed; transportation (by bus) is only fair -- must transfer to street cars in order to get to Cleveland Public Square; a grade school is located on eastern boundary of area; poor shopping facilities. The best development is on W. 150th St. (now cut through to Brookpark Rd., thus improving accessibility to area). Very few homes are located in northern section of area; entire area surrounded by industrial sites. Inadequate transportation facilities and outlying location are the deterring influences. Future growth, at best, will be along conservative lines. The adjacency to the industrial district and transportation problem make this a weak third grade area.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-15 DATE 9/6/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* Steadily *Decreasing* *Static*

b. *Class and Occupation* Laborers - Factory workers - Railroad men - Some white-collared

c. *Foreign Families* 15 % *Nationalities* Czechs - Hungarians d. *Negro* 1 %

e. *Shifting or Infiltration* Fairly heavy influx of second generation foreigners

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. *Type and Size*	Singles - 1½ story 5-6 rooms			
b. *Construction*	Frame			
c. *Average Age*	10 yrs.			
d. *Repair*	Fair to good			
e. *Occupancy*	98%			
f. *Owner-occupied*	70%			
g. 1937 *Price Bracket*	$2500-6800	% change	$	% change
h. 1938 *Price Bracket*	$2500-6800	0 %	$	%
i. Aug. 1939 *Price Bracket*	$2500-6800	0 %	$	%
j. *Sales Demand*	Fairly good			
k. *Predicted Price Trend (next 6-12 months)*	Upward			
l. 1937 *Rent Bracket*	$15-45	% change	$	% change
m. 1938 *Rent Bracket*	$15-45	0 %	$	%
n. Aug. 1939 *Rent Bracket*	$18-45	+5 %	$	%
o. *Rental Demand*	Good			
p. *Predicted Rent Trend (next 6-12 months)*	Upward			

3. NEW CONSTRUCTION (*past yr.*) No. 75 *Type & Price* $5200-6800 *How Selling* Slowly Bldg. mostly speculative

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. *Institutions*

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. b. *Institutions*

6. MORTGAGE FUNDS: Maximum loans available - FHA 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This level area was platted in the early twenties - (northeast section laid out by Crawford Land Co.); now 40% built up; average lot front 40 ft.; 65% streets paved, remainder - dirt and hard surface; gas, light and water available. Transportation (by bus) is only fair - poor in western section of area. Poor shopping facilities; good school facilities. Building restrictions confined to section where new construction is taking place -- along northeast and westerly portion of area. Lots in northeast end (approx. 3000) are owned by United Properties, Inc., who through various builders are constructing new homes ($5500-$6800 - FHA financing) and are "pushing" this section. Up to now, however, sales have been moving rather slow. Some 75 homes built here last year. Bordered on the west and south by industry, on east and south by fourth grade (red) areas. Future progress, at best, will be along conservative lines; (rentals, in the lower brackets, show a slight uptrend, however). The transportation problem together with the area's somewhat unfavorable location (from a residential standpoint) makes this a third grade area.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-16 DATE 9/6/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* Slightly *Decreasing* *Static*

   b. *Class and Occupation* White-collared - Artisans - Few laborers

   c. *Foreign Families* 15 % *Nationalities* English - Irish - German - Hungarian - Bohemian d. *Negro* %

   e. *Shifting or Infiltration* Above nationalities moving in slowly

2. BUILDINGS:	PREDOMINATING	60 %	OTHER TYPE	35 %
a. *Type and Size*	2-story singles	5-7 rms.	2-family	4-6 rooms
b. *Construction*	Frame		Frame	
c. *Average Age*	15-17 years		15-17 years	
d. *Repair*	Fair to good		Fair to good	
e. *Occupancy*	97%		97%	
f. *Owner-occupied*	80%		40%	
g. 1937 *Price Bracket*	$ 3250-6500	% change	$4500-10,000	% change
h. 1938 *Price Bracket*	$ 3250-6500	0 %	$4500-10,000	0 %
i. Aug. 1939 *Price Bracket*	$ 3500-6500	+3 %	$5000-10,000	+4 %
j. *Sales Demand*	Good		Good	
k. *Predicted Price Trend (next 6-12 months)*	Firm to upward		Firm to upward	
l. 1937 *Rent Bracket*	$20-50	% change	$20-45	% change
m. 1938 *Rent Bracket*	$20-50	0 %	$20-45	0 %
n. Aug. 1939 *Rent Bracket*	$25-50	+7 %	$25-45	+7 %
o. *Rental Demand*	Good		Good	
p. *Predicted Rent Trend (next 6-12 months)*	Upward		Upward	

3. NEW CONSTRUCTION (*past yr.*) *No.* 25 *Type & Price* $5000-6000 *How Selling* Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. *Institutions*

5. SALE OF HOME PROPERTIES (____ *yr.*) a. HOLC. b. *Institutions*

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, consisting of several allotments, was laid out between 1905-1910; now built up 85%; level terrain; average lot front 40 ft. (60 ft. lots along West Boulevard); all utilities installed; good transportation; good school and shopping facilities. About 25 new homes were built here during the past twelve months. The area is fairly well built up, however, and homes are beginning to show age. The entire length of the southeasterly boundary of area borders closely with industry and prevailing winds carry smoke and dirt to that lane of properties lying nearby. The Industrial Rayon Corporation is located at Walford and W. 98th St. (southcentral part of area); entire residential section surrounding the Rayon Plant suffers badly from chemical fumes — so strong that it deteriorates house paint and, therefore, creates a strong sales resistance. A few years ago the Rayon Corporation was compelled to elevate its smoke stacks and install other eliminating processes in order to avoid continuation of this nuisance. Although some improvement is noted in the immediate surrounding area, it must be said that the higher stacks have a tendency to spread a thin layer of fumes over a wider area, i.e. with southerly wind, the fumes affect areas as far as Edgewater and Lakewood.

9. LOCATION West Cleveland SECURITY GRADE 3rd AREA NO. C-17 DATE 9/6/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Factory workers - White-collared - Few business men - Artisans

c. Foreign Families 10 % Nationalities German d. Negro %

e. ~~Shifting or~~ Infiltration Heavy second & third generation German

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 20 %	
a. Type and Size	Singles - 2 story, 5-7 rms.		2-family 5 rooms per unit	
b. Construction	Frame		Frame	
c. Average Age	10 years		10 years	
d. Repair	Fairly good		Fairly good	
e. Occupancy	98%		98%	
f. Owner-occupied	70%		50%	
g. 1937 Price Bracket	$3700-5500	% change	$ 5500-8000	% change
h. 1938 Price Bracket	$3700-5500	0 %	$ 5500-8000	0 %
i. Aug. 1939 Price Bracket	$3700-5500	0 %	$ 5500-8000	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm to upward		Firm to upward	
l. 1937 Rent Bracket	$27.50-50	% change	$27.50-45	% change
m. 1938 Rent Bracket	$27.50-50	0 %	$27.50-45	0 %
n. Aug. 1939 Rent Bracket	$30-50	+4 %	$30-45	+4 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Upward		Upward	

3. NEW CONSTRUCTION (past yr.) No. 10-12 Type & Price $5500-5800 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (___ yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Level topography with slight incline from W. 110th to W. 115th; eastern section of area platted in 1910, western section in 1917-1918; now 70% built up; average lot front 40 ft.; paved streets; all utilities installed; good transportation; good school and store facilities. That section of area lying west of W. 123rd St. was originally laid out with 25 ft. lots; most purchasers, however, bought also the adjoining parcel although some homes have been built on the narrow lots. The entire northern section of area borders on industry and adjacent properties are somewhat affected by smoke, dirt and soot. Lorain Ave. is the main thoroughfare with a retail store concentration west of W. 117th to W. 119th and at W. 130th and Lorain. Most stores have living room suites and small apartments above; large apartment buildings are located along Bosworth Ave. The West-side Post Office and Sears-Roebuck Store also located in Lorain business section. The area, although gaining in commercial influence, is still desirable to those who want to live close in. Rental prices, especially in the lower brackets, increased at least 5%. About 12 homes built here last year. The area is accorded a third grade rating.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-18 DATE 9/6/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared - Business men

c. Foreign Families 5 % Nationalities German - English - Hungarian d. Negro 0 %

e. Shifting or Infiltration ____

2. BUILDINGS:	PREDOMINATING 70%		OTHER TYPE 20 %	
a. Type and Size	Singles 6-10 rooms		Doubles 5-6 rooms per unit	
b. Construction	Frame		Frame	
c. Average Age	17-18 yrs.		17-18 yrs.	
d. Repair	Good		Good	
e. Occupancy	98%		98%	
f. Owner-occupied	80%		40%	
g. 1937 Price Bracket	$ 5000-9000	% change	$ 6500-10,000	% change
h. 1938 Price Bracket	$ 5000-9000	0 %	$ 6500-10,000	0 %
i. Aug. 1939 Price Bracket	$ 5000-9000	0 %	$ 6500-10,000	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 35-70	% change	$ 30-50	% change
m. 1938 Rent Bracket	$ 35-70	0 %	$ 30-50	0 %
n. Aug. 1939 Rent Bracket	$ 35-70	0 %	$ 30-50	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 3-4 Type & Price $7000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Laid out about 1910 and now 85% built up; all utilities; good restrictions; very good transportation and shopping facilities; convenient to schools and churches. Madison and Detroit Aves. comprise the oldest sections of area. Better and more expensive homes are located along Clifton Blvd. and in section between Clifton and Baltic Rd. The two-family homes (20%) are pretty much scattered; several apartment buildings (10%) in area with a concentration on West Blvd. and Clifton. Presence of Edgewater Beach Park adds to desirability; handy to Public Square, especially with opening of Main Avenue freeway. Despite adjacency to industry (on south) the area remains fairly free from any obnoxious odors and smoke. Will retain present level for next five years. Area is accorded a third grade rating.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-19 DATE 9/6/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly to Static ____ (Easterly more so than westerly)
   b. Class and Occupation Laborers - Factory workers - White-collared - Tradesmen & skilled mechanics
   c. Foreign Families 18-20% Nationalities Bohemian - Hungarian - German - English (westerly section) d. Negro ____ %
   e. Shifting or Infiltration Slow influx of foreign from areas nearer downtown

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 30 %	
a. Type and Size	2-story singles, 5-7 rms.		2-family (5 rm. suites)	
b. Construction	Frame		Frame	
c. Average Age	22 years		22 years	
d. Repair	Fair to good		Fair to good	
e. Occupancy	95%		95%	
f. Owner-occupied	50%		30%	
g. 1937 Price Bracket	$3000-8000	% change	$4000-9000	% change
h. 1938 Price Bracket	$3000-8000	0 %	$4000-9000	0 %
i. Aug. 1939 Price Bracket	$3000-8000	0 %	$4000-9000	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Stable (Slightly down in east & north)		Firm	
l. 1937 Rent Bracket	$ 20-50	% change	$18-45	% change
m. 1938 Rent Bracket	$ 20-50	0 %	$18-45	0 %
n. Aug. 1939 Rent Bracket	$ 20-50	0 %	$18-45	0 %
o. Rental Demand	Fair to good		Fair to good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Available to 75% 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, consisting of several subdivisions, was laid out in 1900; now 95% built up; level terrain north of Lorain and rising from Lorain south to Denison Ave.; lots range all the way from 30 to 60 feet frontage; good transportation; very convenient to schools, churches and stores and close in to Public Square. Retail stores on both sides the length of Lorain Ave. (main thoroughfare) with apartments above most of the stores. Stores also on Madison Ave. Fairly large apartment buildings are located on Franklin Ave. The oldest section of area is off Denison and W. 73rd. About 30% of the homes consist of the two-family type and these are scattered throughout the area. The industrial section is in the northwestern part and also along northern part and southern border along W. 73rd and W. 65th St. Stock Yards are located in south end of W. 65th St. A very convenient location to industries and shopping centers; close to downtown section. Many of the homes have been painted since 1936 and general appearance of area is good despite its industrial and commercial proximity. Should retain its present level for next five years. Four colored families live in this area; about 20% of the people are Bohemians, Germans, Hungarians and English. The adjacency to industry and commerce makes this a third grade area.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-20 DATE 9/6/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____

b. Class and Occupation Factory workers - White-collared - Small business men - Merchants

c. Foreign Families 40-50 % Nationalities Polish - Hungarian - German d. Negro ____ %

e. Shifting or Infiltration Second generation German

2. BUILDINGS:	PREDOMINATING 50 %		OTHER TYPE 50 %	
a. Type and Size	Singles 4-8 rooms		Large old singles converted to 2-3 family utility	
b. Construction	Frame		Frame	
c. Average Age	35 years		35 years	
d. Repair	Fair to poor		Fair to poor	
e. Occupancy	95%		95%	
f. Owner-occupied	40%		40%	
g. 1937 Price Bracket	$2500-4500	% change	$3000-6000	% change
h. 1938 Price Bracket	$2500-4500	0 %	$3000-6000	0 %
i. Aug. 1939 Price Bracket	$2500-4500	0 %	$3000-6000	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Fairly firm		Fairly firm	
l. 1937 Rent Bracket	$ 15-30	% change	$ 10-30	% change
m. 1938 Rent Bracket	$ 15-30	0 %	$ 10-30	0 %
n. Aug. 1939 Rent Bracket	$ 15-30	0 %	$ 10-30	0 %
o. Rental Demand	Fair		Fair	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Limited to 50% 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area comprises the immediate west side of Cleveland and was laid out about 1890; now fully built up; very good school, store, shopping and transportation facilities. Better residential streets are Franklin, W. 45th, W. 47th and W. 48th St. Poorest section is easterly portion of Fulton Rd. Upkeep and maintenance is spotty and many homes suffer from lack of paint. Sadly lacking in uniformity-everything here from cottages to three-story residences. Also a fairly heavy percentage of two homes on single lots and five homes on two lots (at intersections mostly); foreign encroachment is heavy and size of families is noticeably larger. People are coming in from "red" area (north) and the east end (from the "flats") as the better element is emigrating to areas further west. Not altogether bad but rapidly declining in desirability. Presence of all of the above factors makes this a weak third grade area but it is certain to fall another notch before many years due to type of transition.

9. LOCATION Cleveland (W. side) SECURITY GRADE Low 3rd AREA NO. C-21 DATE 9/6/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Very slowly Static ____

b. Class and Occupation Laborers - Factory workers

c. Foreign Families 90 % Nationalities Bohemian - Some Italian d. Negro 0 %

e. Shifting or Infiltration A heavy Bohemian Community - infiltration of Italians in east border of area.

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	1½ story 6 rm. singles			
b. Construction	Frame			
c. Average Age	40-45 years			
d. Repair	Generally poor			
e. Occupancy	97%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$1500-4000	% change	$	% change
h. 1938 Price Bracket	$1500-4000	0 %	$	%
i. Aug. 1939 Price Bracket	$1500-4000	0 %	$	%
j. Sales Demand	Weak			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$15-30	% change	$	% change
m. 1938 Rent Bracket	$15-30	0 %	$	%
n. Aug. 1939 Rent Bracket	$15-30	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out 45-55 years ago; level topography; lots 30-35 feet front; built up 100%; good transportation; convenient to schools, churches, stores and Cleveland Public Square. Foreign encroachment began in about 1910; at that time many new homes were being built in Brooklyn Village and many of the old settlers relocated in the new residential territory. The homes in this area are very old, and mostly without basements or furnaces (homes are heated with gas and circulating coal heaters). General upkeep and maintenance is very poor - some of the homes have not been painted since the depression. Home ownership ratio remains high due to permanent settlement of older class of Bohemian people. The Italian infiltration to the east portion of area is fairly heavy. Western portion suffers from odors from about 12 packing houses located just north of this area. No FHA financing; banks and building and loan companies stay shy of entire area. Future trend -- Italian encroachment will become more pronounced (coming in from "D-6" slum area); this area is given a third grade rating for the present due to high ownership-occupancy and the fact that Bohemian settlements are built around their churches and schools and will probably remain here for a few years at least.

9. LOCATION Cleveland (W. side) SECURITY GRADE Low 3rd AREA NO. C-22 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____

b. Class and Occupation Laborers - Factory workers

c. Foreign Families 90 % Nationalities Bohemian - Slavish d. Negro 0 %

e. Shifting or Infiltration Mild infiltration of Italians to northeast sections of area.

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	1½ story single dwellings 6 rooms			
b. Construction	Frame			
c. Average Age	35 years			
d. Repair	Fair to poor			
e. Occupancy	98%			
f. Owner-occupied	75-80%			
g. 1937 Price Bracket	$2200-4000	% change	$	% change
h. 1938 Price Bracket	$2200-4000	0 %	$	%
i. Aug.1939 Price Bracket	$2200-4000	0 %	$	%
j. Sales Demand	Weak			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$15-30	% change	$	% change
m. 1938 Rent Bracket	$15-30	0 %	$	%
n. Aug.1939 Rent Bracket	$15-30	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. Not available b. Institutions ____

6. MORTGAGE FUNDS: ____ 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Area laid out in 1899; level topography; now completely built up; good transportation; convenient to schools, churches and stores. Foreign infiltration began about 30 years ago; Bohemian and Slavish settlements are built around their churches and schools and will remain intact for several years. About 75% of the houses are without basements. Sales activity is weak. No FHA lending and banks and building and loan companies are also unwilling to lend here. Northern lane of area lies within 1/2 mile of several stock yards and packing houses and is affected by the odors from these. Heavy traffic on Denison Avenue. Homes are getting older, sadly in need of repairs and paint; on the whole, the area will continue in its downward trend, due to age and obsolescence.

9. LOCATION Cleveland (W. side) SECURITY GRADE Low 3rd AREA NO. C-23 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared - Mechanics - Factory workers

c. Foreign Families 20 % Nationalities Several d. Negro 0 %

e. Shifting or Infiltration Very light infiltration of Italians in northern part of area.

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20 %	
a. Type and Size	Large 2½ story single dwellings, 8 rooms		1½ story single dwellings 6 rooms	
b. Construction	Frame		Frame	
c. Average Age	35-40 years		35-40 years	
d. Repair	Fair		Fair	
e. Occupancy	98%		98%	
f. Owner-occupied	80%		80%	
g. 1937 Price Bracket	$ 4800-5500	% change	$4000-4500	% change
h. 1938 Price Bracket	$ 4800-5500	0 %	$4000-4500	0 %
i. Aug. 1939 Price Bracket	$ 4800-5500	0 %	$4000-4500	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$45-50	% change	$35-40	% change
m. 1938 Rent Bracket	$45-50	0 %	$35-40	0 %
n. Aug. 1939 Rent Bracket	$45-50	0 %	$35-40	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was allotted 40 years ago; now fully built up; average lot front 40 ft.; has good transportation; good school, store and shopping facilities. This was originally a high class residential section and was developed by the business people residing on the west side. Homes are generally well kept and many of the original settlers still reside here. A fairly well settled community except for a mild infiltration of Italians in the immediate north end of area along Woodbridge and Marvin Avenues. Home ownership ratio remains high. Mortgage financing is ample. Area is sandwiched in between cheaper neighborhood (C-23-25 and D-6); southern boundary of area abuts industry. Will remain a fair third grade area for several years.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-24 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Steadily Static ____

b. Class and Occupation Laborers and Steel workers

c. Foreign Families 80 % Nationalities Polish - Slav - Russian d. Negro 1 %

e. ~~Shifting~~ Infiltration of lower class Polish people

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	1½ story singles and cottages			
b. Construction	Frame			
c. Average Age	35-45 years			
d. Repair	Fair to poor			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$2500-4000	% change	$	% change
h. 1938 Price Bracket	$2500-4000	0 %	$	%
i. Aug. 1939 Price Bracket	$2500-4000	0 %	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$15-25	% change	$	% change
m. 1938 Rent Bracket	$15-25	0 %	$	%
n. Aug. 1939 Rent Bracket	$15-25	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This section laid out 40-45 years ago; 35 ft. lots; terrain rolling to hilly; good transportation; convenient to schools and stores. The area's surroundings are not favorable; abuts Riverside Cemetery on the north and industry on the east and south. Holds attraction to steel workers who are employed in nearby mills (new Republic Steel Mills located 1/4 mile from area). Owner-occupancy remains high. A small colored settlement is situated on the easterly edge of Denison. Poles, Slavs and Russians comprise about 80% of area's residents. General maintenance of properties is fair to poor. In addition to the noise, smoke and dirt from abutting heavy industries, the area also suffers from obnoxious odors emanating from the glue factory, soap factory and tannery which are located along the southeasterly border of area. Age, obsolescence, adjacency to industry and foreign concentration makes this a weak third grade area; will become fourth grade in few years although this has been a stable, fully-settled community for a long time.

9. LOCATION Cleveland (W. side) SECURITY GRADE 3rd AREA NO. C-25 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

b. Class and Occupation All types of middle class workers; some professional & small business owners

c. Foreign Families 10 % Nationalities Cosmopolitan d. Negro 0 %

e. Shifting or Infiltration Slow foreign infiltration from downtown west side

2. BUILDINGS:	PREDOMINATING	65 %	OTHER TYPE	30 %
a. Type and Size	Singles	5-7 rooms	2-family	5 rooms
b. Construction	Frame		Frame	
c. Average Age	25 years		18-20 years	
d. Repair	Fairly good		Fair	
e. Occupancy	97%		95%	
f. Owner-occupied	80%		45%	
g. 1937 Price Bracket	$ 3000-6500	% change	$4500-7500	% change
h. 1938 Price Bracket	$ 3000-6500	0 %	$4500-7000	-4 %
i. Aug.1939 Price Bracket	$ 3000-6500	0 %	$4500-7500	+4 %
j. Sales Demand	Fair to good		Good	
k. Predicted Price Trend (next 6-12 months)	Stable		Firm	
l. 1937 Rent Bracket	$ 25-50	% change	$ 25-40	% change
m. 1938 Rent Bracket	$ 25-47.50	-3 %	$ 25-37.50	-4 %
n. Aug.1939 Rent Bracket	$ 25-50	+3 %	$ 25-40	+4 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up		Firm to slightly up	

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price $5000-6000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 125

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 45

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This medium old section is the original location of Brooklyn Village and first lay between Broadview and Pearl Rd. and later expanded along both sides of Pearl Rd. and, fairly recently, east of Broadview. Lots in this area range from 35 ft. frontage between Pearl and Broadview, to 45 ft. frontage west of Pearl Rd., and 40-45 ft. frontage east of Broadview. Development first began about 40 years ago, principally of single homes. Within the past 25 years the two-family house became popular and is now scattered in groups of two and three throughout this section. The finer homes in area are located west of Pearl along Spokane, Brooklyn, Woburn and Bucyrus Avenues and east of Broadview off Valley Rd. The advantages are its close location to downtown area; transportation, schools, and shopping facilities along Pearl Rd. hold the popularity of this section. Owner occupancy ratio in two-family homes, although relatively low, is not due to unwilling home ownership but the thrifty investment of individual owners who rent these properties and live elsewhere. Residents are stable and future of this 85% built up area should remain unchanged, except for gradual obsolescence of older properties. That portion of area east of Broadview Rd. and Valley Rd. should improve with additional construction activities and Jennings Rd. project in this easterly portion will speed development because of added rapid traffic connection with downtown.

9. LOCATION Cleveland (W. side) (Formerly Brooklyn) SECURITY GRADE 3rd AREA NO. C-26 DATE 9/13/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Moderate income mechanics - White-collared - Craftsmen

c. Foreign Families 10 % Nationalities German - Hungarian d. Negro 0 %

e. Shifting or Infiltration Occupants of 3rd grade area to north slowly moving here.

2. BUILDINGS:	PREDOMINATING 75 %		OTHER TYPE 20 %	
a. Type and Size	Singles 5-6 rooms		2-family 5 rooms per unit	
b. Construction	Frame		Frame	
c. Average Age	12-15 years		12-15 years	
d. Repair	Fair to good		Fair to good	
e. Occupancy	99%		98%	
f. Owner-occupied	85%		60%	
g. 1937 Price Bracket	$4500-6500	% change	$5500-8500	% change
h. 1938 Price Bracket	$4500-6500	0 %	$5500-8500	0 %
i. Aug. 1939 Price Bracket	$4500-6500	0 %	$5500-8500	0 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$30-50	% change	$30-45	% change
m. 1938 Rent Bracket	$30-47.50	-3%	$30-40	-7 %
n. Aug. 1939 Rent Bracket	$30-50	+3%	$30-45	+7 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up		Firm to slightly up	

3. NEW CONSTRUCTION (past yr.) No. 12 Type & Price $5500-6500 How Selling Owner contracted 2-spec.-sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 75

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 30

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is a continuation of the development of the older Brooklyn Village section lying to the north and began about 1922, principally along Pearl Rd. Later, development spread to the east centering around State Rd. and now is proceeding in the easterly portion lying along Broadview. Lots in this area average 40 ft. frontage and range in depth from 120 ft. to 140 ft. Construction has been fairly uniform throughout, mostly of the two-story single-family type, although there is a scattering of two-family homes throughout. The most desirable streets in this 65% built up area are Archmere, west of Pearl, and the two easterly sections off State and Broadview Rds. The more desirable two-family homes are located in the central section off Pearl Rd. The least desirable street (Flowerdale) in this area lies in the extreme southwestern portion and is developed with cheap homes (some remodeled) shacks and old farm houses. This area has all utilities; the portion off State Rd. (east of W. 32nd) is the only part of this area that is not paved but has graded streets and sidewalks. Future for this area "should continue to hold its own" and development will be normal. Jennings Rd. project will also influence this section favorably (new thoroughfare short-cut to downtown). Area is fairly convenient to stores, schools and churches (mostly along Pearl Rd.).

9. LOCATION Cleveland (W. side) (Formerly Brooklyn) SECURITY GRADE 3rd AREA NO. C-27 DATE 9/13/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared; Factory workers; Laborers

c. Foreign Families 25 % Nationalities Bohemian - Italian d. Negro 0 %

e. Shifting or Infiltration Slow influx of Bohemians and Italians

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rooms; some older houses - 7 rooms			
b. Construction	Frame			
c. Average Age	14 years			
d. Repair	Fair			
e. Occupancy	98%			
f. Owner-occupied	65%			
g. 1937 Price Bracket	$ 4500-6500	% change	$	% change
h. 1938 Price Bracket	$ 4500-6500	0 %	$	%
i. Aug. 1939 Price Bracket	$ 4500-6500	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 30-45	% change	$	% change
m. 1938 Rent Bracket	$ 30-45	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 30-45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singles $6000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Limited to available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is 35% built up; 80% of streets paved; trees along most streets; average lot front 40 ft.; good transportation - by bus on Pearl Rd. and by street car on Brook Park Rd.; convenient to schools, churches and stores. Better homes are located along Luella, Velma, LaVerne and Bradley. There is a light scattering of very cheap homes throughout area. Foreclosures, due to extremely heavy assessments, were quite numerous in the area up to about 2 years ago. (Some 30 properties located on Theota Ave. alone were acquired by institutions). The respread of assessments (1937) helped correct this situation somewhat. At present, foreclosures here are no heavier than elsewhere. Mortgage funds are available up to 70% with the exception of the northwest section where loans are limited to 40-50%, due to unpaved streets and lack of utilities on all streets up to W. 78th St.; all utilities installed in all other parts of area. On the whole, future development will be slow. The area is accorded a third grade rating.

9. LOCATION Parma SECURITY GRADE 3rd AREA NO. C-28 DATE 8/19/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers - laborers

c. Foreign Families 35 % Nationalities Slavish - Hungarian - Polish d. Negro 0 %

e. ~~Shifting or~~ Infiltration of mixed foreign-laboring type

2. BUILDINGS:	PREDOMINATING 85 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rms			
b. Construction	Frame			
c. Average Age	13-14 years			
d. Repair	Fair			
e. Occupancy	90%			
f. Owner-occupied	60%			
g. 1937 Price Bracket	$1500-6000	% change	$	% change
h. 1938 Price Bracket	$1500-6000	0 %	$	%
i. Aug 1939 Price Bracket	$1500-6000	0 %	$	%
j. Sales Demand	Fair to good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 15 - 35	% change	$	% change
m. 1938 Rent Bracket	$ 15 - 35	0 %	$	%
n. 1939 Aug. Rent Bracket	$ 15 - 35	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles $5500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map) b. Institutions

5. SALE OF HOME PROPERTIES (___ yr.) a. HOLC. Attached) b. Institutions

6. MORTGAGE FUNDS: Limited to available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area (located east of State Rd.) is 35% built up; 20% paved streets; 80% dirt roads; bus transportation along Broadview and State Rds; average lot front 40 ft. Ravines (shown blank on map) all through the central part and east of South Blvd; Broadview (main thoroughfare) on the east section of the area is on a steep hill (Chestnut Hill); dead-end streets east of Broadview and south of Rockside. Fifteen percent of the homes in this area are of the two-family type and these are scattered along State Road. Single homes average $3750; much cheaper homes (including some shacks) located in the center of the area along Wales, Grantwood and Lucerne. Unpaved streets and presence of cheap cottages and shacks in center of area create sales resistance. Activity has been dormant for several years. However, at present, a few speculators are tying up lots for the purpose of building houses and offering them for sale. Deal now pending on George Ave. covering 40 lots. Loans available up to 40-70% of appraisal, depending upon whether property is located on paved street and also on its immediate surroundings. The rather high vacancy ratio, presence of shacks and unpaved streets makes this a third grade area. Informed realtor states that rental income above $35 per month even for best properties is difficult to obtain.

9. LOCATION Parma (East of State Rd.) SECURITY GRADE 3rd AREA NO. C-29 DATE 8-19-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Business men; white collared; factory workers

c. Foreign Families 3 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:

	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles 5-7 rooms			
b. Construction	Frame			
c. Average Age	9 years			
d. Repair	Good			
e. Occupancy	99%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$ 5000- 7500	% change	$	% change
h. 1938 Price Bracket	$ 5000- 7500	0 %	$	%
i. Aug. 1939 Price Bracket	$ 5000- 7500	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm to upward			
l. 1937 Rent Bracket	$ 25 - 50	% change	$	% change
m. 1938 Rent Bracket	$ 25 - 50	0 %	$	%
n. 1939 Aug Rent Bracket	$ 25 - 50	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to upward			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singles $5500 How Selling All but 2 owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 26.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is part of H. A. Stahl's allotment and one of the newer residential sections in Parma. All one-family homes; area is 25% built up; 20% paved streets; average lot front - 40 ft. (a few 50 ft. lots in southern part of area); level terrain up to Ridgewood and rising south thereof; good transportation; all utilities installed; fairly clean neighborhood throughout; 10 new homes ($5500) constructed here during past 12 months. Not over 3 or 4 "cheap" cottages in entire area. Section south of Ridgewood is newer and only 5% built up; some very fine homes along State Rd. Improved bus transportation on State Rd. (along eastern boundary) will benefit this section. Real estate brokers are confident this area will see better activity during next 5 years. The area is accorded a third grade rating.

9. LOCATION Parma SECURITY GRADE 3rd AREA NO. C-30 DATE 8-18-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White collared - mechanics

c. Foreign Families 0 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	Single 5-6 rms			
b. Construction	Frame			
c. Average Age	5 years			
d. Repair	Good			
e. Occupancy	96%			
f. Owner-occupied	65%			
g. 1937 Price Bracket	$ 4000-6500	% change	$	% change
h. 1938 Price Bracket	$ 4000-6500	0 %	$	%
i. 1939 Aug. Price Bracket	$ 4000-6500	0 %	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Fairly firm			
l. 1937 Rent Bracket	$ 25 - 45	% change	$	% change
m. 1938 Rent Bracket	$ 25 - 45	0 %	$	%
n. 1939 Aug. Rent Bracket	$ 25 - 45	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Fairly firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions

5. SALE OF HOME PROPERTIES (.... yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Available up to 65% 7. TOTAL TAX RATE PER $1000 (1938) $ 22.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Subdivision laid out about 12 years ago; now 10% built up; 10% streets paved, others dirt and slag; average lot front 40-50 ft.; level to slowly rolling terrain; no utilities with exception of electricity; building restrictions very weak; fair transportation (Pearl Rd. bus). Good bit of available land much closer in and for this reason development of this area will be very slow for some time, also no demand here will be evident until transportation is improved and all utilities installed. Homes scattered all over area -- one or two homes on a street. No new construction within past year. Area is accorded a weak third grade rating.

9. LOCATION Parma Hts. SECURITY GRADE 3rd AREA NO. C-31 DATE 8-29-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Mechanics - few white collared

c. Foreign Families 0 % Nationalities - d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	5-6 rooms 1½-2 story single dwellings			
b. Construction	Frame			
c. Average Age	6 years			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$3500-5500	% change	$	% change
h. 1938 Price Bracket	$3500-5500	0 %	$	%
i. Aug 1939 Price Bracket	$3500-5500	0 %	$	%
j. Sales Demand	Weak			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 30 - 40	% change	$	% change
m. 1938 Rent Bracket	$ 30 - 40	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 30 - 40	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map) b. Institutions

5. SALE OF HOME PROPERTIES (Available up yr.) a. HOLC Attached) b. Institutions

6. MORTGAGE FUNDS: to 65% 7. TOTAL TAX RATE PER $1000 (1938) $ 22.60

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This section was allotted in 1924-25 at the time of Greater Cleveland's rapid expansion program; still only 10-15% built up; lots range from 40 to 100 ft. frontage; 10% streets paved - remainder, slag and dirt; level topography; gas, light and water installed or available with the exception of the eastern section (east of Homewood). Newer homes are on Greenleaf (built around 1930). Poor transportation (suburban bus only); school bus transportation to schools; one parochial school located in extreme northern part of area, north of Pearl Rd. No new construction for past 8 years with exception of one home on Parma Blvd.; chief deterrents are: poor transportation, lack of convenient store and shopping facilities, plus the fact that there is yet too much land closer in and more attractive for home building. Predicted price trend will remain firm, only because present owners are disinclined to sell at a sacrifice. On the whole, activity will remain more or less dormant for next five years at least. Area is accordod a weak third grade rating.

9. LOCATION Parma Hts. SECURITY GRADE 3rd AREA NO. C-32 DATE 8-29-39

AREA DESCRIPTION

Security Map of Greater Clevoland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - factory workers - mechanics - some railroad men

c. Foreign Families 25 % Nationalities Cosmopolitan d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100%		OTHER TYPE %	
a. Type and Size	Singles - 4-5 rms			
b. Construction	Frame			
c. Average Age	15-18 yrs.			
d. Repair	Fair			
e. Occupancy	98%			
f. Owner-occupied	70%			
g. 1937 Price Bracket	$ 2500-4500	% change	$	% change
h. 1938 Price Bracket	$ 2500-4500	0 %	$	%
i. Aug 1939 Price Bracket	$ 2500-4500	0 %	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 15 - 30	% change	$	% change
m. 1938 Rent Bracket	$ 15 - 30	0 %	$	%
n. Aug 1939 Rent Bracket	$ 15 - 30	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 25

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 7

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area sprung up during the war period boom and was laid out about 1917 into lots with 40 ft. frontage, ranging in depth from 100 to 130 ft. Home development here was heaviest during the period from 1917 to 1926 and has been dormant since 1928, except for a small scattering of homes about 4-5 years ago east of W. 73rd where properties are slightly better than portion of area west of W. 73rd. Houses are of standard "cigar box" type, store-and-a-half frame with uniform setback and area is now about 25-30% built up. Lots originally sold from $350 to $500 now can be obtained at, roughly, $100 to $150. All utilities are available but not connected to many houses in the western part; only paved roads in area are Vandalia and Ira (cement) and Biddulph (macadam); others have sidewalks and dirt streets. The absence of construction activity, distance to stores, churches and transportation, plus cheapness of homes will continue to hold this area at its weak third grade classification.

9. LOCATION Brooklyn Hts. (Kleinman's & Pelham - Manor & Hollywood Subdivision) SECURITY GRADE 3rd AREA NO. C-33 DATE 9-13-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers

c. Foreign Families 55 % Nationalities Bohemian - Polish - Russian d. Negro ____ %

e. Shifting or Infiltration Higher type of foreign descent

2. BUILDINGS:	PREDOMINATING	90 %	OTHER TYPE	%
a. Type and Size	One-family			
b. Construction	Frame			
c. Average Age	25 yrs.			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	75%			
g. 193 7 Price Bracket	$ 2100-4300	% change	$	% change
h. 193 8 Price Bracket	$ 2100-4300	0 %	$	%
i. 1939 Price Bracket	$ 2300-4500	+8 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 193 7 Rent Bracket	$ 25 - 35	% change	$	% change
m. 193 8 Rent Bracket	$ 22.50-32.50	-7 %	$	%
n. 1939 Rent Bracket	$ 22.50-32.50	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 26.30

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This 3rd grade area had its first home development about 35 yrs. ago on rather narrow lots (33' frontage) and is now approx. 50% built up. Streets are unpaved (oil treated) but are graded and have cement sidewalks; all utilities installed. This community, through the depression hard hit by unemployment, presented a rather shoddy appearance due to lack of maintenance but within the last 24 months has seen a 25% improvement because of considerable repairing and remodeling. Area has had no new construction since the depression. The industrial area, abutting west boundary of area, formerly housed the Interstate Plant which moved from area and caused considerable unemployment to residents of this section, many of whom lost their homes by foreclosure. Most all of these properties have been resold to second generation of Bohemian, Russian, Polish and Hungarian stock. Transportation in area is poor, but schools, stores and churches are located within area. The industrial plant abutting west boundary has been purchased by several small companies which provide employment to residents of this area. No program of new construction is anticipated for this section but it should remain stable for the next few years. The northerly portion of area, east of Broadway along Pinecrest Dr. and Edgecliff was an attempted subdivision in the $10,000-$15,000 bracket which failed because of neighborhood disadvantages (proximity to cheaper homes on south side of highway -- fumes and smoke from distillery to north and inability of promoters to carry subdivision). Approx. 5 of these more expensive homes ($10,000-15,000) front on park abutting north boundary.

9. LOCATION Redford SECURITY GRADE 3rd AREA NO. C-34 DATE 10-20-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers - white collared - merchants - some professional

c. Foreign Families 25 % Nationalities Polish - Italian - Bohemian d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 4-8 rms			
b. Construction	Frame			
c. Average Age	13-70 yrs.			
d. Repair	Poor to good			
e. Occupancy	98%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$ 2000-6000	% change	$	% change
h. 1938 Price Bracket	$ 2000-6000	0 %	$	%
i. Sept 1939 Price Bracket	$ 2000-6000	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20 - 45	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 45	0 %	$	%
n. Sept 1939 Rent Bracket	$ 20 - 45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singles $5000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 30

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 20-25

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.30

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area embraces the major portion of Bedford. Its development first began along Broadway Ave. and dates back almost 100 yrs. in that portion between Columbus and Solon Rds. in the southerly part. Many homes (lots 40' x 125') in this fully built-up part of area avg. 70-80 yrs. The northwest portion of area is developed about 20% (lots 50' x 185') with homes - avg. age 14 yrs.; streets unpaved, about 35% developed (solid west of Nordham - east of Nordham very light - street unpaved here). The easterly portion of area (south of Columbus Rd.) is developed only about 15% (lots 50' x 200'), streets unpaved, all utilities available; homes avg. age 15 yrs. The occupants of this area are predominantly of American stock but during the "war boom" period, factories imported foreigners, many of whom live in the easterly portion of area. Community, as a whole has remained stable for many years and will remain unchanged. Construction will be light -- of the small 4-5 rm. single type in the $4000-5000 bracket principally in the easterly and northwesterly portions of area. This area embraces the entire commercial district of Bedford lying along Broadway but concentrated between Columbus and Monroe.

9. LOCATION Bedford SECURITY GRADE 3rd AREA NO. C-35 DATE 10-20-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory - Mill - Office workers

c. Foreign Families 20 % Nationalities Polish - Italian - Bohemian d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rms			
b. Construction	Frames			
c. Average Age	15 yrs.			
d. Repair	Fair			
e. Occupancy	98%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$3000-5000	% change	$	% change
h. 1938 Price Bracket	$3000-5000	0 %	$	%
i. Sept 1939 Price Bracket	$3000-5000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 25 - 35	% change	$	% change
m. 1938 Rent Bracket	$ 25 - 35	0 %	$	%
n. Sept. 1939 Rent Bracket	$ 25 - 35	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 6

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 10

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $26.30

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This 3rd grade neighborhood consists of two developments, distinctly separated by difference in age. Portion of area lying along the railroad tracks consists of a development of large old homes dating back some 70 yrs. -- many of which have been converted into multiple family utility. The balance of area lay dormant for many years suffering from lack of outlet, except to the east across railroad tracks. Later opening of Corkhill Rd., in the westerly portion of area, stimulated construction activity prior to the depression. These small homes avg. 15 yrs. (majority of lots 50' x 200'); streets unpaved, all utilities available, except gas in southwesterly projection. Although area has lain dormant since the depression,,it is believed the recent extension of Turney Rd. from 3rd grade area to the west connecting with Corkhill Rd. in this area will stimulate construction activity in the moderate-priced ($4000-5000) small home group.

9. LOCATION Bedford SECURITY GRADE 3rd AREA NO. C-36 DATE 10-20-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers

c. Foreign Families 7 % Nationalities Slavish d. Negro ____ %

e. Shifting or Infiltration Stable - some abandonment of cheap cottages

2. BUILDINGS:	PREDOMINATING 97 %		OTHER TYPE ____ %	
a. Type and Size	Singles 4-6 rm			
b. Construction	Frame			
c. Average Age	12-15 yrs.			
d. Repair	Fairly good			
e. Occupancy	95%			
f. Owner-occupied	65%			
g. 1937 Price Bracket	$ 1500-4500	% change	$	% change
h. 1938 Price Bracket	$ 1500-4500	0 %	$	%
i. 1939 Price Bracket	$ 1500-4500	0 %	$	%
j. Sales Demand	Only fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 15 - 35	% change	$	% change
m. 1938 Rent Bracket	$ 15 - 35	0 %	$	%
n. 1939 Rent Bracket	$ 15 - 35	0 %	$	%
o. Rental Demand	Fairly good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 25

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC Limited to b. Institutions 12

6. MORTGAGE FUNDS: available 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area, lying immediately south of the Maple Heights railroad yards lies on both sides of Dunham Rd. and the southeastern portion is known as the Corkhill Section. Original development began about 15-18 years ago but lacked proper control and uniform restrictions which resulted in spotty development such as garage structures on rear of lot by laborers with small earning power. The section north of Turney Rd. is more sparsely developed and consists of better type homes than that portion south of Turney Rd. (Corkhill). The recent trend has been the abandonment of the cheap, cottage garage type homes partially due to condemnation by Maple Heights officials. The area on the whole, however, is desirable from a renting standpoint, although practically no building activity has occurred in the past 7-8 years. The Corkhill Section consists of slightly cheaper homes and development here is about 18%. Lots in the whole area average about 40 ft. x 120 ft. and, at the present time, can be bought for $200 to $500. Approximately 15% of the streets are paved, principally such thoroughfares as Turney Rd., Rockside and Dunham. However, the northwest area bounded by Rockside and Dunham is paved; other streets in the area are graded and slagged. Majority of streets have sidewalks; all utilities available in area except gas. Transportation is only fair--half hour schedule during rush, on the hour normal. This area, although near to railroad yards, does not suffer to a large extent from dirt and soot due to prevailing southwesterly winds. On the whole, little improvement or change is looked for until the more desirable parts of Maple Heights become built up. Vacant lots are practically all owned by realtors. Area is fairly level and unwooded.

9. LOCATION Maple Hts. (South of R.R. Yards & Corkhill Section) SECURITY GRADE 3rd AREA NO. C-37 DATE 9-6-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Mill and factory workers - also laborers

c. Foreign Families 25 % Nationalities Bohemian - Hungarian d. Negro 1 fam%

e. Shifting or Infiltration Slow influx of 2nd generation of foreign descent

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rms			
b. Construction	Frame			
c. Average Age	20-25 yrs.			
d. Repair	Fair			
e. Occupancy	98%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$ 2800-3500	% change	$	% change
h. 1938 Price Bracket	$ 2700-3200	-6 %	$	%
i. 1939 Price Bracket	$ 2800-3500	+6 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20 - 30	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 30	0 %	$	%
n. 1939 Rent Bracket	$ 20 - 30	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 13

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 17

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area known as Maple Grove was platted about 30 yrs. ago and is the oldest section in Maple Heights. Lots average 40' x 132' and have been developed about 85% with mostly 1½ story frame houses. All utilities are in but only Granger Rd. is paved; balance of streets have sidewalks and are well graded and slagged. The area is fairly level but slopes downward along the N.E. border to the railroad tracks. Schools and stores are located in area but churches are approx. 1 mile to the east. The original occupants of this community came here during the World War "boom" and were predominantly foreign mill and factory workers. At one time the community's reputation was somewhat blighted by cases of vandalism but within the past 8 yrs. an influx of better type young people of second generation foreign descent has somewhat rejuvenated the desirability of this section. No new construction has occurred since the depression of 1929 but realtor reports that several homes were remodeled by liquidating institutions for new purchasers. Area has one colored family but local authorities are endeavoring to obtain a removal. Future of this community appears stable at present but no active construction is anticipated here until more desirable areas of Maple Heights are fully developed.

9. LOCATION Maple Hts. (South of R.R. yards and Corkhill Section) SECURITY GRADE 3rd AREA NO. C-38 DATE 9-6-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Factory workers - white collared - foremen

c. Foreign Families 10 % Nationalities Slavish d. Negro 0 %

e. ~~Shifting of~~ Infiltration of Second Generation

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	1½ story cottages			
b. Construction	Frame			
c. Average Age	18-20 yrs.			
d. Repair	Fair			
e. Occupancy	99%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$ 2000-5500	% change	$	% change
h. 1938 Price Bracket	$ 2000-5000	-7 %	$	%
i. Sept 1939 Price Bracket	$ 2000-5500	+7 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 20 - 40	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 40	0 %	$	%
n. Sept 1939 Rent Bracket	$ 20 - 40	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price Singles $4500-5000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 19

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 7

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This 3rd grade area's development (40' frontage lots) dates back to about 30 yrs. in the section along Broadway west of Lee Rd.; the easterly projections to the north and south (15-18 yrs. old) of abutting 2nd grade area consist of sparse scattered cheap development (southern projection mostly vacant land). The westerly portion of area is fairly well built up, but area as a whole is only developed 10%. All streets are paved and utilities in with the exception of the easterly projections which lack gas and have a few graded slag streets with cement sidewalks. Main arteries for this area are Broadway and Lee Rd. (westerly part), Libby and Raymond (east-west). A concentration of approx. eight 2-family homes are located on Paine Ave. (Near Broadway). Balance of area contains only a few 2-family houses. Schools, churches, stores and transportation (15 min. rush - half hour normal) are convenient to westerly part of area but distant to easterly projections of area. Future development in this area will be slow and will be located principally in the western part near Broadway and Lee Rd. because of proximity to transportation and other facilities. Development in this area is mostly of 1½ sty. dwellings, cheap homes, and some cottages. Commercial district lies on Broadway and at the intersection of Lee and Libby Rds. On the whole, future development in this area will, probably, be of better type homes than those present as indicated by the slight construction during the past 3 yrs. However future for area will be uncertain until the abutting 15% built up 2nd grade neighborhood is heavily developed.

9. LOCATION Maple Hts. SECURITY GRADE 3rd AREA NO. C-39 DATE 9-6-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Mostly factory workers - clerks (few office workers & minor officials)

c. Foreign Families 20 % Nationalities Polish - Czechs d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	4-7 rm singles			
b. Construction	Frame - some brick			
c. Average Age	9 yrs.			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	90%			
g. 1937 Price Bracket	$ 2500-8000	% change	$	% change
h. 1938 Price Bracket	$ 2250-7500	-7 %	$	%
i. 1939 Price Bracket	$ 2250-7500	0 %	$	%
j. Sales Demand	Light			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1937 Rent Bracket	$ 15 - 50	% change	$	% change
m. 1938 Rent Bracket	$ 12.50-50	-4 %	$	%
n. 1939 Rent Bracket	$ 17.50-50	+8 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price $5000 How Selling Not sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 9

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 6

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out about '23-'24 into lots 40' x 125' but development has never taken -- at present the area is only about 2% built up. Most of development lies in part north of Granger -- balance of area is only lightly spotted with homes, principally small homes with garden plots. However, a few nice homes in the $6000-7000 class are located farther south along Turney Rd. -- also 7 homes (8-9 yrs. old) on Grannis Ave. at Turney Rd. in $7000 class. Transportation is along Turney Rd. About 15% of streets are paved; utilities are limited south of Granger but available east of Turney on the following streets: Tonsing, Willard, Darlington, Grannis, Havana and Littleton. Grade school for area is located on west side of Turney at Grannis, Parochial school located on Granger and church. Lutheran school and church are located at Turney and Granger. Future of area (no detrimental influence except lack of restrictions) is largely dependent on rate of Garfield Heights growth. At present, there is little, if any, demand to locate here.

9. LOCATION Garfield Hts. SECURITY GRADE 3rd AREA NO. C-40 DATE 9-13-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very slowly Decreasing _____ Static _____

b. Class and Occupation Factory workers - some office workers (white collared)

c. Foreign Families 50% Nationalities Polish - Bohemian - Italian d. Negro 0 %

e. Shifting or Infiltration Hardly any -- mostly same type coming in

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20 %	
a. Type and Size	5-6 rm singles		5-6 rm doubles	
b. Construction	Frame		Frame	
c. Average Age	12 yrs.		12 yrs.	
d. Repair	Only fair		Fair	
e. Occupancy	98%		98%	
f. Owner-occupied	60%		55%	
g. 1937 Price Bracket	$ 4000-6500	% change	$ 5500-9000	% change
h. 1938 Price Bracket	$ 3750-6200	-5 %	$ 5250-8750	-4 %
i. 1939 Price Bracket	$ 3600-5900	-5 %	$ 5000-8500	-4 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 35 - 45	% change	$ 27.50 - 42.50	% change
m. 1938 Rent Bracket	$ 30 - 42.50	-9 %	$ 22.50- 37.50	-10 %
n. 1939 Rent Bracket	$ 32.50-47.50	+10 %	$ 27.50 - 42.50	+10 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price Singles $5800 How Selling Owner - contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 50

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 20

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This section was developed along Garfield Blvd. about 1921, and is now about 65% built up with mixed singles and doubles. Lots average 40' x 120' -- about 85% of streets are paved -- those unpaved lie principally south of Garfield Blvd. (Reed - E. 94th & E. 96th) where development is sparse. Eastern boundary of area fronting contains Garfield Heights grade and high schools. Area abutting Plymouth back to E. 93rd contains a 30 acre undeveloped parcel. This area is classified in third grade principally because of spotty development (mixed singles and doubles) and large percentage of "Jerry-building". These cheaply constructed homes are the oldest in neighborhood, built by the realty company that developed this area for speculative purposes. Institutions had and still have a rather large number of properties. It appears, although they are not cutting "list" prices, they will accept up to 10% loss. Opinion of local realtors is that new construction will avoid this area in preference to that lying farther south.

9. LOCATION Garfield Hts. SECURITY GRADE 3rd AREA NO. C-41 DATE 9-13-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory and shop workers - some laborers

c. Foreign Families 35 % Nationalities Bohemian - Polish d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	4-6 rm singles			
b. Construction	Frame			
c. Average Age	18 yrs.			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$ 2500-4500	% change	$	% change
h. 1938 Price Bracket	$ 2500-4200	-4 %	$	%
i. 1939 Price Bracket	$ 2500-4500	+4 %	$	%
j. Sales Demand	Light			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20 - 35	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 30	-9 %	$	%
n. 1939 Rent Bracket	$ 20 - 30	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Consus Tract Map Attached) b. Institutions

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This partly wooded hilly section is developed about 10% and homes are concentrated mostly along Dressler Rd., Forestdale and area south to Broadway - balance of area (north of Dressler to Granwood Blvd. and part east of E. 143rd) is undeveloped. Lots range from 40' x 120' to 1/2 acre parcels and follow no uniform pattern -- area platting consisted of only street block sections -- most of restrictions have expired. Forestdale (area boundary) is the only paved street except for E. 131st St. Northwesterly part of area abutting Calvary Cemetery is a gravel and sandpit. Utilities are available only on Forestdale, Dressler, E. 135th St., Valleyview, E. 143rd and Cranwood Blvd. Grade school is located at Dressler & E. 135th St. Other conveniences such as shopping center, churches and transportation lie in area to the north along E. 131st. Future for area's improvement is uncertain and depends on speculative development which at present has no interest in this section. However, presence of many renovized farm houses (on southwest boundary of Broadway Ave.) and lack of uniformity in lot size will probably withhold this area from ever being a second grade neighborhood, particularly in view of negro settlement abutting area on the northeast.

9. LOCATION Garfield Hts. (Dressler Rd. Section) SECURITY GRADE 3rd AREA NO. C-42 DATE 9-13-39

AREA DESCRIPTION

Security Map of Greator Cloveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Low income workers - rather heavy relief rolls

c. Foreign Families 35 % Nationalities Cosmopolitan d. Negro About 10 % fam.

e. Shifting or Infiltration Change of ownership occurring, to same type inhabitants

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles - 4-6 rms			
b. Construction	Frame			
c. Average Age	15 yrs.			
d. Repair	Fair to poor			
e. Occupancy	100%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$ 900-4000	% change	$	% change
h. 1938 Price Bracket	$ 900-4000	0 %	$	%
i. 1939 Aug. Price Bracket	$ 900-4000	0 %	$	%
j. Sales Demand	Weak			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 10 - 30	% change	$	% change
m. 1938 Rent Bracket	$ 10 - 30	0 %	$	%
n. 1939 Aug. Rent Bracket	$ 10 - 30	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 30

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 25

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This 10-15% built up area was a poorly restricted subdivision that failed almost at its inception some 20 years ago and has remained more or less dormant since that time. Area suffers from lack of uniformity in construction, many 4-room garage-like homes, lack of uniform set-back, lack of improvements; such as: street paving and sewer except on main artery -- Lee Rd. and two streets in the northerly portion; namely: Langley and Lipton. Balance of area has sidewalks and dirt streets. Water and electric is available to area but gas is not and sewage is of cesspool type. This area has a scattering of colored families in western part, a moderately heavy foreign occupancy and American inhabitants are of very low income type heavily on relief rolls. Real estate sales activity has been moderately fair due to cheapness of housing and the earnest desire of unwilling property holders to unload for reasonable offer. The school district for this section lies in 3rd grade area immediately to the north and is also attended by the heavy colored settlement abutting this section on the west boundary. Area's future is not favorable. This section, formerly part of Miles Hts, was annexed by Cleveland in 1932, and the city has been reluctant to improve the streets because of the apparent inability of the occupants to pay for the assessment. Langley and Lipton Aves in northern part of area, are more fully developed. Balance of area is mostly scattered and future development will be very slow, if at all, during the next 3 to 5 years.

9. LOCATION Cleveland (E. side) (Formerly part of Miles Hts.) SECURITY GRADE Low 3rd AREA NO. C-43 DATE 9-13-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White collar - mill foremen - public service - professional

c. Foreign Families 5 % Nationalities Czech - Polish d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 35 %	
a. Type and Size	Singles 6-8 rms		2-family 5-6 rms per un.	
b. Construction	Frame - several brick		Frame - some brick	
c. Average Age	20 yrs.		20 yrs.	
d. Repair	Good		Fairly good	
e. Occupancy	100%		100%	
f. Owner-occupied	90%		90%	
g. 1937 Price Bracket	$ 3000-7500	% change	$ 4500-10,000	% change
h. 1938 Price Bracket	$ 3000-7000	-5 %	$ 4500- 9,000	-7 %
i. Sept 1939 Price Bracket	$ 3000-7500	+5 %	$ 4500-10,000	+7 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm to slightly up		Firm to slightly up	
l. 1937 Rent Bracket	$ 30 - 55	% change	$ 25 - 45	% change
m. 1938 Rent Bracket	$ 30 - 50	-7 %	$ 25 - 40	-7 %
n. Sept 1939 Rent Bracket	$ 30 - 55	+7 %	$ 25 - 45	+7 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm to up		Firm to up	

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price $6000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 15

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Miles Ave., the east-west artery for this area, was a well known thoroughfare 40-45 years ago but this area's development as a residential section, although now 98% built up, didn't gain impetus until about 35 years ago. Large 7-9 rm. singles of frame and brick were built along Miles Ave. first and average 25 yrs. in age. The side streets are developed with, mostly, standard 6 rm. singles rather heavily mixed with two-family dwellings. This area has been very stable due to good schools and transportation; 2nd generation of original owners in many cases have stayed and purchased homes. This is virtually an individual solid American community of Welsh-German-Irish stock except for a small scattering of Czech and Polish along Hlavin, Hoy and Beachwood between E. 124th and E. 135th. The southern boundary abutts the desirable 2nd grade Cranwood section and also the large E. 116th St., the other at E. 131st St. The future for this 3rd grade-plus area should continue to remain stable for the next few years.

9. LOCATION Cleveland (E. side) (Miles Ave. District) SECURITY GRADE High 3rd AREA NO. C-44 DATE 7-9 39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Public Service - Tradesmen - Mechanics

c. Foreign Families 20 % Nationalities Bohemian - Irish - Welsh d. Negro 0 %

e. Shifting or Infiltration Negligible - only in northwest part and very slowly

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. Type and Size	Singles 5-6 rooms		2-family 5 rooms per unit	
b. Construction	Frame		Frame	
c. Average Age	15-20 years		18-20 years	
d. Repair	Fairly good		Fairly good	
e. Occupancy	100%		100%	
f. Owner-occupied	95%		80%	
g. 1937 Price Bracket	$3000-5500	% change	$4500-6500	% change
h. 1938 Price Bracket	$3000-5200	-4 %	$4500-6000	-5 %
i. Sept. 1939 Price Bracket	$3000-5500	+4 %	$4500-6500	+5 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm to slightly up		Firm	
l. 1937 Rent Bracket	$25-40	% change	$25-35	% change
m. 1938 Rent Bracket	$25-40	0 %	$25-35	0 %
n. Sept. 1939 Rent Bracket	$25-40	0 %	$25-35	0 %
o. Rental Demand	Very good		Very good	
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up		Firm to slightly up	

3. NEW CONSTRUCTION (past yr.) No. 4 Type & Price $5500-6000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 10

6. MORTGAGE FUNDS: Fairly ample 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This better grade workingman's district now 90% built up was a natural growth ~~=~~ the last development inside the limits of Cleveland proper in this direction -- and received immediate occupancy by public service men (by law enforced to live in city limits). Inhabitants in this area are of better type 2nd generation of foreign stock from the heavily populated 4th grade area to the north. Catholic Church immediately to north is stabilizing influence on holding this occupancy. However the lack of proper restrictions allowed the intermingled construction of two-family with single dwellings, which although well kept in most cases penalize the values of abutting singles. Desirability of this area as a workingman's district is strong because of its proximity to downtown and nearby industry. Stability of income of inhabitants has kept foreclosures low and properties for sale have found a ready market. The northwestern projection of area is oldest (homes average 25 yrs.) while the southern part is newer (homes average 15 yrs.) The only part of area left for development is in the southeastern corner - east of Turney Rd. Future of area will be stable for the next 3-5 yrs.

9. LOCATION Cleveland (E. side) SECURITY GRADE 3rd AREA NO. C-45 DATE 9/9/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Steel & Aluminum Co. workers (mostly salaried) - Some professional

c. Foreign Families 15% Nationalities Czech & Polish d. Negro 0 %

e. Shifting or Infiltration None - New home purchasers are American

2. BUILDINGS:	PREDOMINATING 65%		OTHER TYPE 35%	
a. Type and Size	1½-2 story singles 6-7 rooms		Standard up-down, two-families, 5-6 rm. suite	
b. Construction	Frame		Frame	
c. Average Age	16-20 yrs.		16-20 yrs.	
d. Repair	Good		Fairly good	
e. Occupancy	99%		99%	
f. Owner-occupied	95%		95%	
g. 1937 Price Bracket	$4000-6500	% change	$4500-8500	% change
h. 1938 Price Bracket	$4000-6500	0 %	$4500-8500	0 %
i. Sept. 1939 Price Bracket	$4500-6500	+5 %	$5000-8500	+4 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm to slightly up		Firm to slightly up	
l. 1937 Rent Bracket	$40-55	% change	$ 27.50-45	% change
m. 1938 Rent Bracket	$40-55	0 %	$ 27.50-45	0 %
n. Sept. 1939 Rent Bracket	$40-55	0 %	$ 27.50-45	0 %
o. Rental Demand	Strong		Strong	
p. Predicted Rent Trend (next 6-12 months)	Firm to up		Firm to up	

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles $5000-9000 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 2

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 4

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 21.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This good 3rd grade neighborhood comprises all of the Village of Newburgh Hts. with the exception of that small part of the 4th grade area between the Park and Harvard Grove Cemetery, consisting of Brow Ave. and southerly projections of E. 52nd, E. 53rd, E. 54th Sts. The area lies on a plateau separated from the 4th grade area to the north and east by a picturesque park-ravine. Home development in this 85% built-up neighborhood first began about 1915 and was very heavy until 1921, became dormant until 1924, and then proceeded steadily until 1929. After 1929 area again lay dormant until within the last 18 mos. when new construction of single homes started (all owner-contracted). This area's development (both 2-families and singles) has been of sound construction, but lack of proper restrictions has permitted the intermingling of singles (1½ & 2-story types) with 2-family structures. With the exception of the small southwesterly corner, homes have been well-kept and area, in informed realtor's opinion, has a very high ratio of unincumbered properties. Newburgh's very favorable financial condition (free of debt) and low tax rate are strong selling points for this section. Public transportation is good - Washington Park Blvd. to downtown; Harvard Ave. for crosstown service. Employment is nearby to the south and west (American Steel, U.S. Aluminum Co., & Republic Steel). Most occupants of this area are long-service and salaried employees. Area lacks shopping center, has only elementary grade school and depends on Cleveland for its fire protection (high insurance rate). The new homes (constructed in past 18 mos.) were built on Washington Pk. Blvd. The area's trend of desirability will remain stable for the next several years.

9. LOCATION Newburgh Hts. SECURITY GRADE High 3rd AREA NO. C-46 DATE 9/30/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Tradesmen - Craftsmen - Steel workers - Some professional

c. Foreign Families 60 % Nationalities Polish d. Negro 0 %

e. Shifting or Infiltration None (strong family ties)

2. BUILDINGS:	PREDOMINATING 65 %		OTHER TYPE 25 %	
a. Type and Size	Singles	4-6 rooms	Standard up & down two-families	4-5 rm. suites
b. Construction	Frame		Frame	
c. Average Age	25 years		25 years	
d. Repair	Fairly good		Fairly good	
e. Occupancy	100%		97%	
f. Owner-occupied	95%		95%	
g. 1937 Price Bracket	$2500-5500	% change	$3500-6000	% change
h. 1938 Price Bracket	$2300-5200	-6 %	$3300-5500	-7 %
i. Sept. 1939 Price Bracket	$2500-5500	+6 %	$3500-6000	+7 %
j. Sales Demand	Brisk		Brisk	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$20-40	% change	$18-30	% change
m. 1938 Rent Bracket	$20-40	0 %	$18-30	0 %
n. Sept. 1939 Rent Bracket	$20-40	0 %	$18-30	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable to slightly up		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 30

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 23

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fully built-up 3rd grade neighborhood had its first home development about 50 yrs. ago along its thoroughfares -- Fleet Ave., E. 65th St., and E. 71st St. Most lots have from 30-35' frontage, with the exception of 40' lots on Fleet Ave. (east of E. 65th St.). Single-family homes range from the small 4 room 1-story long type on the side streets to the large 2-story 6-8 rm. frames on Fleet Ave. and Lansing (east of E. 65th St.). Standard 2-family structures are scattered throughout area but predominate on the following streets: Sebert and Chambers (east of E. 65th St.); Lansing (west of E. 65th St.) and Indiana and Ottawa (here 15-20 yrs. old). An approximate 10% of the structures in this area consist of long 1-story singles converted into 2-family utility (1 bathroom) along such streets as: Fullerton, Hosmer, and Gertrude. Commercial development lies on E. 65th St. and on Fleet Ave. between E. 61st and E. 65th Sts. This area has remained stable and fully occupied for many years. Occupants, totally Polish or of Polish descent, are of home-loving type held here by strong family and social ties. The very large churches and parochial schools (St. Stanislaus and Church of the Immaculate Heart) are located in area. The proximity of area to the new South High School, between E. 74th and E. 75th Sts. in abutting 4th grade area, adds to the stability of this section. The future trend of this area will remain stable for the next several years.

9. LOCATION Cleveland (E. side) SECURITY GRADE High 3rd AREA NO. C-47 DATE 9/30/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

   b. Class and Occupation Factory workers - Mechanics - Some office workers - Craftsmen

   c. Foreign Families 35% Nationalities Better type Hungarian & Czech d. Negro %

   e. Shifting or Infiltration Second generation of foreign descent into new homes

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	12-20 years			
d. Repair	Fairly good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$ 2000-5000	% change	$	% change
h. 1938 Price Bracket	$ 2000-4500	-8 %	$	%
i. Sept. 1939 Price Bracket	$ 2000-5500	+15%	$	%
j. Sales Demand	Only fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 20-37.50	% change	$	% change
m. 1938 Rent Bracket	$ 20-35	-4 %	$	%
n. Aug. 1939 Rent Bracket	$ 20-40	+9 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price $5000-5500 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 20

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 20

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, formerly part of Miles Heights and Warrensville Heights, was a premature development started about 20 years ago and laid out into lots ranging from 40-45 ft. frontage and now built up about 20%. Most of this area has lain dormant for approximately 10 years, principally due to only fair fire protection, poor transportation and high assessment on paved streets (50% in area), particularly Judson Blvd. However, within the last year there has been some building activity in the southeastern part known as City Allotment. A small scattering of two family houses are located in area. The northern part, east of Lee Rd., is unpaved as is most of the southwestern part and better development lies in the southeastern and northwestern parts. Within the past year many lots have been put up for sale by Sheriff for taxes. Assessments will expire within the next year and in many instances respread will probably be necessary. School facilities for this district are only one grade school which is also heavily attended by colored children from 4th grade area - D-10. Stores for this area are located at the intersection of Lee Rd. and Miles. Church and high school facilities are distant. Fire and police protection for area are patrolled by units two miles distant, located at E. 131st. This area's future appears more favorable due to some building activity within the past year but on the whole, no large amount of construction is anticipated for the next 2 to 5 years.

9. LOCATION Cleveland (E. side) SECURITY GRADE 3rd AREA NO. C-48 DATE 9/13/39

SECURITY MAP OF Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

East Blvd., set apart from the balance of area is a single street development about 15 years old with 30 ft. grass strips between curb and sidewalk and an additional setback of 30 ft. between sidewalk and house. Single-family homes and two-family homes on this Boulevard are the best in area and range in price from $5,400 to $12,000. However, sales of these frame properties have been steadily at lower prices; due to the fact that expensiveness of development was not warranted in this section. This street, however, stands out as the best in whole area. Whether infiltration from the north will gain much headway during the next 3 to 5 years or more is problematical but it does constitute a serious threat to adjacent property values. On the whole, sales prices for this section should remain stable due to fairly strong demand and advantageous facilities located in area.

9. LOCATION Cleveland (E. (Corlett Section) side) SECURITY GRADE 3rd AREA NO C-49 DATE 9/13/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing _____ Static _____

b. Class and Occupation Factory workers - White-collared - Mechanics - Craftsmen

c. Foreign Families 30 % Nationalities Czech - Polish - Slavish d. Negro _____ %

e. Shifting or Infiltration Strong pressure from north by Jewish & Italians

2. BUILDINGS:	PREDOMINATING 65 %		OTHER TYPE 30 %	
a. Type and Size	Singles 6 rooms		2-family 5 rms. per unit	
b. Construction	Frame		Frame	
c. Average Age	15-20 years		12-20 years	
d. Repair	Fairly good		Good	
e. Occupancy	100%		100%	
f. Owner-occupied	90%		80%	
g. 1937 Price Bracket	$3500-6000	% change	$4000-8500	% change
h. 1938 Price Bracket	$3500-5500	-5 %	$4000-7900	-5 %
i. Aug. 1939 Price Bracket	$3500-6000	+5 %	$4000-8500	+5 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$30-50	% change	$25-45	% change
m. 1938 Rent Bracket	$30-50	0 %	$25-45	0 %
n. Aug. 1939 Rent Bracket	$30-50	0 %	$25-45	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up		Firm to slightly up	

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price $5000-5500 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 50

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 75

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This large residential area, heavily populated by second generation of Bohemian descent, began its first development in the west part about 25 years ago and its central and eastern part about 20 years ago, with the exception of East Blvd. (in western part) which was platted and sold 15 years ago. Popularity of this section was strong and development was rapid both in single-family and two-family structures (scattered throughout area). Lots in western part average 35 ft. frontage, except East Blvd. which average 45-50 ft.; balance of area has average lot frontage of 40 ft. Homes throughout area are of standard two-story gable type and area is now about 90% built up. This section has excellent transportation, church, store and school facilities (four grade and three junior high schools). All streets are paved and assessments are paid up. Adverse influence to this area, however, is its attractiveness to Jewish, Italian and colored residents in 4th grade area immediately to the north who have maintained constant pressure to get into this section. Their infiltration, although strongly resisted, has partly succeeded, principally south along E. 142, 143, 144 and 146th Sts. (by colored) and by Italian along E. 116th, 117th, and 118th Sts. to the south (these streets now part of 4th grade area to the north). Main shopping center for this area lies along E. 131st and E. 116th running through central portion of area. Sale of property on small down payment in this area has found a ready market and considerable dealing in property by individuals is going on. (Continued on next page)

9. LOCATION Cleveland (E. side) (Corlett Section) SECURITY GRADE 3rd AREA NO. C-49 DATE 9/13/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Small business owners - Tradesmen - Wholesale & retail workers

c. Foreign Families 25 % Nationalities Russian - Jewish d. Negro 0 %

e. Shifting or Infiltration Steadily to Jewish - Strong pressure by Negroes from west

2. BUILDINGS:	PREDOMINATING	70 %	OTHER TYPE	30 %
a. Type and Size	2-family (5-6 rm. suites)		Singles 6 rooms	
b. Construction	Frame		Frame	
c. Average Age	15-18 years		15-18 years	
d. Repair	Fair		Fair	
e. Occupancy	98%		98%	
f. Owner-occupied	70%		80%	
g. 1937 Price Bracket	$ 5000-8000	% change	$ 3500-5500	% change
h. 1938 Price Bracket	$ 4800-7500	-5 %	$ 3300-5200	-3 %
i. Aug. 1939 Price Bracket	$ 5000-8000	+5 %	$ 3500-5500	+3 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 25-40	% change	$ 30-47.50	% change
m. 1938 Rent Bracket	$ 22.50-37.50	-8 %	$ 30-42.50	-7 %
n. Aug. 1939 Rent Bracket	$ 25-40	+8 %	$ 30-47.50	+7 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price Singles $5000-5500 How Selling Owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 150

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 75

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

With the exception of the northwestern part (where development began about 25 yrs. ago), the balance of this area was a "mushroom growth" heavy with 2-families occurring about 15 yrs., principally, of "jerry-builders" and has resulted in heavy foreclosures and institutional ownership of properties. Occupancy here began with an extremely heavy infiltration of Russian-Jewish from the downtown 4th grade area around Woodland-55th between the years of 1920-30. The older 4th grade area lying to the west has steadily moved east into this section due to the colored encroachment in that 4th grade area, which also threatens this section although exclusion of Negro occupancy has been restricted to the 4th grade area as shown on map. The cheapness of construction has tended to increase the lack of property maintenance, also partly characteristic of the area. Lots in this area average 40' frontage and are developed about 70%. However, such streets as E. 147th & E. 149th are undeveloped except for the immediate vicinity of Kinsman (main thoroughfare and business center). Future for this section appears stable for only a short period due to present real estate conditions but to all appearances the pressure from advancing Negro and Italian infiltration into abutting 4th grade territory will, no doubt, spread into this section, although present western boundary of this area now marks the extent of their eastward movement.

9. LOCATION Cleveland (E. side) SECURITY GRADE 3rd AREA NO. C-50 DATE 9/19/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers - Machinists - Craftsmen - Some office workers

c. Foreign Families 60 % Nationalities Hungarian - Slavish d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. Type and Size	2-families (4-5rm. suites)		Singles 6 rooms	
b. Construction	Frame		Frame	
c. Average Age	20-25 years		20-25 years	
d. Repair	Fair		Fair	
e. Occupancy	100%		100%	
f. Owner-occupied	75%		85%	
g. 1937 Price Bracket	$ 4500-7500	% change	$ 3500-6000	% change
h. 1938 Price Bracket	$ 4400-7000	-5 %	$ 3500-5700	-3 %
i. Aug. 1939 Price Bracket	$ 4500-7500	+5 %	$ 3500-6000	+3 %
j. Sales Demand	Fairly good		Fairly good	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 25-40	% change	$ 25-45	% change
m. 1938 Rent Bracket	$ 25-35	-8%	$ 25-40	-7%
n. Aug. 1939 Rent Bracket	$ 25-40	+8%	$ 25-45	+7%
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 100

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 85

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area lies on a gradual slope rising to the east and leveling off at E. 117th St. Development in this area proceeded from western boundary to the east about 30 yrs. ago into lots ranging from 35' to 45' frontage and has become one of the better heavily populated Hungarian and Slavish neighborhoods, now 100% built up, with a higher percentage of 2-family homes than singles. The stability of neighborhood is held by the advantages of proximity to industry lying to the west, the Woodland Hills Park (south boundary), churches, social buildings, schools and good transportation. The area's main arteries are the heavily trafficked Buckeye Rd. and E. 116th St. and East Blvd. The congestion of area, total development, age of property, heavy mixture of 2-families and heavy foreign occupancy rate this area no more than 3rd grade but its stability will hold for several years due to the strong home-owning character of residents and area's advantages mentioned above. Several large apartments are located in northern part abutting University Circle and a few are located in southwestern part abutting St. Luke's Hospital.

9. LOCATION Cleveland (E. side) (Buckeye Rd. Section) SECURITY GRADE 3rd AREA NO. C-51 DATE 9/19/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White-collared - Skilled mechanics - Some professional Small business owners

c. Foreign Families 30 % Nationalities Better type of Bohemian & Italian d. Negro 0 %

e. Shifting or Infiltration Slow influx of Slavish & Hungarian from south

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 35 %	
a. Type and Size	Singles 6-8 rooms		2-family 5-6 rm. suites	
b. Construction	Frame		Frame	
c. Average Age	20 yrs.		20 yrs.	
d. Repair	Fairly good		Good	
e. Occupancy	99%		99%	
f. Owner-occupied	85%		75%	
g. 1937 Price Bracket	$ 4000-6700	% change	$ 5300-9800	% change
h. 1938 Price Bracket	$ 3800-6500	-4 %	$ 5000-9500	-4 %
i. Sept. 1939 Price Bracket	$ 4000-7000	+7 %	$ 5500-9800	+6 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 40-55	% change	$ 30-50	% change
m. 1938 Rent Bracket	$ 35-50	-11 %	$ 27.50-45	-9 %
n. Aug. 1939 Rent Bracket	$ 40-55	+11 %	$ 30-50	+9 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up		Firm to slightly up	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 12

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area, lying above downtown Cleveland and sloping upward to the east, was developed first about 30 yrs. ago in the southern part as a Bohemian section surrounding its Catholic church and school. The northern part of area follows the ravine abutting the higher plateau of Cleveland Hts. and the college building area at the intersection of Euclid & E. 107th St. The home development has reached 85% and is virtually solid except for the portion consisting of E. 120th, E. 124 and E. 126th south of Fairmount which contains a heavy percentage of good 2-family structures built about 15 yrs. ago and still has a rather large number of vacant lots. Although area suffered in depreciation of prices from the depression, the building of the large St. Luke's Hospital in southwestern part has stabilized values there, due to housing demand for nurses and hospital workers. Proximity of this area (northern part) abutting the city's second largest business and theatre district at Euclid-105th, plus school facilities and rapid transit service on Shaker Blvd. (area's southern boundary) will hold this area stable for many years. The Italian residents of neighborhood came to this section from the 4th grade area, lying to the west, between 1920-30 but their infiltration in the past 9 yrs. has been negligible. The present slow infiltration of better type Hungarian from third grade area to the south is also negligible but of more consistency due to the pressure caused by congestion in that area.

9. LOCATION Cleveland (E. side) (E. Blvd. - Woodland Section) SECURITY GRADE 3rd AREA NO. C-52 DATE 9/19/39

SECURITY MAP OF Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

cases, owners have made nominal leases for educational or institutional use. Properties in the northern part abutting the park do not follow in this latter class but because of their obsolescence, size, and large lots have been thrown into this category. Property values in area will, eventually, stabilize for the smaller single family homes with the absorption of large homes now on the market. The beautiful park abutting this fully built up section enhances the possibility of this area becoming an exclusive apartment site (one solid block of apartments now located on East Blvd. between Ashbury and Superior.)

9. LOCATION Cleveland (E.side) SECURITY GRADE High 3rd AREA NO. C-53 DATE 9/12/39
(Wade Estates & Park Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation College students - Some teachers - Musicians - Public Service & office workers

c. Foreign Families 5 % Nationalities Italian d. Negro 1 % family

e. Shifting or Infiltration Increasing occupancy of students attending nearby colleges

2. BUILDINGS:	PREDOMINATING 55 %		OTHER TYPE 40 %	
a. Type and Size	Singles	8-9 rooms	Old mansions converted into boarding houses	10-15 rooms
b. Construction	Frame - Some brick		Brick & stone	
c. Average Age	25-35 years		25-35 years	
d. Repair	Fair		Fair	
e. Occupancy	98%		80%	
f. Owner-occupied	60%		30%	
g. 1937 Price Bracket	$ 5500-8500	% change	$ 17,500-35,000	% change
h. 1938 Price Bracket	$ 5000-8000	-7 %	$ 15,000-30,000	-14 %
i. Aug. 1939 Price Bracket	$ 5000-8000	0 %	$ 15,000-25,000	-11 %
j. Sales Demand	Poor		Very poor	
k. Predicted Price Trend (next 6-12 months)	Slowly down		Down	
l. 1937 Rent Bracket	$ 40-65	% change	$ *See remarks	% change
m. 1938 Rent Bracket	$ 40-65	0 %	$ " "	%
n. Aug. 1939 Rent Bracket	$ 40-65	0 %	$ " "	%
o. Rental Demand	Fair		Hardly any	
p. Predicted Rent Trend (next 6-12 months)	Firm		No change - see remarks	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 25

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 10

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The majority of this area, formerly owned by the Wade Estate, was cut up into large parcels and developed with expensive mansions beginning about 1905 for the occupancy of wealthy families who moved here from the old ultra-fashioned Euclid Ave. district due to their being crowded out by encroaching business. From 1920 death blows to this area's values were: encircling heavy foreign infiltration into abutting areas, principally Russian-Jewish into section to the northeast; and most important, the almost total migration of wealthy families in this area to the exclusive Shaker Heights subdivision between 1920-30. Then too, original restrictions to residential use on Wade allotments are at expiration point now. Virtually 90% of the original owners of these large homes have moved from this section. This has had a detrimental effect also on the market value of smaller single-family homes which are located in the northerly portion of area. Because of the proximity of these large homes to the college buildings abutting south boundary, many of them have been converted into rooming houses, boarding houses and small educational institutions in themselves, such as: music schools, art schools and fraternity houses. At present it is estimated these fine homes, some costing $300,000, now bring 10¢ or less on the original dollar cost. Exorbitant maintenance prevents ready rental of these large homes but, in many

(Continued on next page)

9. LOCATION Cleveland (E. side) (Wade Estates & Park Section) SECURITY GRADE High 3rd AREA NO. C-53 DATE 2/12/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Skilled mechanics - Tradesmen & Craftsmen - Some German-Irish

c. Foreign Families 85% Nationalities Predominantly Polish - Some German and Irish d. Negro 0 %

e. Shifting or Infiltration Slow infiltration of Polish from 4th grade areas on west.

2. BUILDINGS:	PREDOMINATING 70%		OTHER TYPE 25 %	
a. Type and Size	Singles 6-7 rooms		2-family (5 rm. suites)	
b. Construction	Frame		Frame	
c. Average Age	35-40 years		35-40 years	
d. Repair	Good		Good	
e. Occupancy	99%		98%	
f. Owner-occupied	80%		60%	
g. 1937 Price Bracket	$ 3000-4500	% change	$ 3500-5500	% change
h. 1938 Price Bracket	$ 3000-4500	0 %	$ 3500-5500	0 %
i. 1939 Price Bracket	$ 3000-4500	0 %	$ 3500-5500	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$25-35	% change	$17.50-32.50	% change
m. 1938 Rent Bracket	$25-35	0 %	$17.50-32.50	0 %
n. 1939 Rent Bracket	$25-35	0 %	$17.50-32.50	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 25-30

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 25-30

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area contains a large foreign population (predominantly Polish) of strong church-going, home-loving character. The concentration of Catholic churches and schools in this area have had a stabilizing influence on values and continue to hold strongly the heavy occupancy of this group. Pride of ownership is particularly noticeable in driving throughout area; within the rather limited income of the inhabitants, a larger percentage of modernization, renovation and care of grounds is more evident here than in some areas 10-15 years younger. The informed realtor's opinion is that mortgage collections here are very favorable and loans on limited basis of appraisal are being satisfactorily made. The commercial district for area lies along Wade Park and Superior, principally at the intersections of E. 71st and E. 82nd on Superior. The two-family structures are scattered in groups of 6 to 10 throughout area, mostly along E. 71st and E. 79th. Single-family structures are, in many cases, of the small long one-floor plan type. Community has its native characteristic of many fenced-in lots, some of ornamental iron, others of well-kept and painted paling type. Future for area should remain stable with little change, except the gradual obsolescence of properties due to age. Change in population would only result in the occupancy of property by Polish upon vacancy by American stock. This area is virtually 100% built up.

9. LOCATION Cleveland (E. side) SECURITY GRADE 3rd AREA NO. C-54 DATE 9/8/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Small business men - White-collared - Clerks

c. Foreign Families 10% Nationalities Russian - Jewish d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 80 %		OTHER TYPE 20 %	
a. Type and Size	Singles	7-8 rooms	2-family	5 rooms per unit
b. Construction	Frame		Frame	
c. Average Age	25 years		25 years	
d. Repair	Good		Fairly good	
e. Occupancy	100%		100%	
f. Owner-occupied	80%		70%	
g. 1937 Price Bracket	$ 5000-8500	% change	$ 4000-6500	% change
h. 1938 Price Bracket	$ 5000-8500	0 %	$ 4000-6500	0 %
i. Sept. 1939 Price Bracket	$ 5000-8500	0 %	$ 4000-6500	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 40-65	% change	$ 25-40	% change
m. 1938 Rent Bracket	$ 40-65	0 %	$ 25-40	0 %
n. Sept. 1939 Rent Bracket	$ 40-65	0 %	$ 25-40	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 25

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 6

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small section, now fully built up, began about 25 years ago along with development of the business section at Superior & E. 125th St. Its construction was of sound, large single homes east of Lakeview now largely home owned, properties debt-free. Portion of area west of Lakeview, principally along E. 113th & E. 114th, contains a rather heavy concentration of 2-family "up and down" homes in which Jewish occupancy is fairly heavy. Community, as a whole, has remained stable despite the gradual encroachment of surrounding 4th grade areas due to size and value of properties here. Rentals in area are very good and future for area should remain stable for the next several years; area is convenient to all facilities.

9. LOCATION Cleveland (E.side) SECURITY GRADE 3rd AREA NO. C-55 DATE 10/19/39
(Lakeview - Chesterfield Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Small merchants - Tradesmen - White collared & skilled mechanics

c. Foreign Families 35 % Nationalities Jewish d. Negro ____ %

e. Shifting or Infiltration Strong influx of Jewish-also spreading to north

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. Type and Size	Singles - 5-6 rooms		2 family - 5-6 rooms	
b. Construction	Frame		Frame	
c. Average Age	25 years		25 years	
d. Repair	Fairly good		Fairly good	
e. Occupancy	99%		99%	
f. Owner-occupied	85%		65%	
g. 1937 Price Bracket	$ 3200-4600	% change	$ 5500-9000	% change
h. 1938 Price Bracket	$ 3200-4600	0 %	$ 5000-9000	0 %
i. Aug.1939 Price Bracket	$ 3200-4600	0 %	$ 5500-9000	0 %
j. Sales Demand	Fairly good		Fairly good	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 32.50 - 40	% change	$ 27.50 - 45	% change
m. 1938 Rent Bracket	$ 32.50 - 40	0 %	$ 27.50 - 45	0 %
n. Aug.1939 Rent Bracket	$ 32.50 - 40	0 %	$ 27.50 - 45	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 25

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 35

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This third grade area's development varies considerably both in age and size of lots and structures. Earliest development began in the eastern portion between E. 128th and the railroad with small 5 room homes on lots ranging from 30-35' frontage and 75-80' depth now worth $3200-3600. The northern part of area in the small section formed by Sellers Ave. and Eddy Rd. was developed about 25 yrs. ago with small single homes and an occasional small two family home on 35' x 90' lots now worth $4200-$4600 (singles) $5500-$6000 (two family). Balance of area was developed 15-20 years ago, predominantly with singles north of Gray Ave. to St. Clair and heavily mixed with two families (lots 40' x 125') south of Brackland west of E. 128th, now worth $6000 to $6500 except Thornhill Dr. which is solidly built up with large 6 rm. suite two families on 50'x150' lots in the $8500 to $9000 class. A heavy influx of Jewish 2nd & 3rd generations began in the southern part of this section (so. of Brackland and east of E. 128th) between 1920-30 and has continued steadily from that time. Balance of area is predominantly American with mixture of 2nd generation foreign) except for small concentration of Jewish no. of St. Clair on E. 115th, E. 117th and E. 118th. Property values have remained stable since recovery from depression lows about 1935 and future trend appears favorable, although the probability of continued Jewish infiltration may have a detrimental effect. However, the location of Lutheran and Catholic churches in northern part will tend to arrest this infiltration due to their hold on property owners in their parish.

9. LOCATION Cleveland (E side) (Eddy Rd-Shaw Ave. Section) SECURITY GRADE 3rd AREA NO. C-56 DATE 9/15/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

   b. Class and Occupation Tradesmen - small merchants

   c. Foreign Families 10 % Nationalities Cosmopolitan d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 30 %	
a. Type and Size	Singles - 6 rooms		2 family - 5 rooms	
b. Construction	Frame		Frame	
c. Average Age	20 years		20 years	
d. Repair	Fairly good		Fairly good	
e. Occupancy	99%		99%	
f. Owner-occupied	90%		80%	
g. 1937 Price Bracket	$ 4500-5200	% change	$ 6000-7000	% change
h. 1938 Price Bracket	$ 4500-5200	%	$ 6000-7000	%
i. Aug. 1939 Price Bracket	$ 4500-5200	%	$ 6000-7000	%
j. Sales Demand	Fairly good		Fairly good	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 40-47.50	% change	$ 30-37.50	% change
m. 1938 Rent Bracket	$ 40-47.50	%	$ 30-37.50	%
n. Aug. 1939 Rent Bracket	$ 40-47.50	%	$ 30-37.50	%
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 12

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This stable fully built up community was platted into lots ranging 38-40' frontage with depth of 110', some 25 years ago, and was built up as one sub-division with fairly uniform price class of single family homes intermingled with well constructed two family homes, except Woodworth Ave. (southern boundary) where the majority of the buildings are from 4-12 suite apartments. Northwesterly boundary of area is solid commercial along the main artery St. Clair Ave.

   Occupants of this neighborhood are of stable lower-middle class type and area should remain unchanged for the next few years with no anticipated foreign infiltration.

9. LOCATION Cleveland (E side) SECURITY GRADE 3rd AREA NO. C-57 DATE 9/15/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers; Laborers, Office Clerks -$960-2000 income

c. Foreign Families 10 % Nationalities German- Hungarian(2nd generation) d. Negro ____ %

e. Shifting or Infiltration ____

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 35%	
a. Type and Size	Singles - 5 rooms		2-family - 5 rm suites	
b. Construction	Frame		Frame	
c. Average Age	25 years		20-25 years	
d. Repair	Fairly good		Fair	
e. Occupancy	98%		97%	
f. Owner-occupied	85%		70%	
g. 1937 Price Bracket	$ 3750-5750	% change	$ 5500-7750	% change
h. 1938 Price Bracket	$ 3500-5500	-5 %	$ 5300-7000	-6 %
i. 1939 Price Bracket	$ 3500-5500	0 %	$ 5300-7000	0 %
j. Sales Demand	Fair		Weak	
k. Predicted Price Trend (next 6-12 months)	Firm		Stable	
l. 1937 Rent Bracket	$ 25 - 37.50	% change	$ 22.50 - 35	% change
m. 1938 Rent Bracket	$ 20 - 32.50	-16 %	$ 17.50 - 30	-17 %
n. 1939 Rent Bracket	$ 20 - 35.00	+ 5 %	$ 20.00 - 32.50	+10 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 40

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 15

6. MORTGAGE FUNDS: Limited - short term only 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area known as the Hayden Section was developed about 25 years ago on 40 ft. front lots and is now approximately 97% built up. The desirability of area is based primarily on its access to nearby industries such as the Fisher Body Plant, National Acme, Willard Storage Battery, etc. (within walking distance to transportation, schools and churches). The detrimental influence to the area is the fact that it is hemmed in by the Belt Line RR (west boundary) and the N.Y.C. RR (southeast boundary). Apartments in area are principally located along first, Second, and Third Streets and along Woodworth Rd. and Hayden Ave. The business district for this area is located principally at the intersection of Shaw and Hayden. Retail district lies mostly along Hayden ave. Triangular section formed by Hayden - Shaw and N.Y.C. RR has the slightest concentration of two family dwellings. Other two family dwellings are scattered in the section north of Shaw but east of Hayden except that no "two-families" are located on Elmwood, Hampton and Shawview on this part. The low income of factory workers who predominantly occupy this area, has caused a rental situation here adverse to the holding of investment property. Loss of time and general unemployment (recent strike at Fisher Body Plant) has been a deterrent to a fair rental. Sales are weak not because of desire, but lack of accumulated savings by tenants for down payment.

9. LOCATION East Cleveland (Hayden Ave. Section) SECURITY GRADE 3rd AREA NO. C-58 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers, Clerks, Factory Workers

c. Foreign Families 15 % Nationalities Italian(predominantly) d. Negro ____ %

e. ~~Shifting or~~ Infiltration Slow - (Italian on Euclid to north)

2. BUILDINGS:	PREDOMINATING 75 %		OTHER TYPE 25 %	
a. Type and Size	Singles - 6-12 rooms		2-4 family	
b. Construction	Mostly frame-some brick		.2 family - 4 family frame brick	
c. Average Age	30 years		30 years	
d. Repair	Fair		Fair	
e. Occupancy	97%		90%	
f. Owner-occupied	75-80%		35%	
g. 1937 Price Bracket	$ 4500-9000	% change	$ 5500-11,000	% change
h. 1938 Price Bracket	$ 4300-8500	-5 %	$ 5200-10,500	-5 %
i. 1939 Price Bracket	$ 4500-8000	-2 %	$ 5000-10,000	-5 %
j. Sales Demand	Weak		Weak	
k. Predicted Price Trend (next 6-12 months)	Slow declining		Slowly down	
l. 1937 Rent Bracket	$ 35 - 70	% change	$ 22.50-40 (per unit)	% change
m. 1938 Rent Bracket	$ 32.50-65	-7 %	$ 20 - 37.50	-8 %
n. 1939 Rent Bracket	$ 32.50-60	-5 %	$ 20 - 35	-5 %
o. Rental Demand	Fair		Light	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 125

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions -

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA: Known as the Euclid thoroughfare section, this area was developed in the southern part approximately 33 years ago with the rapid expansion of Cleveland along Euclid. The area south of Euclid Ave. is developed, approximately, with 90% singles, 10% 2-4 families and a few large apartments. The area north of Euclid Ave. is developed with 20% single family and 80% 2-4 family and almost solidly of apartments between Doan and Taylor Rd. Commercial property is spotted along both sides of Euclid Ave. throughout the entire area but is concentrated heaviest between Lockwood and Fay, and, Stanwood and Richmond, and at Taylor Rd., and particularly, at Ivanhoe. This area has a rather large relief roll and also has a rapid fluctuation in vacancy ratio. The pressure of commercial growth detrimentally affects residential property abutting Euclid Ave. and the proximity to the Belt Line RR tracks has always been undesirable. Area about 98% built up. The influx of Italian occupants from the south, although slow, will eventually constitute a large percentage of the population and will, no doubt, continue more rapidly with the age and obsolescence of property and its decreasing value. The older properties lie south of Euclid between Mt. Union and Noble Rd. However, the cheapest and oldest property lies in the small section north of Euclid between Fay and Holyoke. The general spottiness of development, age and obsolescence of property and growth of commercial district places this area in the slowly declining group. The northeast boundary of area abuts the large Nela Park industrial plants of General Electric Co- A large number of areas residents work here.

9. LOCATION E. Cleveland (Euclid Ave. Section) SECURITY GRADE 3rd AREA NO. C-59 DATE 8/18/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____

b. Class and Occupation Small business owners - office workers - some professionals

c. Foreign Families 10 % Nationalities Russian Jewish d. Negro ____ %

e. ~~Shifting or~~ Infiltration Continued strong Jewish infiltration

2. BUILDINGS:	PREDOMINATING 45 % (per unit)		OTHER TYPE 35 %	
a. Type and Size	Two family - 5-6 rooms		Singles - 6-15 rooms	
b. Construction	Frame		Frame to brick	
c. Average Age	15 - 18 years		15 - 25 years	
d. Repair	Fair		Fair	
e. Occupancy	95%		90%	
f. Owner-occupied	80%		80%	
g. 1937 Price Bracket	$8500-11,500	% change	$ 6,000-15,000	% change
h. 1938 Price Bracket	$8000-11,000	-5 %	$ 6,000-14,000	-10 %
i. 1939 Price Bracket	$8500-11,500	+5 %	$ 6,000-13,500	- 3 %
j. Sales Demand	Fair		Poor	
k. Predicted Price Trend (next 6-12 months)	Firm		Downward	
l. 1937 Rent Bracket	$ 45 - 55 per unit	% change	$ 50 - 90	% change
m. 1938 Rent Bracket	$ 45 - 55	0 %	$ 50 - 80	-7 %
n. 1939 Rent Bracket	$ 45 - 55	0 %	$ 50 - 75	-4 %
o. Rental Demand	Good		Fair	
p. Predicted Rent Trend (next 6-12 months)	Stable to slowly down		Slowly downward	

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price Apt. $300,000 (60 suite) How Selling Syndicate investment

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 8

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 12

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 23.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area lies on a plateau overlooking Lakeview Cemetery and Cleveland proper to the west. This section is approximately 90% built up, 45% with two families, 35% singles and 20% large apartment structures. The southwesterly section includes the Cedar-Fairmount commercial center and balance of area lies between and along the main arteries of Euclid Heights Blvd. and Mayfield Rd. Solid apartment developments are located, principally, on Overlook (west part) Superior Rd.(east part) and Euclid Heights Blvd. from Edgehill to Coventry, Hampshire from Overlook to Coventry and Mayfield Rd. from Kenilworth to Coventry. Concentration of two family structures lies in the easterly portion north of Mayfield Rd. Six to 7 room singles are mostly located in portion east of Coventry and south of Hampshire. This area, at present, shows definite signs of a general exodus of property owners, "for sale" signs are plentiful and many vacancies exist. "Suites available" signs are displayed on all apartments, the aristocratic large homes located in the western part of area are being sacrificed by owners at approximately 40¢ on the dollar. The restrictions on this section preventing apartment structures in some parts will all expire within the next few years and even now vacant parcels along Euclid Heights Blvd. carry large "Available for Apartment Site" signs. This is an old aristocratic section sliding definitely to a predominantly apartment area.

9. LOCATION Cleveland Heights (Mayfield Rd.-Euclid Hts.Blvd.Section) SECURITY GRADE 3rd AREA NO. C-60 DATE 8/31/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Laborers - White collared - Skilled Craftsmen

c. Foreign Families 8-10 % Nationalities Italian d. Negro 0 %

e. Shifting or Infiltration

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles - 5-6 rooms			
b. Construction	Frame			
c. Average Age	15 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	98%			
g. 1937 Price Bracket	$ 4000-7000	% change	$	% change
h. 1938 Price Bracket	$ 4000-7000	0 %	$	%
i. Sept.1939 Price Bracket	$ 4000-7000	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 35 - 50	% change	$	% change
m. 1938 Rent Bracket	$ 35 - 50	0 %	$	%
n. Sept.1939 Rent Bracket	$ 35 - 50	0 %	$	%
o. Rental Demand	Strong			
p. Predicted Rent Trend (next 6-12 months)	Up (none available)			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles $6,000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC See Census tract map attached b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC attached b. Institutions 10

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $27.10

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This older part of South Euclid was platted about 25 yrs. ago and developed by 8 or 9 different companies, each developing one street. This area is unusual in that most streets have 50' lots ranging from 180' x 375', except such streets as Francis Ct., Lilac and Laurel which have 40' x 120' lots. The streets also vary considerably in the type of development, ranging from bungalows, semi-bungalows to standard 2 sty. brick singles (one street has two family structures predominating) as follows: Felton (singles-$6500); Maplegrove (singles and bungalows $5500-$6000); Argonne (mixed $4500-6500); Sheffield (converted 2 families-$6500); Francis Ct. (bungalows-$3500). These streets contain the bulk of the Italian occupancy in this area. Other streets in the area are developed, predominantly, with single homes occasionally mixed with a bungalow or semi-bungalow, such as: Lilac and Laurel,

Area between Dill and Dorsh (southeast corner) consists of two large estates. This area, at the present time, is about 18% developed when consideration is given to unplatted acreage, but existing streets are built up about 75%; schools, stores, churches and transportation are located along Mayfield Rd. Future of area appears stable for the next several years but will depend on the strength of restrictions for each street developed, since area as a whole lacks both uniformity in lot size and development. (Deed restrictions on many streets have expired).

9. LOCATION South Euclid SECURITY GRADE 3rd AREA NO. C-61 DATE 9/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

b. Class and Occupation White-collared - Skilled mechanics & Craftsmen

c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	Singles 6 rooms			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	98%			
f. Owner-occupied	98%			
g. 1937 Price Bracket	$ 4000-7500	% change	$	% change
h. 1938 Price Bracket	$ 4000-7500	0 %	$	%
i. Sept.1939 Price Bracket	$ 4000-7500	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 35-55	% change	$	% change
m. 1938 Rent Bracket	$ 35-55	0 %	$	%
n. Sept.1939 Rent Bracket	$ 35-55	0 %	$	%
o. Rental Demand	Fairly good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price Singles $6000-7500 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 5

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 15

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $25.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This large area, consisting of virtually all of Lyndhurst, was a late subdivisional promotion just getting under way before the depression and only a few streets were developed with homes prior to 1930. The area has lain dormant, with the exception of a few streets in the western part, such as: Eastover, Mayview, Willshire, Oakmont and Haverford which have been built up in the last 3 yrs. with single homes in the $6000-$7500 bracket. The development of the first 3 streets mentioned was speculative building resulting in uniform well-priced homes which sold well and, will probably result in continued activity by this builder. The portion of area north of Mayfield Rd. and east of Irene is only slightly developed; Beaconfield, Sunview and Haverston are open field; Brainard is unpaved but utilities in - no houses. Balance of this northeastern portion has paved streets and utilities; 5 new homes built on Gordon (Croydon developed with only 4 houses). The Central-northern portion of area (shown unplatted on map) has recently been broken into 5 acre parcels developed with 8 homes ranging from $8000-$15,000; only 3 such parcels remain for construction of homes. Stores for area are located on Mayfield Rd. between Irene and Churchill, grade school at intersection of Richmond and Mayfield, high school is located in extreme western portion of area and churches are distant (Green Rd. and Mayfield in South Euclid); transportation is good (15 min. rush, half hour regular). The future for this 3rd grade area, now approx. 10% built up, will depend much on a "street by street" basis for future development and restrictions. Informed realtor's opinion is that westerly portion will rise to a 2nd grade neighborhood within the next 10 yrs. (based on type and present rate of construction), but the easterly portion of area will develop only slowly.

9. LOCATION Lyndhurst SECURITY GRADE 3rd AREA NO. C-62 DATE 9/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - Factory workers - White-collared

c. Foreign Families 10 % Nationalities Italian d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95%		OTHER TYPE %	
a. Type and Size	Cottages & singles 5 rms.			
b. Construction	Frame			
c. Average Age	10-20 yrs.			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$ 2500-5000	% change	$	% change
h. 1938 Price Bracket	$ 2500-5000	0 %	$	%
i. Sept. 1938 Price Bracket	$ 2500-5000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20-30	% change	$	% change
m. 1938 Rent Bracket	$ 20-30	0 %	$	%
n. Sept. 1939 Rent Bracket	$ 20-30	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles $5000 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 25

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 25

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 28.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA: As true with all outlying originally unrestricted areas, this 3rd grade neighborhood (consisting of all of Mayfield Hts. having some development) first was built during the immediate post-war period with a hodge-podge of cottages (with and without foundations), "jerry-built" singles and some well constructed homes. Present restrictions, however, had ceased this activity and only well constructed homes, not less than 20' x 20' on the foundation, can be built here from now on. All utilities and sidewalks are in, in this area, but the following streets are unpaved; Eastwood, Summit, Elmwood, W. Miner, E. Miner, Genessee, Orchard Hts., Longwood, Woodhurst, Fruitland and Woodrow. Development by street also varies as follows: Iroquois (cottages - $2500-$4500); Eastwood (only 2 brick singles - $7000); Summit (bungalows and singles - $4500-$6500); Belrose (semi-bungalows and singles - $5000-$6500); Mayfield Ridge (bungalows and semi-bungalows - $4000-$6000); Elmwood (mixed - $3000-$5000); Lander (semi-bungalow and singles - $2500-$6000). Balance of area is sparsely settled with mixed types of construction ranging from $2500 to $5000, mostly built by individuals, and lack uniformity of architecture. Grade school for area is located at Mayfield Ridge and Maplewood; stores at Mayfield and Washington; transportation on Mayfield (15 min. rush, half hour regular); area has no churches and high school (bus pick-up) is located to the east of area at the intersection of Ridgebury and SOM Center Rd. The future for this 3rd grade area appears more favorable now that the above mentioned building restrictions prevent shoddy construction, and, elimination or reconditioning of cottages for better conformity is now progressing to some extent. However, the presence of heterogeneous construction will continue to hold this neighborhood in its present gradation.

9. LOCATION Mayfield Hts. SECURITY GRADE 3rd AREA NO. C-63 DATE 9/25/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers - office clerks

c. Foreign Families 30% Nationalities Italian - others mixed d. Negro 0 %

e. Shifting or Infiltration Influx of Italian and lower income families

2. BUILDINGS:	PREDOMINATING 50 %		OTHER TYPE 45 %	
a. Type and Size	Up and down 2-family (5 rm suites)		Mixed type Singles (5-6 rms)	
b. Construction	Frame		Frame	
c. Average Age	20 yrs.		20 yrs.	
d. Repair	Fair		Fair	
e. Occupancy	95%		98%	
f. Owner-occupied	90%		95%	
g. 1937 Price Bracket	$ 7300-8500	% change	$ 4200-7500	% change
h. 1938 Price Bracket	$ 6800-7800	-8 %	$ 4000-7000	-6 %
i. 1939 Price Bracket	$ 6800-7800	0 %	$ 4000-7000	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 30 - 40	% change	$ 35 - 55	% change
m. 1938 Rent Bracket	$ 30 - 35	-7 %	$ 35 - 50	-5 %
n. 1939 Rent Bracket	$ 30 - 35	0 %	$ 35 - 50	0 %
o. Rental Demand	Fair		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 5 Type & Price Singles $6000-7000 How Selling Owner contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 25

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 9

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This workingman's neighborhood lies along both sides of the heavily trafficked Euclid Ave. thoroughfare which is almost solidly developed with small commercial structures mixed with several apartments. The topography of area is level north of Euclid but rises to the south of Euclid in two fairly steep inclines. Development began about 30 yrs. ago with the location of the General Electric factories which abut south boundary of area. Lots are predominantly 40 front feet but vary in depth south of Euclid due to a hilly terrain; however, average depth may be stated as 120-150 ft. The area also varies in types of construction; north of Euclid development is approx. 75% small singles ($4000-5000 bracket), 25% two-family $6800-7500 bracket). The portion of area between Euclid Ave. south to Endora is almost wholly developed with two-family structures ($7000-7800 bracket); thus the part of area south of Euclid is 75% two-family, 25% singles -- 5-6 rms. (price bracket $5500-7000). Industrial lands (including NYC RR) abuts entire north boundary of area. This neighborhood is virtually fully built-up, only 4-5% of land shown vacant on map is suitable for home construction. In the past 10 yrs. a steady influx of lower income group, mostly Italian, has found its way into the cheaper properties north of Euclid Ave. Community, as a whole, shows lack of maintenance and, although prices asked for homes (particularly two-families) are considerably above "income return", realtors opinion is that this 3rd grade neighborhood will continue to decline. Chief deterrent to sales south of Euclid is winter car driving hazard encountered in traversing the steep double incline.

9. LOCATION Cleveland (E. side) Colonial Hills SECURITY GRADE 3rd AREA NO. C-64 DATE 9-26-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers - some white collared

c. Foreign Families 0 % Nationalities ____ d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	15-18 years			
d. Repair	Fairly good			
e. Occupancy	98%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$ 3000-5000	% change	$	% change
h. 1938 Price Bracket	$ 3000-5000	0 %	$	%
i. Sept.1939 Price Bracket	$ 3000-5000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 30 - 45	% change	$	% change
m. 1938 Rent Bracket	$ 30 - 45	0 %	$	%
n. Sept. 1939 Rent Bracket	$ 30 - 45	0 %	$	%
o. Rental Demand	Fairly good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 5

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This 3rd grade area is the outlying development along Euclid Ave. from E. 193rd to 228th St. abutting and between vacant industrial land and railroad property on its northern border. In discussing this long area, we will cover its development from east to west on a "street to street" basis as follows: Westerly projection, containing E. 193rd, 195th and 196th Sts. Genessee and Shawnee Aves., is developed with singles - average age 15 yrs. - $3500-$5000; central part, containing E. 204th and Dillo Road, is mixed - has several two-family structures, principally on E. 204th St. - $5000-$6500; balance of area to the east is developed on side streets with singles - average age 30 yrs. $3000-$4500. Euclid Ave. contains scattered small commercial structures, gasoline stations, etc. and transportation on this highway is via street car (half hour service) but its terminus is at E. 212th St. and residents living beyond that part must walk to this point. Future for this 20% built up area is uncertain since its distance to downtown and only fair transportation, also proximity to railroad and industrial property, prevent giving it more than a weak 3rd grade rating.

9. LOCATION Euclid (Euclid Ave. - Dille Road - Chardon Road Section) SECURITY GRADE 3rd AREA NO. C-65 DATE 9/26/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Very slowly Decreasing _____ Static _____

b. Class and Occupation White collared - Business men

c. Foreign Families 0 % Nationalities _____ d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Singles - 6 rooms			
b. Construction	Frame			
c. Average Age	12 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$ 6500-7500	% change	$	% change
h. 1938 Price Bracket	$ 6500-7500	0 %	$	%
i. Sept.1939 Price Bracket	$ 6500-7500	0 %	$	%
j. Sales Demand	Only fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 50-60	% change	$	% change
m. 1938 Rent Bracket	$ 50-60	0 %	$	%
n. Sept.1939 Rent Bracket	$ 50-60	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price Singles $7000 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 2

5. SALE OF HOME PROPERTIES (___ yr.) a. HOLC _____ b. Institutions 0

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, known as Sherwood Forest Section, lies on a plateau rising above Euclid Ave. (main outlet Sherwood Blvd.). This section was one of the latest of boom period developments and was not really under way when the depression set in. In fact, not all of the streets are paved and development with homes is only about 2-3% (approx. 15 homes in whole area.)

Section is scenic and wooded but distance to schools, stores, churches and lack of transportation have held this section dormant and future development will be very slow.

Special assessments are high and have a few years to run. Delinquent taxes, in many cases, far exceed the present market value of lots and has been an additional deterrent to construction activity.

It appears this area will lay dormant for the next 3-5 yrs.

9. LOCATION Euclid (Sherwood-Forest Section) SECURITY GRADE 3rd AREA NO. C-66 DATE 9/26/39

AREA DESCRIPTION

Security Map of GREATER CLEVELAND

1. POPULATION: a. Increasing Slowly Decreasing Static
   b. Class and Occupation Factory workers - Tradesmen - White Collared - Small business owners
   c. Foreign Families 50 % Nationalities Yugo-Slavs-Germans & Lithuanians d. Negro %
   e. Shifting or Infiltration Slow influx of Slovenians & Lithuanians from downtown 4th grade areas.

2. BUILDINGS:	PREDOMINATING 75 %		OTHER TYPE 20 %	
a. Type and Size	Singles - 5-6 rooms		2 family - 5-6 rooms per unit	
b. Construction	Frame		Frame - several brick	
c. Average Age	20 years		20 years	
d. Repair	Fair		Fair	
e. Occupancy	97%		95%	
f. Owner-occupied	75%		75%	
g. 1937 Price Bracket	$ 3000-6500	% change	$ 4500-10000	% change
h. 1938 Price Bracket	$ 3000-6500	0 %	$ 4500-10000	0 %
i. Sept.1939 Price Bracket	$ 3000-6500	0 %	$ 4500-10000	0 %
j. Sales Demand	Fairly good		Fairly good	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 25-50	% change	$ 25-50(per unit)	% change
m. 1938 Rent Bracket	$ 25-50	0 %	$ 25-50	0 %
n. Sept.1939 Rent Bracket	$ 25-50	0 %	$ 25-50	0 %
o. Rental Demand	Good		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 12 (Singles) Type & Price 6000-7000 (1 unsold) How Selling Fairly good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 100

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 20

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This 3rd grade neighborhood surrounding Euclid Beach Park had its first development about 35 yrs. ago in the western and extreme southerly parts. Lots throughout area, for the most part, have 40' frontage, but in the eastern section along such streets as - Marcella, Nottingham and Neff (W. side) Rds. - lots range from 45'-70'.

The area's building restrictions were mainly a "street by street" proposition and many portions without restfictions, such as those streets abutting the west side of Euclid Beach Park, and, Damon and Pythias resulted in a very shoddy small-lot development of cheap summer cottages and single homes many of which should be condemned as fire hazards. However, only this portion of area mentioned above has this type of development. The more expensive and newer homes are located in the eastern section of area, including a few large estates on Nottingham Rd. and to the northeast.

Mortgage funds are ample in this part of area but are limited to a smaller percentage of the appraisal in the older parts of area to the south and west. Future for this 40% built up area is favorable in the eastern part but the older section will gradually decline and presence of amusement park and abutting cheap cottages will continue to be a detriment to the central part of the neighborhood. Stores, schools, churches and transportation are conveniently located in area. Streets are paved and all utilities installed.

9. LOCATION Cleveland (E side) (Euclid Beach Section) SECURITY GRADE 3rd AREA NO. C-67 DATE 9/26/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

b. Class and Occupation Factory workers - Tradesmen- Mechanics-Craftsmen

c. Foreign Families 85 % Nationalities Several *see remarks d. Negro _____ %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles - 4-6 rooms			
b. Construction	Frame			
c. Average Age	15-18 years			
d. Repair	Fair			
e. Occupancy	98%			
f. Owner-occupied	60%			
g. 1937 Price Bracket	$ 3500-5000	% change	$	% change
h. 1938 Price Bracket	$ 3500-5000	0 %	$	%
i. Sept.1939 Price Bracket	$ 3500-5000	0 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 25-45	% change	$	% change
m. 1938 Rent Bracket	$ 25-45	0 %	$	%
n. Sept.1939 Rent Bracket	$ 25-45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 9 Type & Price Singles $5000-6000 How Selling Owner Contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 30

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC _____ b. Institutions 15

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The main portion of this area was laid out about 25 years ago into lots ranging from 25-40' frontage; now developed about 70% with single family homes ranging from 1-1½ to 2 sty. standard singles mixed about 5% with 2 family structures and some small semi-commercial structures with apartments above.

* This neighborhood is occupied predominantly by foreign and American of foreign descent from the following nationalities: Slovenian, Croatian, Lithuanian, Italian and German.

E. 185th is zoned commercial and contains the shopping district, theatres and transportation for this area; schools and churches are fairly convenient in nearby areas.

This community is predominantly a $3500-$5000 neighborhood but a few $6000 brick homes have been built by owners in this neighborhood within the past 3-5 yrs. Future for area appears stable for the next 3-5 yrs. but occupants, lack of uniformity in homes, plus mixture of small lots establishes this area as a 3rd grade neighborhood.

9. LOCATION Cleveland (E side) SECURITY GRADE 3rd AREA NO. C-68 DATE 9/22/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

b. Class and Occupation White collared-Tradesmen-Some professional-small business owners

c. Foreign Families 0 % Nationalities American Community d. Negro _____ %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	6 room singles			
b. Construction	Frame			
c. Average Age	20 years			
d. Repair	Fairly good			
e. Occupancy	100%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$ 4500-7000	% change	$	% change
h. 1938 Price Bracket	$ 4500-7000	0 %	$	%
i. Sept.1939 Price Bracket	$ 4500-7000	%	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 40-60	% change	$	% change
m. 1938 Rent Bracket	$ 40-60	0 %	$	%
n. Sept.1939 Rent Bracket	$ 40-60	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 10 Type & Price Singles-5000/10000 How Selling 4 owner built good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 15

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 10

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was laid out about 30 yrs. ago and first developed along Canterbury, Landseer and Cornwall Rds. (some 50' lots) with single homes; then about 25 yrs. ago cottages on 40' lots were built along Scheneley, Crestland, Ingleside and Windward but only constitute 5% of the structures in this area. These cottages range in the bracket from $2500-$3500 and single homes($4500-$7000) have been built all around them.

This 70% built up area lay dormant following the depression up until 3 yrs. ago when some building activity occurred (mostly owner-contracted). A few homes on Canterbury Rd. are above the $7000 class. The commercial district and transportation for this area is located on E. 185th (west boundary); schools and churches are conveniently nearby. Age of neighborhood and mixture of cottages and small homes establish this neighborhood as a 3rd grade area which should remain stable for the next few years.

9. LOCATION Cleveland(E side) SECURITY GRADE 3rd AREA NO. C-69 DATE 9/22/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Steadily Decreasing Static

b. Class and Occupation Factory workers - Craftsmen- Mechanics-white collared

c. Foreign Families 70 % Nationalities Yugo Slavs-German d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles - 5-6 rooms			
b. Construction	Frame			
c. Average Age	10 years			
d. Repair	Good			
e. Occupancy	97%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$ 2500-6000	% change	$	% change
h. 1938 Price Bracket	$ 2500-6000	%	$	%
i. Sept.1939 Price Bracket	$ 2500-6000	%	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 25-50	% change	$	% change
m. 1938 Rent Bracket	$ 25-50	%	$	%
n. Sept.1939 Rent Bracket	$ 25-50	%	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 30 Type & Price $3500-$6000 How Selling 25% owner-contracted

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions good : 45-50

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 20

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This large area was laid out about 20 yrs. ago into lots ranging from 40'-50' frontage and is now about 40% built up. Development first began in the portion in the west section between E. 185th and E. 200th (40' lots) now 80% built up with a scattering of approx. ten 2-family dwellings. Schools, stores, churches and rapid transportation (E. 185th) are available to this section of area. The southeastern section of area from E.232nd to Babbitt Rd. (all 50' lots - many wooded) in the past 3 yrs. has had considerable building activity (10 new homes past 12 mos.) and future appears favorable for this portion of area. The triangular northeast portion of area lying between E. 222nd and Babbitt, north of Westport Ave. is largely undeveloped. All utilities are installed in this area; all streets paved west of E.200th. Between E. 200th and E. 222nd, only Crystal, Friday and Nicholas Aves., E. 206, E. 211, E. 215, E.216 E. 218 and E. 220th are not paved. Between E. 222nd and Babbitt only Milton, Crystal, Westport, Wilmore and Beckford Aves. and E. 228th St. are unpaved.

The future for this area during the next 3-5 yrs. appears stable but very favorable fro the southeastern corner from E. 232 to Babbitt because of its advantages mentioned above and proximity to 20 min. transportation on Lakeland plus school, and nearby factories to the south (Chase Brass Co. and Addressograph-Multigraph Co.)

9. LOCATION Euclid SECURITY GRADE 3rd AREA NO. C-70 DATE 9/20/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Salaried Employees - Craftsmen - Mechanics

c. Foreign Families 0 % Nationalities American Community d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles - 5-6 rooms		Large efficiency Suite beach hotel	
b. Construction	Frame		Brick	
c. Average Age	12-18 years		30 years	
d. Repair	Fairly good		Fair	
e. Occupancy	100%		100%	
f. Owner-occupied	80%		(40 suites)	
g. 1937 Price Bracket	$ 3500-6500	% change	$	% change
h. 1938 Price Bracket	$ 3300-6000	-7 %	$	%
i. Aug.1939 Price Bracket	$ 3500-6500	17 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 35-50	% change	$	% change
m. 1938 Rent Bracket	$ 35-50	0 %	$	%
n. Aug.1939 Rent Bracket	$ 35-50	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

3. NEW CONSTRUCTION (past yr.) No. 3 Type & Price $5500-6500 How Selling all sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 1

6. MORTGAGE FUNDS: Ample 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This very small area was the result of lack of proper lake frontage control resulting in a location of Lake Shore Manor Hotel (40 efficiency apartments) on beach and a short two street development (E. 205th and 206th Sts.)with small lots approx. 40 x 60 developed with mixed 1 - 1½ and 2 story frame dwellings with the exception of two small brick homes recently constructed. Residents in this neighborhood share beach facilities with the hotel and although properties lack uniformity and have the appearance of cheap construction, residents are desirable Americans and occupancy demand is very strong. Hotel has waiting list of 500 applicants for small two-room apartments at $38.50 per month. Development of homes in this small area is solid on the east and west sides of E. 205th and on the west side of E. 206th but the east side of E. 206th is vacant except for four houses on the southern end. A frame commercial structure at the "Y" of E. 205th and E. 206th, formerly a commercial apartment structure, has been remodeled into a four family structure.

The future for this area appear stable but its present status creates a distinct break between desirable areas abutting the east and west boundaries and results in some sales resistance to properties immediately abutting this section.

9. LOCATION Euclid SECURITY GRADE 3rd AREA NO. C-71 DATE 9/14/39

AREA DESCRIPTION

Security Map of GREATER CLEVELAND

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

   b. Class and Occupation Craftsmen-Clerks-Tradesmen

   c. Foreign Families 0 % Nationalities American Community d. Negro 0 %

   e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 30 %	
a. Type and Size	Singles - 5-6 rooms		Cottages 4-5 rooms.	
b. Construction	Frame		Frame	
c. Average Age	10 years		15 years	
d. Repair	Fairly good		Fairly good	
e. Occupancy	100%		100%	
f. Owner-occupied	80%		80%	
g. 1937 Price Bracket	$ 3500-6500	% change	$ 3000-4500	% change
h. 1938 Price Bracket	$ 3200-6000	-8 %	$ 2700-4200	-8 %
i. Aug. 1939 Price Bracket	$ 3500-6500	+8 %	$ 3000-4500	+8 %
j. Sales Demand	Good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 35-60	% change	$ 25-40	% change
m. 1938 Rent Bracket	$ 35-60	0 %	$ 25-40	0 %
n. Aug. 1939 Rent Bracket	$ 35-60	0 %	$ 25-40	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price $5500-6500 How Selling Sold

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 5

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 3

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This small third gradd neighborhood lying on both sides of a small park was developed about 20 years ago with summer cottages and later filled in with single homes. Most of the cottages have been renovized for all-year purpose. The lots in area are rather small, ranging from 40-50 ft. frontage but only 85 ft. or less in depth. Intermingling of single homes with one story low gable roof cottages has produced a lack of uniformity detrimental to single home values. However, occupants are desirable American families. Demand is good for this section because of beach facilities and nearness to stores located at intersection of E.222nd and Lake Shore Blvd. Area is almost solidly developed; all streets are paved; all utilities installed. Areas future will remain stable for the next 3 to 5 years.

9. LOCATION Euclid (Fishermen's Park Section) SECURITY GRADE 3rd AREA NO. C-72 DATE 9/14/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

b. Class and Occupation Machinists - Craftsmen - Some office workers

c. Foreign Families 10 % Nationalities Slovenians d. Negro _____ %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 70%		OTHER TYPE 30 %	
a. Type and Size	Singles - 5-6 rooms		Cottages - 4-5 rooms	
b. Construction	Frame		Frame	
c. Average Age	10 years		15 years	
d. Repair	Fair		Fair	
e. Occupancy	98%		100%	
f. Owner-occupied	80%		80%	
g. 1937 Price Bracket	$ 3000-6500	% change	$ 1000-2500	% change
h. 1938 Price Bracket	$ 3000-6500	0 %	$ 1000-2500	0 %
i. Sept. 1939 Price Bracket	$ 3000-6500	0 %	$ 1000-2500	0 %
j. Sales Demand	Fair		Fairly good	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 25 - 50	% change	$ 15-25	% change
m. 1938 Rent Bracket	$ 25 - 50	0 %	$ 15-25	0 %
n. Sept. 1939 Rent Bracket	$ 25 - 50	0 %	$ 15-25	0 %
o. Rental Demand	Fair		Fair	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 20 Type & Price 4500-6500 How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map attached) b. Institutions 20

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 10

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This large 3rd grade area, now about 20% built up, had its first development in the northwestern part and southwestern hook projection about 25 yrs. ago when these streets were built up with summer cottages (beach facilities). Development in the area from east boundary (east of E. 260th St.) along side streets is very light consisting of only a few scattered homes (most streets unpaved). However, along E. 250th (southern half) within the past three years considerable building activity has occurred sponsored by Moses Helper. Here large lots (mostly acre parcels) have been developed with homes ranging in value from $4500-$6500 (mostly frame mixed with an occasional brick structure).

Sales have been good in this new development (10 built here last year). However, on the whole, this area suffers from lack of transportation, distance to schools, stores and churches. Nearest available transportation is half-hour bus service on Lake Shore Blvd. (northern boundary) and at intersection of Babbit Road and Lakeland Boulevard (west of extreme southern part of area) 20 min. service. Upson Grade School for this district is located in northeastern part between Gilmore and Shoreview at E. 260th St.

Future for this area appears favorable according to informed realtor's opinion but development will be moderate for the next few years because of lack of advantages mentioned before.

9. LOCATION Euclid SECURITY GRADE 3rd AREA NO. C-73 DATE 9/20/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Mill employees - Mechanics - Retired Farmers - Some professional

c. Foreign Families 9 % Nationalities Mixed d. Negro ____ %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING		OTHER TYPE	
a. Type and Size	1-2 story singles 4-8 rooms	90%		%
b. Construction	Frame			
c. Average Age	40-45			
d. Repair	Fair to good			
e. Occupancy	99%			
f. Owner-occupied	65%			
g. 1937 Price Bracket	$ 2500 - 9000	% change	$	% change
h. 1938 Price Bracket	$ 2500 - 9000	0 %	$	%
i. 1939 Price Bracket	$ 2500 - 9000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20 - 50	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 50	0 %	$	%
n. 1939 Rent Bracket	$ 20 - 50	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm to slightly up			

Store & Apts.

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price $50,000 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map) b. Institutions 6

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC (attached) b. Institutions 5

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $ 15.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area (lying on the eastern boundary of the county) includes the residential confines of Chagrin Falls, Ohio and is about 85-90% developed. The topography is rolling and slopes down to the Chagrin River which dissects the northern half of area. Development began here over 100 yrs. ago with the founding of the township, and has proceeded at a negligible rate, population approx. 3000. The commercial district is centered and restricted to the triangle formed by the thoroughfares; Franklin, Washington and Main Sts. Residential development varies somewhat, but generally along thoroughfares consists of the intermingling of newer homes ranging from 15-75 yrs; many of the old homes have been extensively remodeled, some into doubles. Lot frontage varies from 45-80 ft.; area has very few 30-35 ft. front lots. The northerly part, along Cottage and High Sts., contains the cheapest development; avg. age 65 yrs., price bracket $2500-$3500. The newer sections, active 1925-29, along such streets as Olive and Hall (SW part), E. Washington (SE part) and North St. (NE part) contain 6 rm. singles, avg. age 10-15 yrs., price bracket $3500-7000. Franklin St. is the elite section -- large old homes and lots; avg. age 50 yrs., price bracket $5000-9000, a few as high as $12,000. The area's only local source of employment is a paper mill employing approx. 180 persons. The Cleveland industrial area is 18 miles distant; transportation on 2 hr. basis via Greyhound bus. Area's school facilities consist of one grade and one high school; one new grade school ($10,000) now under construction with aid of Federal funds. Because of its age, dormancy, lack of local employment source, and poor transportation to distant industry, this stable "farmer's market" community is classified in fair 3rd gr.

9. LOCATION ~~Chagrin Falls~~ SECURITY GRADE 3rd AREA NO. C-74 DATE ____

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation White collared - mechanics - industrial workers

c. Foreign Families 30 % Nationalities Bohemian - Cosmopolitan d. Negro ____ %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	1½-2 story Singles 5-6 rooms			
b. Construction	Frame			
c. Average Age	35 years			
d. Repair	Fair to good			
e. Occupancy	97%			
f. Owner-occupied	55%			
g. 1937 Price Bracket	$ 2500-7500	% change	$	% change
h. 1938 Price Bracket	$ 2500	0 %	$	%
i. 1939 Price Bracket	$ 2500 - 7500	0 %	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20 - 45	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 45	0 %	$	%
n. 1939 Rent Bracket	$ 20 - 45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 3

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions -

6. MORTGAGE FUNDS: Available 7. TOTAL TAX RATE PER $1000 (1938) $22.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area includes the residential and street allotment confines of Solon, Ohio; founded over 100 yrs. ago - now only about 15-20% built up. Terrain is fairly level but residential development is centered mostly in the portion of area immediately south of the railroad yard area; the older cheaper development is along Old Main and Solon Rds. in the railroad yard area. This area suffered a severe setback during the late '20's when the over-allotment and improvement of streets (Bainbridge Rd. sub-div.) placed the community heavily in debt forcing the respread of a $350,000 bonded indebtedness over the whole village. At the present time there are approx. 2900 vacant lots. An additional drawback to this community is the absence of any local source of industrial employment; transportation to Cleveland industrial area (9 mi. distant) is only via combination morning and evening train service. School facilities consist of centralized grade and high school. In the past yrs., Solon has had little or no construction activity within this area but thoroughfares leading out of community have been developed with many cheap constructed small homes (36 in '38) some without basements. Zoning restrictions for the township, however, now prohibit this type of construction. Above mentioned heavy Village indebtedness resulted in many foreclosures. Over 100 of the approx. 400 dwelling structures changed hands between '28-'37 for this reason. Vacancy was also high, being estimated at 7% during '38 but now believed to be only about 3% due to low-rental housing demand in Metropolitan area. This community has had only negligible development except for the period between '18-'28 and due to the aforementioned factors will progress very slowly at best during the next few years. Area is accorded a weak 3rd grade rating.

9. LOCATION Solon SECURITY GRADE 3rd AREA NO. C-75 DATE

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Rapidly Decreasing _____ Static _____

   b. Class and Occupation Factory workers and laborers

   c. Foreign Families 25% Nationalities German Italian-Bohemian d. Negro 0 %

   e. Shifting or Infiltration _____

2. BUILDINGS:	PREDOMINATING 100%		OTHER TYPE %	
a. Type and Size	One family			
b. Construction	Frame - no base.			
c. Average Age	2 years			
d. Repair	Good			
e. Occupancy	100%			
f. Owner-occupied	100%			
g. 1937 Price Bracket	$ 300 per acre	% change	$	% change
h. 1938 Price Bracket	$ 2500-4000	0 %	$	%
i. 19 Price Bracket	$ 2500-4000	0 %	$	%
j. Sales Demand	Good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ No rentals	% change	$	% change
m. 1938 Rent Bracket	$ " "	- %	$	%
n. _____ Rent Bracket	$ " "	- %	$	%
o. Rental Demand	(see remarks)			
p. Predicted Rent Trend (next 6-12 months)	" "			

3. NEW CONSTRUCTION (past yr.) No. 105 Type & Price $2000-3300 (exclusive of land) How Selling Good

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC b. Institutions 0

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 19.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This new area, principally stretching along 4 roads (Forbes, Broadway, Tryon and Macedonia) was, until about two years ago, undeveloped farm land surrounding a small negro settlement. Area was then broken up into 1-5 acre parcels selling for approx. $350 an acre and speculative development began at a rapid rate with small frame dwellings, mostly without basement in the 1-1½ sty. 4-5 room type.

Informed realtor's opinion is that sales have been made on most liberal terms and by a variety of types of conveyances. The wisdom of this financing policy has been questioned by some realtors but construction has continued rapidly and sales have been satisfactory.

At present, area is about 40% developed and although cheap, is attractive because of its newness. However, lack of transportation, proximity to negro settlement (abutting area) and distance to schools, stores and churches limit this area to 3rd grade. Area has limited utility facilities; has electricity, lacks sewer and most parts are without gas and water.

9. LOCATION Bedford Township SECURITY GRADE 3rd AREA NO. C-76 DATE _____

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____

b. Class and Occupation Factory workers and laborers

c. Foreign Families 30 % Nationalities Slavs and Poles d. Negro 50 %

e. Shifting or Infiltration Desirable occupants gradually moving out

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles, doubles and shacks			
b. Construction	Frame			
c. Average Age	30 years			
d. Repair	Very poor			
e. Occupancy	98%			
f. Owner-occupied	50%			
g. 1937 Price Bracket	$ 600-3300	% change	$	% change
h. 1938 Price Bracket	$ 500-3300	-3 %	$	%
i. Aug. 1939 Price Bracket	$ 500-3000	-9 %	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Down			
l. 1937 Rent Bracket	$ 10 - 25	% change	$	% change
m. 1938 Rent Bracket	$ 10 - 25	0 %	$	%
n. Aug. 1939 Rent Bracket	$ 10 - 25	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC ____ b. Institutions ____

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This is the poorest residential section in Berea. Comprised mostly of old, cheaply constructed homes and shacks. Populated by 50% Negro & 30% Foreign. Flat terrain. Lots 30-50 x 100; Pearl Rd. is paved -- all others slag and cindered; all utilities installed; good transportation; abuts railroad along northern boundary; Dunham Foundry, Ohio Nut & Bolt Co. and the Foxy Toy Co. located in this area. Many of the occupants are employed there. The Dunham Co. brought colored people from the south to work in this foundry. Employs about a third of them now (formerly 1000 now 300).

The boundaries of this area will remain pretty much intact. The better people are slowly moving out. Rental collections are difficult and real estate activity is stagnant. Mortgage money is unobtainable. No HOLC or other institutional sales reported in this area during past three years. Trend is rapidly downward. Accordingly, the area is given a very poor fourth grade rating.

9. LOCATION Berea SECURITY GRADE 4th AREA NO. D-1 DATE 8-14-37

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - factory workers - railroaders

c. Foreign Families 55 % Nationalities Italians and Slavish d. Negro 5 %

e. Shifting or Infiltration of Italians, Slavs and Negroes

2. BUILDINGS:	PREDOMINATING 70 %		OTHER TYPE 30 %	
a. Type and Size	Singles 4-6 rooms		2-family and multiples	
b. Construction	Frame		Frame	
c. Average Age	15 years		15 years	
d. Repair	Poor to fair		Poor to fair	
e. Occupancy	98%		98%	
f. Owner-occupied	65%		65%	
g. 1937 Price Bracket	$ 800-4500	% change	$ 3500-5800	% change
h. 1938 Price Bracket	$ 800-4500	0 %	$ 3500-5800	0 %
i. Sept 1939 Price Bracket	$ 800-4500	0 %	$ 3500-5800	0 %
j. Sales Demand	Weak		Weak	
k. Predicted Price Trend (next 6-12 months)	Static		Static	
l. 1937 Rent Bracket	$ 10 - 30	% change	$ 15 -30	% change
m. 1938 Rent Bracket	$ 10 - 30	0 %	$ 15 -30	0 %
n. Sept. 39 Rent Bracket	$ 10- 30	0 %	$ 15 - 30 per unit	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions

5. SALE OF HOME PROPERTIES (__ yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Very limited to not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This allotment, known as "Old Lindale", was laid out in 1910 with 25'-40' lots; it is now approximately 50% built up; 40% of streets are paved, remainder dirt and slag (WPA slagged several streets this year); gas, water, light and sewer available to homes already constructed; bus transportation (20 minute service during day) on W. 130th which runs north and south to center of area (W. 130th is scheduled for widening and new pavement in 1940 from the point just completed this year at the railroad (Area C-16) through to Wooster Pike). A grade school is located on Longmead (just north of area) and a Catholic school (St. Paul's) at W. 130th and Bennington; some retail stores are located on W. 130th.
There is a gradual infiltration of foreign, principally Italian and Slavish with some negroes. The negro element, which is an overflow settlement from area D-3 (north) is concentrated on Wilson and Wainfleet Aves. in the northwest section of area. Foreclosures here are heavier than average and considerable difficulty is experienced in selling. The single houses range from $800-$4500 and two-family and multiple units, from $3500-5800. Many of the area's occupants are employed in the industries abutting the community. Proximity to industry is area's best claim and it will retain present population for a few years at least, without marked increase of negro infiltration.

9. LOCATION Cleveland (W. side) SECURITY GRADE 4th AREA NO. D-2 DATE 9-20-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - factory workers - railroaders

c. Foreign Families 30 % Nationalities Hungarian (northern part) German (central part) d. Negro 15 % southern part

e. Shifting or Infiltration Few negroes coming in to south end of area.

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. Type and Size	Singles 4-7 rooms		2-family and multiple units	
b. Construction	Frame		Frame	
c. Average Age	18-30 yrs.		18-30 yrs.	
d. Repair	Poor to fair		Poor to fair	
e. Occupancy	95%		95%	
f. Owner-occupied	65%		60%	
g. 1937 Price Bracket	$ 1500-5000	% change	$ 3000-7000	% change
h. 1938 Price Bracket	$ 1500-5000	0 %	$ 3000-7000	0 %
i. 1939 Price Bracket	$ 1500-5000	0 %	$ 3000-7000	0 %
j. Sales Demand	Good in central part; Poor to fair in north and south ends of area			
k. Predicted Price Trend (next 6-12 months)	Static		Static	
l. 1937 Rent Bracket	$ 10 - 40	% change	$ 10 - 35 per un.	% change
m. 1938 Rent Bracket	$ 10 - 40	0 %	$ 10 - 35	0 %
n. 1939 Rent Bracket	$ 10 - 40	0 %	$ 10 - 35	0 %
o. Rental Demand	Fair to good		Fair to good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC. Very limited to b. Institutions

6. MORTGAGE FUNDS: not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is comprised of a long narrow strip which is located along the C.C.C. & St. L. RR (running in a northeasterly direction) and extends all the way from Firsey St., south, to W. 37th, north. The area is 80% built up; 75% of the streets are paved (mostly in the northern and central sections); fairly good transportation, school and shopping facilities. That section of area lying between West Blvd. north to W. 73rd is an old German community; homes here are in fair to good condition and the home ownership ratio approximates 80%. This is by far the best part of the area. The section from W. 73rd north is a Hungarian settlement; the homes in this section range all the way from 25-60 yrs. and are in fair condition. That section of area lying south of West Blvd. is a colored settlement, solidly occupied in that part situated between Jasper and W. 120th. The southern portion lying south of Brookfield is only sparsely built up and utilities are available only in a limited way. It is only fair to assume that this area will widen and affect the adjacent properties in the abutting 3rd grade area. The foreign-born people continue to come into this section at a slow but steady pace as the better native American people emigrate in about the same ratio. Some Negroes are also trickling into the southern part of area. Proximity to industry, railroad yards and Public Square will, undoubtedly, uphold the area's present level for a few years at least.

9. LOCATION Cleveland (W. side) SECURITY GRADE 4th AREA NO. D-3 DATE 9/20/39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers and laborers

c. Foreign Families 95 % Nationalities Slavish d. Negro 0 %

e. Shifting or Infiltration Younger generation moving out farther west

2. BUILDINGS:	PREDOMINATING * %		OTHER TYPE %	
	*All the way from			
a. Type and Size	cottages to 4-family dwellings			
b. Construction	Frame			
c. Average Age	30-35 yrs.			
d. Repair	Fair to poor			
e. Occupancy	99%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$ 800-7500	% change	$	% change
h. 1938 Price Bracket	$ 800-7500	0 %	$	%
i. 1939 Aug. Price Bracket	$ 800-7500	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Firm			
l. 1937 Rent Bracket	$ 10 - 25	% change	$	% change
m. 1938 Rent Bracket	$ 10 - 25	0 %	$	%
n. 1939 Aug. Rent Bracket	$ 10 - 25	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: Available up to 50% 7. TOTAL TAX RATE PER $1000 (1938) $ 23.50

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This small area, located in the southeastern section of Lakewood, Ohio, and hemmed in by Madison Park on the northwest and by industry and industrial sites on the southern and eastern boundaries, comprises the earliest foreign (Slavish-Polish) settlement here. It was settled, principally, by workers employed by the National Carbon Co. (located immediately east of area's boundary) who wanted to be conveniently located to their employment.

Homes in area average 40-50 yrs.; most of these have been large single dwellings at one time but have since been converted into 2-3 family units. There are several much older homes, a few of which are ripe for demolition. On the other hand, there is still some evidence of good home maintenance. However, as a whole, the area is rapidly on the down grade. About 2 to 3 vacant store rooms are found on each street. Several homes are covered with brick-patent siding, especially on Robin Ave.; Plover Ave. has the poorest streets in this small foreign community. Being close to Cleveland's Public Square, the area has adequate transportation and school facilities. The old residents remain intact, however, the younger generation is moving to better neighborhood farther west. The area will remain static and any noticeable increase in vacancy ratio will take place only as the old settlers pass on.

9. LOCATION Lakewood SECURITY GRADE 4th AREA NO. D-4 DATE 9-15-39

AREA DESCRIPTION

SECURITY MAP OF Greater Clovoland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

the Slum Clearance Project. Proximity to Public Square and to industry and because of convenience to transportation, schools, stores, churches, etc. this area will remain attractive to present type of occupants. Transition is to retail stores, light manufacturing establishments and rooming houses.

9. LOCATION Cleveland (W. side) SECURITY GRADE 4th AREA NO. D-5 DATE 9-29-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - WPA workers - relief clients

c. Foreign Families 75 % (including 2nd generations) Nationalities Roumanian - Hungarian - Slavish - Italian - German d. Negro 1 fam. %

e. ~~Shifting or~~ Infiltration of Cosmopolitan

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	2 sty homes converted into 2-3 family units			
b. Construction	Frame			
c. Average Age	45-75 yrs.			
d. Repair	Poor			
e. Occupancy	98%			
f. Owner-occupied	50%			
g. 1937 Price Bracket	$ 2000-5800	% change	$	% change
h. 1938 Price Bracket	$ 2000-5800	0 %	$	%
i. Sept. 1939 Price Bracket	$ 1800-5500	%	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20 - 35	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 35	0 %	$	%
n. Sept 1939 Rent Bracket	$ 20 - 35	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions

5. SALE OF HOME PROPERTIES (__ yr.) a. HOLC b. Institutions

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area situated in the extreme northeast corner of Cleveland's west side, is one of the city's oldest residential neighborhoods. Originally settled by Germans and Irish, it slowly bowed to Cleveland's expansion and infiltration of other foreign peoples. Roumanians, Hungarians and Italians migrated here about 30 yrs. ago and now comprise the predominating population elements. The Roumanians settled around W. 48th St. district -- the Hungarian and Italian people located between W. 54th and W. 73rd Sts., (largely north of Detroit Ave.) Several old German families are still found along the eastern and central part of the area. The earliest development of this area was along W. 28th and W. 29th Sts. and here many of the homes are 75 to 80 yrs. old; now fully developed, the area was built up with large 2 sty. single dwellings, many of which were converted into 2-3 family units and rooming houses; (there are a few 1½ sty. homes on each street interspersed with the large converted type). The houses along W. 58th St. and west thereof are in better repair condition -- are more modern -- have full basements and average 25-30 yrs. Franklin Ave. was once the fashionable district of the west side; two family homes (with round basements) on this street sell for around $3500-$5500 singles and doubles without basements or round cellars range from $1800-3500. The main business section of west-side Cleveland is located here; retail business shops run solidly along Lorain, Detroit, Fulton and W. 25th St. There was a small colored settlement in the northeast peak of this area but there homes were razed for the new Main Ave. bridge and also for

(Continued on next page)

9. LOCATION Cleveland (W. side) SECURITY GRADE 4th AREA NO. D-5 DATE 9-29-39

AREA DESCRIPTION

Security Area Map of Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

family unit dwellings; the latter type is crowded with two homes on one lot -- 5 homes on 3 lots, etc. Such streets as Vega, Jennings, Scranton, Walton and Seymour were once the area's most fashionable districts.

Retail business-stores run solid on W. 25th and very heavy on Scranton and W. 14th. Cleveland's Municipal Hospital (largest city hospital in country) is located on Scranton. One of Cleveland's five Govt. Slum Clearance Projects (500 families) is situated in eastern section of area. The Jennings Rd. Project (WPA) when completed, will relieve the heavy traffic congestion on W. 25th St.

The area has a 10% vacancy with many uninhabitable units especially in the north-eastern section; vandalism prevails most strongly here. Rental collections are difficult and WPA and Relief Rolls are very heavy. Despite its undesirability, present type of occupants are not scarce in Cleveland and area's characteristics in the main will remain constant for several years.

9. LOCATION West Cleveland SECURITY GRADE 4th AREA NO. D-6 DATE 9-29-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory workers - Laboreers - Some Merchants

c. Foreign Families 60 % Nationalities Russian - Slovak - Polish - Syrian - Greeks d. Negro 2 % (on northeasterly edge along valley)

e. ~~Shifting or~~ Infiltration of mixed foreign

2. BUILDINGS:

	PREDOMINATING 40 %		OTHER TYPE 40 %	
a. Type and Size	Small and large singles - 4-12 rms		2 families - 90% of which were converted from singles	
b. Construction	Frame		Frame	
c. Average Age	50 yrs		50 yrs.	
d. Repair	Poor - fair in section west of W. 25th St.			
e. Occupancy	90%		90%	
f. Owner-occupied	40-50%		40%	
g. 1937 Price Bracket	$ 1500-5000	% change	$ 2000-6000	% change
h. 1938 Price Bracket	$ 1500-5000	0 %	$ 2000-6000	0 %
i. Aug. 1939 Price Bracket	$ 1500-5000	0 %	$ 2000-6000	0 %
j. Sales Demand	Poor		Poor	
k. Predicted Price Trend (next 6-12 months)	Downward		Downward	
l. 1937 Rent Bracket	$ 10 - 30	% change	$ 10 - 30 per unit	% change
m. 1938 Rent Bracket	$ 10 - 30	0 %	$ 10 - 30	0 %
n. Aug. 1939 Rent Bracket	$ 10 - 30	0 %	$ 10 - 30	0 %
o. Rental Demand	Fair		Fair	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price ____ How Selling ____

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions ____

5. SALE OF HOME PROPERTIES (____ yr.) a. HOLC. ____ b. Institutions ____

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This very old 4th grade area, once the "Bon-Ton" neighborhood on the "west side", lies immediately west of the Cuyahoga River and south of Lorain Ave.; the northern and eastern boundaries extend to a cliff which overlook the Cuyahoga River Valley, Originally settled by Germans and occupied by them up to 35-40 yrs. ago, the area saw an influx of Russian, Slovak and Polish people with a lighter infiltration of Syrians and Greeks in later years. The old residents moved to Lakewood, Rocky River and Bay Village. The area was developed generally with large single homes on 20-40' lots with a few 50' in width on Kenilworth Ave. The industrial and commercial expansion of the "west side" was keenly felt by this area. Now bordered by railroads, factories and steel mills on the north and east boundaries and traversed by 3 main heavy trafficked arterios (W. 25th-Scranton-W. 14th St.) this once fashionable and peaceful residential community rapidly gave ground to its inescapable transition. The fair residential parts or what is left of them lie in the southwest corner (west of W. 25th St.) and along Kenilworth in the north part of area; the poorest sections, along the eastern boundary. The large single homes are generally located on Scranton, W. 14th St., Kenilworth and Starkweather. Briefly, the area consists of: 40% large and small single homes, 40% two-family type (90% of which were converted doubles) and 20% three or more

(Continued on next page)

9. LOCATION West Cleveland SECURITY GRADE 4th AREA NO. D-6 DATE 9-29-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers (heavy relief)

c. Foreign Families 5 % Nationalities Italian d. Negro 95 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	Shacks			
b. Construction	Shoddy			
c. Average Age	20-25 yrs.			
d. Repair	Very poor			
e. Occupancy	100%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$ 200-1000	% change	$	% change
h. 1938 Price Bracket	$ 200-1000	0 %	$	%
i. 1939 Price Bracket	$ 200-1000	0 %	$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Static			
l. 1937 Rent Bracket	$ (See remarks)	% change	$	% change
m. 1938 Rent Bracket	$ " "	%	$	%
n. 1939 Rent Bracket	$ " "	%	$	%
o. Rental Demand	None			
p. Predicted Rent Trend (next 6-12 months)	Static			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions

5. SALE OF HOME PROPERTIES (yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER $1000 (1938) $ 19.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small area, virtually all negro neighborhood of shacks and small homes, was the result of a movement of colored laborers to this section about 25 yrs. ago in the hope of securing employment with the Best Foundry and American Stove Co. in Bedford. Realtor's opinion is that this neighborhood was originally formed on a "squatter's rights" basis, later settled by claim and deed conveyance for small sums so that most properties are actually owned. Population of this neighborhood is about 50 colored families and some 7 or 8 Italian families within border. Occupancy is full and, although little rental information is available, it is thought that any tenancy is on some future sales arrangement. The City of Bedford has no interest in, and will not annex, this little community known as "Lincoln Heights" for its relief rolls are heavy and area is unpaved and lacks all utility facilities except electricity in some parts. It was also stated that most residents in this neighborhood are employed in Cleveland and not in Bedford. Because of its cheapness (even to colored) and distance from Cleveland (employment source) it is not believed this colored community will expand and probably will decrease within the next few years with the rise in number of uninhabitable units.

9. LOCATION Bedford Twp. (Lincoln Heights) SECURITY GRADE 4th AREA NO. D-7 DATE 10-1-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly ____ Static ____

b. Class and Occupation Laborers - factory workers

c. Foreign Families 10 % Nationalities Hungarian d. Negro 65 %

e. Shifting or Infiltration Negro occupancy decreasing

2. BUILDINGS:	PREDOMINATING 99 %		OTHER TYPE %	
a. Type and Size	Cheap singles - 4-6 rms			
b. Construction	Frame			
c. Average Age	30 yrs.			
d. Repair	Poor			
e. Occupancy	98%			
f. Owner-occupied	70%			
g. 1937 Price Bracket	$ 1000-1800	% change	$	% change
h. 1938 Price Bracket	$ 1000-2000	+10 %	$	%
i. 1939 Price Bracket	$ 1000-2250	+8 %	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 10 - 20	% change	$	% change
m. 1938 Rent Bracket	$ 10 - 20	0 %	$	%
n. 1939 Rent Bracket	$ 10 - 20	0 %	$	%
o. Rental Demand	Poor			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 12

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is flat; unwooded -- was developed about 35-40 years ago and colored infiltration came within a year after the first few homes were built. The streets are unpaved but all utilities are in. The section is sprinkled with shacks and the whole neighborhood presents a more or less shoddy appearance. The neighborhood, however, is law abiding and gives no trouble to the law enforcement bureau. About two years ago strong effort began to decrease the colored occupancy of this area and has resulted in the moving of 23 families (only 50 remaining) some of whom were moved at the city's expense. In each case the removal of a colored family caused the occupancy of a white family in this neighborhood. There is also a tendency towards improvement in the physical appearance of the community during this same period. Longwood is entirely owned by white -- Sterling has not been opened.

9. LOCATION Maple Heights SECURITY GRADE 4th AREA NO. D-8 DATE 9-6-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Very slowly ____ Static ____

b. Class and Occupation Laborers - factory workers

c. Foreign Families 65 % Nationalities Slovaks - few Germans d. Negro 0 %

e. Shifting or Infiltration Potential influx of Negro

2. BUILDINGS:	PREDOMINATING 100 %		OTHER TYPE %	
a. Type and Size	4-6 rm singles			
b. Construction	Frame			
c. Average Age	20 yrs.			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	95%			
g. 1937 Price Bracket	$2000 - 4000	% change	$	% change
h. 1938 Price Bracket	$1800 - 3500	-12 %	$	%
i. 1939 Price Bracket	$1800 - 3500	0 %	$	%
j. Sales Demand	Very poor			
k. Predicted Price Trend (next 6-12 months)	Down			
l. 1937 Rent Bracket	$ 12.50 - 25	% change	$	% change
m. 1938 Rent Bracket	$ 12.50 - 22.50	-7 %	$	%
n. 1939 Rent Bracket	$ 12.50 - 20.00	-7 %	$	%
o. Rental Demand	Poor			
p. Predicted Rent Trend (next 6-12 months)	Down			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. Attached) b. Institutions 1

6. MORTGAGE FUNDS: None available 7. TOTAL TAX RATE PER $1000 (1938) $ 29.00

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area is the least desirable neighborhood in Garfield Heights. Immediate proximity to negro settlement abutting north boundary -- absence of transportation -- lack of sewers -- unpaved streets and general isolation all have taken their toll. This community was developed about 20-25 years ago and then stopped with the influx of negroes into abutting area. At present, property can be sold only at sacrifice and mortgage money is not available which indicates that potentially this neighborhood will eventually be taken over by negroes with improvement in their financial condition.
Approximately 30 homes are located in this area; developed about 40%; no further development is anticipated for white ownership.

9. LOCATION Garfield Hts. (Orchard Ave. Section) SECURITY GRADE 4th AREA NO. D-9 DATE 9-9-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers

c. Foreign Families ____ % Nationalities ____ d. Negro 100 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE ____ %	
a. Type and Size	4-6 room singles			
b. Construction	Frame			
c. Average Age	20 yrs.			
d. Repair	Very poor			
e. Occupancy	100%			
f. Owner-occupied	40-45%			
g. 1937 Price Bracket	$ 1000-1500	% change	$	% change
h. 1938 Price Bracket	$ 1000-1500	0 %	$	%
i. Sept. 1939 Price Bracket	$ 1000-1500	0 %	$	%
j. Sales Demand	Very poor			
k. Predicted Price Trend (next 6-12 months)	Slowly down			
l. 1937 Rent Bracket	$ 8 - 20	% change	$	% change
m. 1938 Rent Bracket	$ 8 - 20	0 %	$	%
n. Sept. 1939 Rent Bracket	$ 8 - 20	0 %	$	%
o. Rental Demand	Fair			
p. Predicted Rent Trend (next 6-12 months)	No change			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (___ yr.) a. HOLC. b. Institutions

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small totally colored community was the result of an independent movement and development surrounding the construction of their church in this area some 25 years ago. No streets are paved and lack of maintenance through the years has given this area its name of "Shantytown". Presence of this community has had a very detrimental effect on surrounding area property values, particularly to the immediate south. Utilities are available to area. This section is now about 75-80% built up and, apparently, is solidly entrenched, in fact this area, prior to Miles Heights annexation to Cleveland in 1932, was able to elect a negro as Mayor of Miles Heights.

Area will remain static but may spread into Garfield Heights (S.W.) if the purchasing power of the colored residents increases enough to buy this property, (lying to south) now in the $1800-$3500 bracket which has virtually no market for white due to proximity to this colored neighborhood.

9. LOCATION Cleveland (E. side) SECURITY GRADE 4th AREA NO. D-10 DATE 9-9-39

"Shantytown" (formerly part of Miles Heights)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Workingmen - mechanics - craftsmen, etc.

c. Foreign Families 20 % Nationalities Mixed d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 98 %		OTHER TYPE %	
a. Type and Size	Singles 5-6 room			
b. Construction	Frame			
c. Average Age	15 yrs.			
d. Repair	Fair			
e. Occupancy	100%			
f. Owner-occupied	80%			
g. 1935 Price Bracket	$ 2200-4700	% change	$	% change
h. 1937 Price Bracket	$ 2000-4300	-9 %	$	%
i. Sept '39 Price Bracket	$ 2000-4500	+3 %	$	%
j. Sales Demand	Fairly good			
k. Predicted Price Trend (next 6-12 months)	No change			
l. 1935 Rent Bracket	$ 20 - 35	% change	$	% change
m. 1937 Rent Bracket	$ 20- 30	-9 %	$	%
n. Sept '39 Rent Bracket	$ 20 - 35	+9 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 2

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 10

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small workingmen's district has been given a 4th grade rating due to complete isolation (only one outlet), heavy turnover in foreclosures just now being completed, complete encirclement by industrial zoned property, adjacency to industry (Cleveland Illuminating Co.) on west border and proximity to Erie RR (north boundary) over which children in area must traverse to and from school. Area is approx. 1/2 mile from schools, 1 mile from churches, 1/2 mile to stores. Transportation is along Miles Ave. just north of area. High taxes, prior to annexation, due to pavement of streets brought on a heavy foreclosures rate but change of ownership has been virtually completed.
Area is now about 75% built up, but contains in all only about 40-50 homes. No improvement in area is looked for in the future except new ownership should be stable. Greatest disadvantage to area is its single outlet over the Erie RR to Miles Ave.

9. LOCATION Cleveland (E.Side) SECURITY GRADE 4th AREA NO. D-11 DATE 9-9-39
(Formerly part of Miles Heights)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Laborers - Small business owners - Peddlers (Heavy relief rolls)

c. Foreign Families 40 % Nationalities Russian, Jewish, & Italians d. Negro 20 %

e. Shifting or Infiltration Strong colored infiltration - also Jewish & Italian

2. BUILDINGS:	PREDOMINATING 55 %		OTHER TYPE 45 %	
a. Type and Size	2-family (5 rm suites)		Singles - 6 rooms	
b. Construction	Frame		Frame	
c. Average Age	12-20 yrs.		12-20 yrs.	
d. Repair	Poor		Fair	
e. Occupancy	100%		100%	
f. Owner-occupied	50%		75%	
g. 1937 Price Bracket	$ 4500-6500	% change	$ 3300-4800	% change
h. 1938 Price Bracket	$ 4000-6000	-10 %	$ 3000-4500	-8 %
i. Aug. 1939 Price Bracket	$ 4000-6000	0 %	$ 3000-4500	0 %
j. Sales Demand	Poor		Poor	
k. Predicted Price Trend (next 6-12 months)	Down		Down	
l. 1937 Rent Bracket	$ 20 - 30 per un.	% change	$ 25 - 35	% change
m. 1938 Rent Bracket	$ 20 - 27.50	-5 %	$ 25 - 35	0 %
n. Aug. 1939 Rent Bracket	$ 20 - 30	+5 %	$ 25 - 35	0 %
o. Rental Demand	Fairly good		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Weak		Weak	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 350

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 125

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area's development began about 25 years ago and was featured by the heavy percentage of "Jerry-type" construction throughout. Almost immediately the commercial district along Kinsman became solidly Jewish-owned and a heavy infiltration of Russian-Jewish and Italian occurred between 1920-30 and although slower since then has continued up to date. Beginning with about 1928 a movement of colored from the downtown areas started in this section and progressed with moderate success up until about 3 years ago when the movement became more pronounced, and at present is continuining steadily. The heavy slump in price valuation in property in this area occurring following the depression made some recovery up to 1937 with improved general business conditions but is again sliding due to lack of maintenance and constant infiltration from these elements. A boom of commercial property along Kinsman Rd. was experienced in 1928 but collapsed and did not materially affect residential property values. This area throughout shows poor maintenance and rapid depreciation of property is characteristic of these inhabitants. Informed realtor's opinion is that this section should have been, at the outset, developed for colored occupancy as an overflow outlet for the strong movement that has progressed into the northeastern part of Cleveland. However no concerted effort was made and the present occupancy has resulted from the normal characteristic of colored infiltration into Jewish & Italian neighborhoods with the obsolescence of property due to lack of maintenance. The apparent future for this area will be an increasing occupancy ratio by Jewish, Italian and colored with a steady fall in price values.

9. LOCATION Cleveland (E. side) (Kinsman - Mt. Pleasant Section) SECURITY GRADE 4th AREA NO. D-12 DATE 9-13-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Predominantly steel and factory workers

c. Foreign Families 40 % Nationalities Slavish d. Negro ____ %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 65 %		OTHER TYPE 35 %	
a. Type and Size	Singles - 4-6 rms.		2-family 4-5 rms per un.	
b. Construction	Frame		Frame	
c. Average Age	35-40 yrs.		25-30 yrs.	
d. Repair	Poor to fair		Poor to fair	
e. Occupancy	100%		100%	
f. Owner-occupied	95%		90%	
g. 1937 Price Bracket	$ 2000-4300	% change	$ 2500-5500	% change
h. 1938 Price Bracket	$ 1800-4200	-6 %	$ 2200-5200	-8 %
i. Aug. 1939 Price Bracket	$ 2000-4500	+8 %	$ 2500-5500	+8 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 18 - 40	% change	$ 15 - 30	% change
m. 1938 Rent Bracket	$ 17 - 35	%	$ 12.50-27.50	%
n. Aug. 1939 Rent Bracket	$ 18 - 40	%	$ 15 - 30	%
o. Rental Demand	Fairly good		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 18

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 11

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This older section (entire western and southern boundary abutting industry and railroad property) gradually rises on a slope to the east from E. 93rd St. Section was developed first about 40 yrs. ago in the western part and area is now 98% built up on lots ranging from 30-35' frontage (only two streets, now partially filled in, remain undeveloped). This area naturally is detrimentally affected by smoke, dirt and soot from adjacent railroads, foundries and steel and iron works. Homes west of E. 93rd are smallest and cheapest; homes along eastern boundary of area and such streets as Raymond and Heath are better and average about 25 yrs. in age. Main thoroughfares for this section are E. 93rd (crosstown connection) and Union and Aetna Aves. (east-west). The commercial district is scattered along E. 93rd, heaviest at E. 93rd and Union and extreme north boundary intersection of Kinsman and E. 93rd. Properties in southern part of boundary abutting Erie RR are smaller and cheaper conforming with homes west of E. 93rd as mentioned above. This area's occupants contains a large percentage of Slovaks and many long time resident Irish hold here by the two Catholic parishes at St. Catherine Ave. & E. 93rd and at Aetna Rd. and E. 93rd St. Some small volume of mortgage lending still continues in this section on a limited basis, principally on better kept property surrounding the churches. However the age of property, complete development (congested due to small lots) and detrimental influence of nearby industry penalizes this area to 4th grade class, although it still has desirability as a factory worker's district within walking distance to employment at the western boundary consisting of such firms as the Allyne Ryan Foundry, Draper Barrel & Drum Co., Pneumatic Tool, Champion Rivet and several other small steel & iron concerns.

9. LOCATION Cleveland (E. side) (E. 93rd - Union - Aetna Section) SECURITY GRADE High 4th AREA NO. D-13 DATE 9-16-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Mechanics - Steel Workers - Laborers

c. Foreign Families 30 % Nationalities Slavish - Polish - Italian d. Negro 0 %

e. Shifting or Infiltration Slowly to foreign (from 4th grade areas to west)

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. Type and Size	Singles (5-6 rm)		2-family (4-5 rm suites)	
b. Construction	Frame		Frame	
c. Average Age	(See remarks)		(See remarks)	
d. Repair	Just fair		Just fair	
e. Occupancy	100%		100%	
f. Owner-occupied	80%		80%	
g. 1937 Price Bracket	$ 1500-5000	% change	$ 3300-6000	% change
h. 1938 Price Bracket	$ 1500-4600	-6 %	$ 3000-5600	-8 %
i. Aug. 1939 Price Bracket	$ 1500-4800	+3 %	$ 3000-5800	+2 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Slowly down		Slowly down	
l. 1937 Rent Bracket	$ 15 - 35	% change	$ 17.50-27.50	% change
m. 1938 Rent Bracket	$ 15 - 35	0 %	$ 17.50-27.50	0 %
n. Aug. 1939 Rent Bracket	$ 15 - 35	0 %	$ 17.50-27.50	0 %
o. Rental Demand	Fairly good		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 40

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. Attached) b. Institutions 60

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This workingman's "thoroughfare" district has suffered from many setbacks and detrimental influences over the past 50 yrs. Originally the American Steel & Wire Co. (formerly abutting area on the north) employed many occupants of area but moved its plant to Lorain, Ohio, throwing most of these people out of employment and their homes om the market. The area is affected by noise, soot and dirt of railroads, nearby industry, and very heavy vehicular traffic. The elevation of the Penna. R.R. dissecting the area, improved traffic but detrimentally affected surrounding property values and caused the main thoroughfares in northern part (Broadway & Harvard) to change grade and dip at their intersection. Homes in this northern half are much older (avg. 45-50 yrs.) than in southern part (avg. 18-22 yrs.). Polish occupancy is principally along side streets off Broadway in northern part.. There is a scattering of Italian through southwesterly corner, principally in homes on edge overlooking the industrial ravine to the west. The commercial district is centered at Broadway & Harvard but light commercial structures continue along these thoroughfares and northern part of Warner Rd. Future for this 4th grade area, due to slow foreign encroachment -- age of properties -- dissection by railroads -- and proximity to industry, will be slowly down.

9. LOCATION Cleveland (E. side) SECURITY GRADE 4th AREA NO. D-14 DATE 9-9-39
(Harvard - Broadway - Warner Rd. Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Steel workers

c. Foreign Families 70% Nationalities Polish - Some Slavish & Czechs d. Negro 0 %

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 50 %		OTHER TYPE 45 %	
a. Type and Size	Singles - 6-7 rms		2-family 4-5 rms per un.	
b. Construction	Frame		Frame	
c. Average Age	40 yrs.		35 yrs.	
d. Repair	Fair		Fair	
e. Occupancy	100%		100%	
f. Owner-occupied	85%		75%	
g. 1937 Price Bracket	$ 1800-4000	% change	$ 2500-5500	% change
h. 1938 Price Bracket	$ 1800-3700	-5 %	$ 2500-5200	-4 %
i. Sept 1939 Price Bracket	$ 1800-4000	+5 %	$ 2500-5500	+4 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm	
l. 1937 Rent Bracket	$ 15 - 30	% change	$ 15 - 30 per un.	% change
m. 1938 Rent Bracket	$ 15 - 27.50	-6 %	$ 15 - 27.50	-6 %
n. Sept 1939 Rent Bracket	$ 15 - 30	+6 %	$ 15 - 30	+6 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 50

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 55

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This heavily concentrated Polish neighborhood, primarily a steel and factory worker's district, is about 50 yrs. old in the portion north of Fleet and along Broadway; about 10-15 yrs. younger in part of area west of E. 71st St. and south of Fleet. Industrial property and railroads virtually surround this area except that part of southwesterly boundary abutting Washington Park. Most of the inhabitants here are employed by Republic, Otis, U.S. Steel and Aluminum Co. of America (abutting area.) The area is distinguished by its heavy concentration of 2-family homes, not located in any particular section but grouped in sets of 10-12 -- apparently built in rows by contractors. Several long one-floor plan singles (approx. 5% of total) have been converted into 2-family utility. Here and there pride of ownership is evident in inexpensive improvement, such as new lawns and upkeep of shrubbery but on the whole, limited income of these residents leaves much to be desired in renovation. The small commercial structures are scattered along thorofares of Broadway, Fleet, Aetna and Harvard. Area has good transportation, schools and social centers, such as lodges and halls; two large Polish Catholic Churches are located in 3rd grade neighborhood surrounded by this area. Main shopping center for this district is located in 4th grade area to the north along Broadway. This fully built-up section, although old and detrimentally affected by smoke, soot, fumes and dirt, is stable due to the type of inhabitants, (Polish), high home ownership ratio and proximity of employment.

9. LOCATION Cleveland (E. Side) (Aetna - Broadway - Fleet Section) SECURITY GRADE High 4th AREA NO. D-15 DATE 9-6-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____

b. Class and Occupation Steel workers

c. Foreign Families 95 % Nationalities Czech - Polish - Slavish d. Negro About 10 fam.

e. Shifting or Infiltration None

2. BUILDINGS:	PREDOMINATING 75 %		OTHER TYPE 25 %	
a. Type and Size	1-1½ sty singles 6 rms.		2 family 4-5 rm suites	
b. Construction	Frame		Frame	
c. Average Age	40 yrs.		40 yrs.	
d. Repair	Fairly good		Fair	
e. Occupancy	100%		100%	
f. Owner-occupied	85%		85%	
g. 1937 Price Bracket	$ 1500-4000	% change	$ 2000-5000	% change
h. 1938 Price Bracket	$ 1500-3700	-5 %	$ 2000-4500	-7%
i. 1939 Price Bracket	$ 1500-4000	+5 %	$ 2000-5000	+7%
j. Sales Demand	Fairly good		Good	
k. Predicted Price Trend (next 6-12 months)	Firm		Firm - slightly up	
l. 1937 Rent Bracket	$ 15 - 35	% change	$ 10 - 25 per un.	% change
m. 1938 Rent Bracket	$ 15 - 32.50	-5 %	$ 10 - 22.50	-8 %
n. 1939 Rent Bracket	$ 15 - 35	+5 %	$ 10 - 25	+8 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Firm - slightly up		Firm	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling - -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 30

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 40

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This Broadway-East 55th Section has the largest shopping center immediately southeast of the downtown area and contains the highest concentration of Bohemian population including their social centers of churches, halls, schools and lodges. This area is primarily a steel factory worker's district (Republic, Otis and U.S. Steel abut western boundary). The stability of population and gregarious instinct of the inhabitants has held the desirability of this neighborhood beyond its detrimental influences such as smoke, dirt, and soot from industry and noise of heavy traffic. Consequently rental and sales demand has always been good although these people are "tight traders". This area has ample transportation, school, church and social facilities. There is an evident pride of home ownership although income of owners is too small to permit regular exterior painting and other modernization. The trend of this neighborhood will remain mostly unchanged except for the gradual obsolescence of property due to age. Although owner occupancy has been shown as 85%, the thrifty habit of these people in purchasing adjacent property should qualify in the strong holding of an additional 10% by individuals (in other words, not unwillingly hold). A very strong effort has been maintained to limit the inhabitants of this area to white only and no negro encroachment is anticipated, although approximately 10 negro families are located in the northernmost section along E. 33rd. Area is 100% built up.

9. LOCATION Cleveland (E. side) (Broadway - E. 55th Section) SECURITY GRADE 4th AREA NO. D-16 DATE 9-6-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly ____ Static ____

b. Class and Occupation Laborers - Few steel workers - warehouse & market workers

c. Foreign Families 35 % Nationalities Hungarian - Slovak d. Negro 50 %

e. Shifting or Infiltration Slow infiltration of colored from Outhwaite section

2. BUILDINGS:	PREDOMINATING 50 %		OTHER TYPE 40 %	
a. Type and Size	2-family - 4-6 rms per unit		Singles - 6 room	
b. Construction	Frame		Frame	
c. Average Age	30-35 yrs.		30-35 yrs.	
d. Repair	Very poor		Very poor	
e. Occupancy	100%		100%	
f. Owner-occupied	25%		50%	
g. 1937 Price Bracket	$ 2000-3000	% change	$1200-3000	% change
h. 1938 Price Bracket	$ 2000-3000	0 %	$1200-3000	0 %
i. 1939 Price Bracket	$ 2000-3000	0 %	$1200-3000	0 %
j. Sales Demand	Very poor		Very poor	
k. Predicted Price Trend (next 6-12 months)	Stable		Stable	
l. 1937 Rent Bracket	$ 10 - 20 per un.	% change	$ 15 - 25	% change
m. 1938 Rent Bracket	$ 10 - 20	0 %	$ 15 - 25	0 %
n. 1939 Rent Bracket	$ 10 - 20	0 %	$ 15 - 25	0 %
o. Rental Demand	Fairly good		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Firm		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 175

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 9

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area, almost completely surrounded by industrial concentration, is the second most undesirable residential area on the east side. Up until 12 years ago it was almost solidly occupied by Hungarian and Slovak population but with the lessoning of industrial activity and lack of upkeep in dwellings, a steady movement of Hungarian families from this neighborhood brought an immediate infiltration of colored from the Outhwaite section lying to the northwest. This infiltration has continued, principally, along Kinsman in the northwestern part of area. At present, property values have virtually reached their maximum depreciation and sales are almost at a standstill except for speculative purposes by owners with purpose of renting to colored in mind for higher rental income. Responsibility for this change was hastened by the electrification of the New York Central RR lines, which in many cases made dead-end streets, and the closing of factories in the depression following '29. The general detriments caused by proximity to industry are all apparent and the lack of upkeep in property will continue to attract colored occupancy. The main thoroughfare for this district is Kinsman Rd. along which commercial property is scattered. The only possible improvement or change from the present rate of colored infiltration would be the renewal of industrial activity which would attract white factory workers back to this area thus creating a market for the sale of heavy institutional holdings. Social facilities are noticeably lacking in this area consisting of one grade school and one junior high and a few churches. Area is 99% built up.

9. LOCATION Cleveland (E. side) (Rawlings - Kinsman Section) SECURITY GRADE 4th AREA NO. D-17 DATE 9-6-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Steadily Static ____

b. Class and Occupation Laborers - Peddlers - Factory warehouse workers

c. Foreign Families 30 % Nationalities Italian - Russian - Jewish d. Negro 70 %

e. Shifting or Infiltration Moving out of residents with demolition of dwellings

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE 10 %	
a. Type and Size	6 rm singles		Converted 8-15 rm singles now 3-4 family utility	
b. Construction	Frame		Frame	
c. Average Age	50-75 yrs.		50-75 yrs.	
d. Repair	Poor		Poor	
e. Occupancy	100%		100%	
f. Owner-occupied	50%		40%	
g. 1937 Price Bracket	$ 1200-3000	% change	$2500-5000	% change
h. 1938 Price Bracket	$ 1200-3000	0 %	$2500-5000	0 %
i. 1939 Price Bracket	$ 1200-3000	0 %	$2500-5000	0 %
j. Sales Demand	Poor		Poor	
k. Predicted Price Trend (next 6-12 months)	Down		Down	
l. 1937 Rent Bracket	$ 0	% change	$ 0	% change
m. 1938 Rent Bracket	$	0 %	$	0 %
n. 1939 Rent Bracket	$ 8.00-20.00	%	$ 8.00-20.00 per unit	%
o. Rental Demand	Fair		Fair	
p. Predicted Rent Trend (next 6-12 months)	Static		Static	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 250

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 25

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This old downtown, foreign, heavily negro populated section is bordered on two of its three sides by industries and railroads. Area was laid out and developed over 100 years ago into small lots 32 ft. x 120 ft. and developed almost exclusively along side streets with small frame homes many of which have been demolished to make way for commerce along thoroughfares, and to provide room for the existing large warehouses along Broadway south to the railroads. Area has one of the most dense populations in the city. Concentration of negro population in this area is the heaviest in the city. Area is characterized by its heavy relief rolls, high disease and mortality rate, crime and unemployment. This is the most undesirable area in entire city. Food marketing for the city of Cleveland is concentrated in this section which includes the city's largest warehousing and trucking facilities; contains two of Cleveland's four government housing projects. One located in the block formed by Cedar, Central, E. 26th and E. 30th. The other in the block formed by Scovill, Woodland, E. 40th and E. 55th St.

9. LOCATION Cleveland (E. side) (Woodland - 55th St. Section) SECURITY GRADE 4th AREA NO. D-18 DATE 9-1-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Steadily Static ____

b. Class and Occupation Factory workers

c. Foreign Families 80 % Nationalities Slavish d. Negro Only a few % families

e. Shifting or Infiltration Moving out of old residents with gradual demolition of property.

2. BUILDINGS:	PREDOMINATING 75%		OTHER TYPE 25 %	
a. Type and Size	6 rm singles		8-15 rm converted singles to 3-4 family utility	
b. Construction	Frame		Frame	
c. Average Age	60-75 yrs.		60 - 75 yrs.	
d. Repair	Poor		Poor	
e. Occupancy	100%		100%	
f. Owner-occupied	60%		50%	
g. 1937 Price Bracket	$ 2500-4500	% change	$ 4500-5500	% change
h. 1938 Price Bracket	$ 2000-4000	-14 %	$ 4000-5000	-10 %
i. 1939 Price Bracket	$ 2000-4000	0 %	$ 4000-5000	0 %
j. Sales Demand	Poor		Poor	
k. Predicted Price Trend (next 6-12 months)	Slowly downward		Downward	
l. 1937 Rent Bracket	$ 15 - 30	% change	$ 8 - 20 per un.	% change
m. 1938 Rent Bracket	$ 15 - 30	0 %	$ 8 - 20	0 %
n. 1939 Rent Bracket	$ 15 - 30	0 %	$ 8 - 20	0 %
o. Rental Demand	Good		Fair	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 50

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 12

6. MORTGAGE FUNDS: - 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area was platted over 100 years ago and developed into lots on side streets averaging 30 ft x 120 ft. The obsolescence of residences, encroachment of commerce and light industrial plants into this area (due to its age and expiring restrictions) and immediate proximity to the downtown business section, have taken their toll on desirability of this area from a residential standpoint. The present occupants of this section, in many cases, have two dwellings on one lot and the population decrease is occasioned by demolition of dwelling structures which have reached their maximum depreciation to the point that value rests entirely on the land for commercial and light industrial use (average 50¢ per sq.ft.). At the time being, the area is zoned for apartments, commerce and grade "B" (light) industrial. Future for this area lies only in the enhancement of land value for industrial and commercial use.

9. LOCATION Cleveland (E.side) (NE downtown) SECURITY GRADE 4th AREA NO. D-19 DATE 9-1-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____

b. Class and Occupation All types - laborers - clerks - domestic workers - small business men

c. Foreign Families 50 % Nationalities Slavs, Bohemians, Italians, Swedes & mixed d. Negro 2 %

e. Shifting or Infiltration Slow infiltration of mixed foreign from 4th grade area abutting west boundary

2. BUILDINGS:

	PREDOMINATING 75 %		OTHER TYPE 15 %	
a. Type and Size	Singles - 8 rms		Apartments	
b. Construction	Frame		Brick	
c. Average Age	45-50 yrs.		30 yrs.	
d. Repair	Poor to fair			
e. Occupancy	98%			
f. Owner-occupied	40-45%			
g. 1937 Price Bracket	$ 3000-5500	% change	$	% change
h. 1938 Price Bracket	$ 2750-5250	%	$	%
i. 1939 Price Bracket	$ 2750-5250	%	$	%
j. Sales Demand	Poor			
k. Predicted Price Trend (next 6-12 months)	Slowly down			
l. 1937 Rent Bracket	$ 25 - 45	% change	$	% change
m. 1938 Rent Bracket	$ 25 - 45	0 %	$	%
n. 1939 Rent Bracket	$ 25 - 45	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 350

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 90

6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This large old area was formerly the main residential section of the east side of Cleveland. As early as 1890 it was fairly heavily developed and is now built up almost 100%. Portion of area from Hough Ave. to the south was once a fashionable section of large old mansions now depopulated by the owners and many have been converted into boarding houses and sanatoriums while the balance have been torn down to make way for commercial and apartment structures. The portion of area north of Hough Ave. was formerly the district of business owners and high grade factory workers, which, due to age and infiltration, has now gained a heavy foreign occupancy. The large single homes and heavy development antedated the two family structure popularity so that at present only approximately 10% of the buildings are of the up-and-down 2-family type. This area also falls into two rental medium groups -- south of Hough Ave. rental medium is approximately $35-45; north of Hough rentals are $25-$35. The area has gone rapidly to commercial structures along its main arteries such as: St. Clair, Superior, Wade Park, Hough and Euclid. The southeastern corner of area includes the largest shopping and commercial center east of the downtown business district at the intersection of E. 105th and Euclid. Stability of area, particularly southern part, depends primarily on its potential growth as the largest apartment section immediately east of the downtown area. As for the central and northern part, gradual obsolescence of single-family homes hold very little except a slow declining future. Center of area contains "red-light district" concentrated at Hough and E. 79th St. spreading over several blocks, principally to the east and west.

9. LOCATION Cleveland (E. side) SECURITY GRADE High 4th AREA NO. D-20 DATE 9-8-39
(Euclid - St. Clair Section from Pennsylvania R.R. to Wade Park)

AREA DESCRIPTION

Security Map of Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

way. This small portion of area has been the scene of violent crime and gangster activity, particularly during prohibition days. The trend for this area (now about 99% built up) is definitely downward since colored infiltration from 4th grade area to the west will continue strongly (very heavy during past 3 years). There is a concerted effort being made by the better class colored in this section to locate in the 4th grade area along E. 105th north of Wade Park but institutions have agreed not to sell to them.

9. LOCATION Cleveland (E.side) SECURITY GRADE 4th AREA NO. D-21 DATE 9-8-39
Cedar - Quincy - Woodland Section

AREA DESCRIPTION

Security Map of Greator Cleveland

1. POPULATION: a. Increasing ____ Decreasing Slowly Static ____
   b. Class and Occupation (White) Peddlers - Junk Dealers - Small Business Men - Laborers (Colored) Service workers - Domestic - Waiters - Porters, etc.
   c. Foreign Families 35 % Nationalities Predominantly Russian Jewish - somed. Hungarians, few Italians Negro 55 %
   e. Shifting or Infiltration Strong colored infiltration from Outhwaite - Woodland Sec.

2. BUILDINGS:	PREDOMINATING 65 %		OTHER TYPE 25 %	
a. Type and Size	Singles - 6 rooms		Converted large singles now multi-family utility	
b. Construction	Frame		Frame (several brick)	
c. Average Age	50 yrs.		50 yrs.	
d. Repair	Poor		Poor	
e. Occupancy	98%		98%	
f. Owner-occupied	40%		20%	
g. 1937 Price Bracket	$ 2250-3750	% change	$ 2750-4750	% change
h. 1938 Price Bracket	$ 2000-3500	-9 %	$ 2500-4500	-7 %
i. 1939 Price Bracket	$ 2000-3500	0 %	$ 2500-4500	0 %
j. Sales Demand	Poor		Poor	
k. Predicted Price Trend (next 6-12 months)	Down		Down	
l. 1937 Rent Bracket	$ 15 - 25	% change	$ 10 - 20 per unit	% change
m. 1938 Rent Bracket	$ 15 - 25	0 %	$ 10 - 20	0 %
n. 1939 Rent Bracket	$ 15 - 25	0 %	$ 10 - 20	0 %
o. Rental Demand	Good		Good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 400

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 100

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938.) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area, although somewhat younger than the 4th grade area immediately to the west, is a continuation of the negro belt but has experienced, to a lesser degree, the detrimental change of ownership occupancy from white to colored. Prior to the World War, and as early as 1910, this area had only a scattering of colored occupancy in the northwest corner. At that time and up until 1920 a change of ownership principally to Russian-Jewish occurred. From the period of 1920-30 colored infiltration came very strongly along the thoroughfares of Cedar in the north and Quincy in the south (almost totally colored now). There is a concentration of Hungarians along Buckeye Rd. and of Italians in the extreme easterly part of district. This area contains the southern portion of the very large commercial and shopping district centered at E. 105th and Euclid. Large old mansions located on Cedar and Carnegie have been converted into rooming houses or are being torn down to make way for commercial structures. Business is scattered throughout along Carnegie, Cedar, Quincy, Buckeye and Woodhill Rd. There is also a commercial center at Buckeye and Woodhill Rd. The portion of area lying east of Woodhill Rd. is considerably newer. Development here has been predominantly of two-family structure -- occupancy heavily Italian -- no colored. Area includes Luna Park section recently purchased for government housing project now under

(Continued on following page)

9. LOCATION Cleveland (E.side) SECURITY GRADE 4th AREA NO. D-21 DATE 9-8-39
Cedar, Quincy, Woodland Section

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____

b. Class and Occupation Wholesale (Food) Employees - Laborers - Small contractors & gardeners

c. Foreign Families 65 % Nationalities Italian d. Negro 1 or 2 fam. %

e. Shifting or Infiltration Increasing with Italians

2. BUILDINGS:	PREDOMINATING	90 %	OTHER TYPE	%
a. Type and Size	Singles 6-7 rooms			
b. Construction	Frame			
c. Average Age	35-40 years			
d. Repair	Poor			
e. Occupancy	100%			
f. Owner-occupied	60%			
g. 1937 Price Bracket	$2500-4000	% change	$	% change
h. 1938 Price Bracket	$2500-4000	0 %	$	%
i. Aug. 1939 Price Bracket	$2500-4000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$17.50-30	% change	$	% change
m. 1938 Rent Bracket	$17.50-30	0 %	$	%
n. Aug. 1939 Rent Bracket	$17.50-30	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map attached) b. Institutions 12

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC b. Institutions 6

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This well-known Italian settlement has gained notoriety from the activities of the so-called "Mayfield Road mob" which figured prominently in gangster activities during prohibition and is said to be still active. Residents here are primarily engaged in the wholesale products work (fresh fruit and vegetables) which is concentrated in the 4th grade downtown area - D-18. The native characteristic of these occupants is evident in their heavy population (large families) and lack of property maintenance. This area has some attraction to Italians living in the downtown -Woodland Ave. district whose homes have reached the point of being uninhabitable causing them to move to this section. Owners of property in this area do most of their real estate transactions direct with purchaser and, according to informed realtor's opinion, are able to obtain prices in excess of the economic value of their property. No change is looked for in this area during the next few years, except that colleges abutting the west boundary would like to absorb this section as rapidly as their funds permit. This fully built up area has its own churches, schools and settlement house.

9. LOCATION Cleveland (E. side) SECURITY GRADE 4th AREA NO. D-22 DATE 9/12/39
(Mayfield Rd., Italian Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

adjacent colored occupancy existed. This has accounted for an increase of 173 colored families in the neighborhood during the past 4-5 yrs. However, institutions now have mutually agreed not to sell to colored but the presence of colored scattered throughout the area has taken its toll on values and numerous "for sale" signs furnish evidence that more desirable occupants are leaving this section. Despite unwillingness of institutions to sell to colored, several realtors have commented on the fact that some descendents of original Orthodox Jewish occupants in this area have not been unwilling to sell to colored and this constitutes a further threat to price values. Two-family homes are scattered throughout area, principally concentrated along side streets close to E. 105th and built in rows of 10-12 in the southern part of area. Orthodox Jewish ownership is heaviest in that portion north of St. Clair. Some infiltration of Italian from the southeast abutting 4th grade area has occurred into this section. Rentals in this fully built-up, heavily-occupied area remain good due to proximity to neighborhood conveniences and good transportation on E. 105th St. Were it not for the above information, this area, to the casual observer, would appear to be a good 3rd grade neighborhood because of several wide streets, large shade trees and good homes (Drexel; Grantwood); although area on the whole shows lack of maintenance. It is difficult to forecast the future of this area but the fact that mortgage funds are not available, institutional holdings are large, majority of occupants are not maintaining properties and desirable residents are leaving indicate that this is an area that has just reached 4th grade and will continue to decline.

With respect to colored occupancy in this security area, U.S. Post Office survey revealed that there were 273 colored families located by street as follows:

Street	Number of Families	Street	Number of Families
Adams Ave.....	4	Olivet Ave.....	1
Amor Ave.....	4	Parkside Rd.....	3
Ashbury Ave.....	2	Parkwood Dr.....	3
Barrett Ave.....	1	Parmalee Ave.....	10
Beulah Ave.....	10	Pasadena Ave.....	10
Bryant Ave.....	10	Pierpont Ave.....	5
Clairdoan Ave.....	2	South Blvd.....	12
Columbia Ave.....	3	Superior Ave.....	2
Drexel Ave.....	6	Tacoma Ave.....	1
Earle Ave.....	8	Thorn Ave.....	2
Elgin Ave.....	1	Wade Park Ave.....	1
Empire Ave.....	3	Winchester Ave....	8
Englewood Ave.....	10		
Esterbrook Ave.....	1	East 85th St.....	1
Everton Ave.....	4	East 86th St.....	1
Garfield Ave.....	8	East 95th St.....	1
Gooding Ave.....	8	East 97th St.....	8
Grantwood Ave.....	6	East 98th St.....	13
Greenlawn Ave.....	10	East 99th St.....	3
Hampden Ave.....	11	East 105th St.....	10
Hathaway Ave.....	1	East 107th St.....	1
Kempton Ave.....	16	East 109th St.....	1
Knowlton Ave.....	1	East 110th St.....	1
Lakeview Rd.....	2	East 111th St.....	1
Lee Ave.....	2	East 112th St.....	1
Massie Ave.....	4	East 117th St.....	1
Morrison Ave.....	3	East 120th St.....	6
North Blvd.....	4	East 123rd St.....	19
Oakland Ave.....	1		
Orville Ave.....	1		

9. LOCATION Cleveland (E.side) SECURITY GRADE 4th AREA NO. D-23 DATE 10-19-39
(E. 105th St. - Glenville Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. *Increasing* ____ *Decreasing* ____ *Static* Yes

b. *Class and Occupation* Merchants - small business men - salesmen - white collared

c. *Foreign Families* 40% *Nationalities* Russian Jewish & some Italian d. *Negro* 3-5 %

e. *Shifting or Infiltration* Strong influx of foreign - partly arrested influx of negro

2. BUILDINGS:	PREDOMINATING 60 %		OTHER TYPE 40 %	
a. *Type and Size*	Singles 6-8 rms		2 family 5-6 rms per un.	
b. *Construction*	Frame		Frame	
c. *Average Age*	30 yrs.		30 yrs.	
d. *Repair*	Poor to fair		Poor to fair	
e. *Occupancy*	98%		98%	
f. *Owner-occupied*	50-60%		40-50%	
g. 1937 *Price Bracket*	$ 3300-8000	% change	$ 4000-7000	% change
h. 1938 *Price Bracket*	$ 3000-7500	-7 %	$ 3750-6500	-8 %
i. Sept 1939 *Price Bracket*	$ 3000-7500	0 %	$ 3750-6500	0 %
j. *Sales Demand*	Fair to light		Fair	
k. *Predicted Price Trend (next 6-12 months)*	Weak (top prices down)		Weak (top prices down)	
l. 1937 *Rent Bracket*	$ 25 - 50	% change	$ 20 - 40 per un.	% change
m. 1938 *Rent Bracket*	$ 25 - 50	0 %	$ 20 - 40	0 %
n. 1939 Sept. *Rent Bracket*	$ 25 - 50	0 %	$ 20 - 40	0 %
o. *Rental Demand*	Fairly good		Fairly good	
p. *Predicted Rent Trend (next 6-12 months)*	Stable		Stable	

3. NEW CONSTRUCTION (*past yr.*) *No.* 0 *Type & Price* - *How Selling* -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map) b. *Institutions* 500

5. SALE OF HOME PROPERTIES (1 *yr.*) a. HOLC Attached) b. *Institutions* 60

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area's development first occurred along the main east-west thoroughfares of St. Clair and Superior Aves. some 45 yrs. ago. The portion of area north of St. Clair was formerly the village of Glenville, also site of the famous Glenville Race Track which was purchased by Wm. Crawford about 1912 and developed with homes. Area lying between St. Clair and Superior was first developed by the Deming Bros., beginning about 1905, along both sides of E. 105th St. and, following the natural growth of Cleveland, was heavily developed between 1905-15 by other promoters. Original occupants of this section were of American stock and community was very desirable but between the period 1920-30 a wholesale shift of population occurred, original owners moving to the Hghts. section of Cleveland, and homes then were purchased by Russian Orthodox Jewish from the 55th-Woodland section; also during that period an influx of approx. 100 colored families occurred (some scattered throughout the area), although principally in properties abutting E. 105th and concentrated in two blocks of E. 123rd St. close to Superior (caused by one promoter who built homes for sale to colored). Since that time Jewish ownership has continuously increased, now also controlling the commercial structures scattered along E. 105th St., plus their development of social centers and synagogue. Following the depression, foreclosures were very heavy in this area and some properties were sold to colored, particularly where

(Continued on next page)

9. LOCATION Cleveland (E. side) SECURITY GRADE 4th AREA NO. D-23 DATE 10-19-39
(E. 105th St.- Glenville Section)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - factory workers

c. Foreign Families 85 % Nationalities Predominantly Italian d. Negro 0 %

e. Shifting or Infiltration Increasingly Italian with decided movement to northeast

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Large singles - now utilized as multiple dwellings			
b. Construction	Frame			
c. Average Age	40 yrs.			
d. Repair	Poor			
e. Occupancy	100%			
f. Owner-occupied	85%			
g. 1937 Price Bracket	$ 1800-4000	% change	$	% change
h. 1938 Price Bracket	$ 1800-4000	0 %	$	%
i. 1939 Price Bracket	$ 2000-4500	+12 %	$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 10 - 30	% change	$	% change
m. 1938 Rent Bracket	$ 10 - 30	0 %	$	%
n. 1939 Rent Bracket	$ 10 - 30	0 %	$	%
o. Rental Demand	Fairly good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 0

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions -

6. MORTGAGE FUNDS: None available 7. TOTAL TAX RATE PER $1000 (1938) $ 26.40

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This small area lying in the southwestern corner of East Cleveland abutting Lake View Cemetery, Goff-Kirby Coal Yard and railroad is the least desirable residential section of this community. This section was laid out about 45 years ago and lots average about 35 ft. frontage. The present occupants have utilized original large single family structures as multiple unit housing and population density in this section is very heavy. The informed realtor's opinion is that no mortgage funds have been available, even on limited terms, for the past 15 years in this area. Occupants are of the lowest income bracket, and relief rolls have been exceptionally heavy here.

9. LOCATION East Cleveland SECURITY GRADE 4th AREA NO. D-24 DATE 8-31-39

AREA DESCRIPTION

Security Map of Greater Cleveland

8. DESCRIPTION AND CHARACTERISTICS OF AREA: (Continued from previous page)

Railroad Shop, Briggs and Apex Mfg. companies and various other industries, has not permitted the accumulation of more than a small down payment which prevents real estate transactions other than by institutions in liquidation. Example: Many of the 600 employees recently recalled to the Collinwood Railroad shops, from a lay-off since July, lived in this section. This fully built up industrial section will remain much the same for the next few years because of its advantageous location to nearby industries and transportation and occupancy desirability for the low income group. A slow infiltration of Italian may occur, although the area has had little shifting of population inside its boundaries.

9. LOCATION Cleveland (E.side) SECURITY GRADE 4th AREA NO. D-25 DATE 9-15-39
(Formerly Collinwood)

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Factory - Railroad Shop Workers - Craftsmen - Cement & stone workers

c. Foreign Families 80 % Nationalities Italian & Slav d. Negro 2 fam. %

e. Shifting or Infiltration Slowly to Italian

2. BUILDINGS:	PREDOMINATING 65 %		OTHER TYPE 35 %	
a. Type and Size	Singles - 5-6 rm.		2-family - 4-5 rms	
b. Construction	Frame		Frame	
c. Average Age	35-40 yrs.		25 yrs.	
d. Repair	Only fair		Fair	
e. Occupancy	100%		97%	
f. Owner-occupied	80%		35-40%	
g. 1937 Price Bracket	$2200-3200	% change	$3800-4500	% change
h. 1938 Price Bracket	$2200-3200	0 %	$3800-4500	0 %
i. Aug 1939 Price Bracket	$2200-3200	0 %	$3800-4500	0 %
j. Sales Demand	Fair		Fair	
k. Predicted Price Trend (next 6-12 months)	Stable - possibly down		Stable - possibly down	
l. 1937 Rent Bracket	$ 25 - 32.50	% change	$ 18 - 25 per un.	% change
m. 1938 Rent Bracket	$ 25 - 32.50	0 %	$ 18 - 25	0 %
n. Aug 1939 Rent Bracket	$ 25 - 32.50	0 %	$ 18 - 25	0 %
o. Rental Demand	Fairly good		Fairly good	
p. Predicted Rent Trend (next 6-12 months)	Stable		Stable	

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 150

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 60

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $ 30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This fairly old area was laid out about 50 years ago as part of the Village of Collinwood into small lots averaging 30 ft. x 100 ft., although there are a few above and beneath this bracket. The ratio of singles and two-family homes varies on either side of St. Clair Ave., the main artery through this section. This ratio, north of St. Clair is 70% singles and 30% two-family and south of St. Clair is 60% singles and 40% two-family. Homes north of St. Clair range in age up to 45 years, the oldest of which were originally built without foundations and utilities and have since been remodeled. Properties south of St. Clair are considerably newer and range up to 30 yrs. with two families somewhat newer. Racial occupancy in this primarily industrial neighborhood also varies being almost solidly Italian south of St. Clair and East of Ivanhoe Rd. and heavily Slav north of St. Clair. Area suffered heavily during the depression, due to its predominancy of factory workers, and foreclosures were heavy. However, with the upturn in business during 1935-36 institutional sales on small down payment basis have been satisfactory. Property values in area have not recovered sharply because of the limited income of prospective purchasers who, through broken employment in such nearby industries as Fisher Body (abutting west boundary), New York Central

(Continued on next page)

9. LOCATION Cleveland (E. side) (Formerly Collinwood) SECURITY GRADE 4th AREA NO. D-25 DATE 9-15-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - factory workers - some white collared

c. Foreign Families 75 % Nationalities Yugo-Slav, Lithuanian, German d. Negro 5 %

e. Shifting or Infiltration Slow infiltration of negro in western part

2. BUILDINGS:	PREDOMINATING 90 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rms			
b. Construction	Frame			
c. Average Age	25 yrs.			
d. Repair	Only fair			
e. Occupancy	95%			
f. Owner-occupied	75%			
g. 1937 Price Bracket	$1500-4800	% change	$	% change
h. 1938 Price Bracket	$1500-4800	0 %	$	%
i. Sept 1939 Price Bracket	$1500-4800	0 %	$	%
j. Sales Demand	Only fair			
k. Predicted Price Trend (next 6-12 months)	Slowly down			
l. 1937 Rent Bracket	$ 15 - 40	% change	$	% change
m. 1938 Rent Bracket	$ 15 - 40	0 %	$	%
n. Sept 1939 Rent Bracket	$ 15 - 40	0 %	$	%
o. Rental Demand	Fairly good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -

4. OVERHANG OF HOME PROPERTIES: a. HOLC (See Census Tract Map Attached) b. Institutions 30

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC ____ b. Institutions 10

6. MORTGAGE FUNDS: Not available 7. TOTAL TAX RATE PER $1000 (1938) $30.20

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This 4th grade area (entire south boundary) abutting industrial and railroad property) was laid out 35-40 yrs. ago and developed with cheap single homes mixed with a few converted two-family structures ranging from 1-1½ to 2 sty. dwellings. Occupancy here was always of the working class and heavily populated by foreign. Within the past few years, a slow infiltration of colored has occurred who now live, principally, on Thames and Darwin in the western part of this section. The long easterly projection of this area is a strip of properties abutting the main thoroughfare Waterloo Rd. running from E.152nd to E. 185th. Properties in this long strip either adjoin or abut many light industrial or semi-commercial properties. Traffic is very heavy along this thoroughfare (Waterloo). Informed realtor's opinion is that lending institutions will not make loans in this section or, if at all, only primarily in that part of area west of E. 140th which contains the better properties and more desirable occupants. Future for this 75% built up area will be slowly down and present slow rate of colored infiltration is not expected to materially increase.

9. LOCATION Cleveland (E.side) (Waterloo - E. 152nd - Westropp - E. 140th) SECURITY GRADE 4th AREA NO. D-26 DATE 9-26-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing Slowly Decreasing Static

b. Class and Occupation Factory workers - laborers

c. Foreign Families 90 % Nationalities Yugo-Slavs d. Negro 2 fam%

e. Shifting or Infiltration Recent movement of few colored families into neighborhood

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rms			
b. Construction	Frame			
c. Average Age	15-18 yrs.			
d. Repair	Fair			
e. Occupancy	99%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$2000-4500	% change	$	% change
h. 1938 Price Bracket	$2000-4500	0 %	$	%
i. 1939 Price Bracket	$2000-4500	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$20 - 40	% change	$	% change
m. 1938 Rent Bracket	$20 - 40	0 %	$	%
n. 1939 Rent Bracket	$20 - 40	0 %	$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 2 Type & Price $4000 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 20

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. b. Institutions 10

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This foreign section was developed about 25 yrs. ago with 1 to 1½ sty. frame singles on 40' lots and almost wholly occupied by Yugo-Slavs who have kept gardens, chickens and some livestock (horses and cows) even today. This area includes a Slovenian Nat'l Home and has its own parish (St. Christine's) and school on E. 222nd. The majority of the central part of this area is undeveloped which accounts for the ratio of 40% built up. Community has remained stable with little or no shift in population and should continue to remain the same for the next several years. Stores are located on E. 200th and E. 222nd and on Miller Ave.; transportation via St. Clair (Cleveland Rwy. - 20 min. service) and via E. 200th (Euclid city bus - 1/2 hr. service) are advantageous to this workingman's neighborhood. Two colored families are located on E. 209th (moved here recently). However no continued movement of colored into this section is expected because of the antagonistic feeling of Yugo-Slav residents for these people. Employment is within walking distance to South (Chase Brass Co. & Addressograph - Multigraph Co.)

9. LOCATION Euclid SECURITY GRADE 4th AREA NO. D-27 DATE 9-20-39

AREA DESCRIPTION

Security Map of Greater Cleveland

1. POPULATION: a. Increasing ____ Decreasing ____ Static Yes

b. Class and Occupation Laborers - factory workers

c. Foreign Families 80 % Nationalities Italian & Hungarian d. Negro 3 %

e. Shifting or Infiltration Very slow influx of American families

2. BUILDINGS:	PREDOMINATING 95 %		OTHER TYPE %	
a. Type and Size	Singles 4-6 rms			
b. Construction	Frame			
c. Average Age	15-18 yrs.			
d. Repair	Fair to poor			
e. Occupancy	100%			
f. Owner-occupied	80%			
g. 1937 Price Bracket	$2500-5000	% change	$	% change
h. 1938 Price Bracket	$2500-5000	0 %	$	%
i. Sept 1939 Price Bracket	$2500-5000	0 %	$	%
j. Sales Demand	Fair			
k. Predicted Price Trend (next 6-12 months)	Stable			
l. 1937 Rent Bracket	$ 20 - 40	% change	$	% change
m. 1938 Rent Bracket	$ 20 - 40	0 %	$	%
n. Sept 1939 Rent Bracket	$ 20 - 40	0 %	$	%
o. Rental Demand	Fairly good			
p. Predicted Rent Trend (next 6-12 months)	Stable			

3. NEW CONSTRUCTION (past yr.) No. 1 Type & Price $4500 How Selling Owner built

4. OVERHANG OF HOME PROPERTIES: a. HOLC. (See Census Tract Map Attached) b. Institutions 10

5. SALE OF HOME PROPERTIES (1 yr.) a. HOLC. ____ b. Institutions 3

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER $1000 (1938) $ 24.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This cheap neighborhood was laid out about 25 yrs. ago into lots ranging 25-40' frontage; developed without deed restrictions, and now built up about 50% with properties lacking uniformity, containing a mixture of small 1 sty. homes, 1½ sty. semi-bungalows, 2 sty. box-type frame, semi-commercial structures and a few large two-families. Developers of this section, Chas. M. Mix and Moses Helper, catered primarily to foreign and area has become largely an Italian section mixed with a few Yugo-Slav. families and about 3 colored families. A few properties in area are fairly well kept and range in value from $5500-6000 but they are the exception and constitute over-developments in this neighborhood. This area has a fairly good rental demand because it is the second cheapest neighborhood in Euclid and its proximity to transportation on E. 200th (western boundary) plus the nearness of the desirable Lake Shore Blvd. district has held its popularity for the low income class. Because of its undesirability and lack of conformity to other Euclid neighborhoods, the abutting territory to the north, west and south remains entirely undeveloped; also Wilmore and Morris in this area are largely undeveloped. Schools, stores and churches are within convenient walking distance. Within the last 10 yrs. a gradual shifting of population in this section has been occurring constituted by the slow moving-out of Italian families who lost their homes and replacement by American families of foreign descent. However, the general character of neighborhood with its small gardens, chicken coops and limited livestock (goats and cows) only strengthens the establishment of this neighborhood as a 4th grade area. (Small extreme southwestern projection includes 3 colored families on Meridith Ave.

9. LOCATION Euclid SECURITY GRADE 4th AREA NO. D-28 DATE 9-20-39