

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level and gently rolling.
- b. Favorable Influences. New school in area--adequate transportation--all city conveniences--close to community business center.
- c. Detrimental Influences. None, except Belt Line Railroad track on west.
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:

- a. Occupation Executives, business ; b. Estimated annual family income \$ 3000-\$6000
and professional men.
- c. Foreign-born families No %; - predominating; d. Negro No ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing Rapidly ; decreasing - ; static -

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>Singles 6-8 rooms</u>		<u>Singles 6-8 rooms</u>			
b. Construction	<u>Frame</u>		<u>Brick</u>			
c. Average Age	<u>9</u> Years		<u>9</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>100</u> %			
f. Home ownership	<u>90</u> %		<u>90</u> %			
g. Constructed past yr.	<u>25 up to \$8000</u>		<u>5 up to \$10,000</u>			
h. 1929 Price range	<u>\$7500-\$15,000</u>	<u>100%</u>	<u>\$8000-\$17,000</u>	<u>100%</u>	\$	<u>100%</u>
i. 1936 Price range	<u>\$6000-\$12,000</u>	<u>80 %</u>	<u>\$6500-\$15,000</u>	<u>85 %</u>	\$	<u>%</u>
j. 1938 Price range	<u>\$6000-\$12,000</u>	<u>80 %</u>	<u>\$6500-\$15,000</u>	<u>85 %</u>	\$	<u>%</u>
k. Sales demand	<u>\$Up to \$10,000 Fair</u>		<u>Up to \$12,500 Fair</u>		\$	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	<u>\$75.-\$100.</u>	<u>100%</u>	<u>\$75.-\$100.</u>	<u>100%</u>	\$	<u>100%</u>
n. 1936 Rent range	<u>\$50.-\$70.</u>	<u>%</u>	<u>\$50.-\$70.</u>	<u>69 %</u>	\$	<u>%</u>
o. 1938 Rent range	<u>\$50.-\$70.</u>	<u>%</u>	<u>\$50.-\$70.</u>	<u>69 %</u>	\$	<u>%</u>
p. Rental demand	<u>Up to \$70. Good</u>		<u>Up to \$70. Good</u>		\$	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS:

Dick, Marcia, and Emerson are best streets. Area as a whole one of the new subdivisions - of uniform construction with much new building activity recently.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE A AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling to hilly.
- b. Favorable Influences. Not far distant to principal business section. Good area of large, beautiful homes of wealthier citizens. Has all city conveniences.
- c. Detrimental Influences. No transportation, but type of occupants do not consider this as a detrimental influence.
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Static to upward.

2. INHABITANTS:

- a. Occupation Capitalists, business and professional men.; b. Estimated annual family income \$ 6000 up.
- c. Foreign-born families None%; - predominating; d. Negro None; - %
- e. Infiltration of None; f. Relief families None
- g. Population is increasing Slowly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles 6-12 rooms</u>					
b. Construction	<u>Brick, Stucco, Stone and Frame.</u>					
c. Average Age	<u>10</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>100</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>6 up to \$50,000</u>					
h. 1929 Price range	<u>\$ 15,000-\$50,000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 10,000-\$35,000</u>	<u>69%</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 10,000-\$35,000</u>	<u>69%</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand Up to	<u>\$ 20,000 Fair</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$ Nothing for</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$ rent in this</u>	<u> </u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ area.</u>	<u> </u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ -</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>-</u>					

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

5. CLARIFYING REMARKS:

This is an area occupied exclusively by wealthier citizens and those with the higher incomes, containing beautiful homes in well kept grounds. Proximity to schools, churches, and business center not a consideration as area is only about 10 minutes, by automobile, from center of city. Northeastern side of area stops on hill top and "C" area joining is at foot of the hill, one of reasons for jump in grade.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE A AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to gently rolling.
- b. Favorable Influences. Adequate transportation--school in area--close to community business center.
- c. Detrimental Influences. Railroad track on west and small industrial plant in north-west corner, but neither has shown as a detrimental influence.
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Skilled mechanics, clerical, business and professional men.; b. Estimated annual family income \$ 2000-\$5000
- c. Foreign-born families None %; - predominating; d. Negro None ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	40 %	OTHER TYPE	10 %
a. Type	<u>Singles 6-10 Rooms</u>		<u>Singles 5-6 Rooms</u>		<u>Singles 3-4 Rooms</u>	
b. Construction	<u>Brick and Frame</u>		<u>Frame Bungalow</u>		<u>Frame Cottage</u>	
c. Average Age	<u>30</u> Years		<u>20</u> Years		<u>20</u> Years	
d. Repair	<u>Good</u>		<u>Good</u>		<u>Good</u>	
e. Occupancy	<u>95</u> %		<u>100</u> %		<u>100</u> %	
f. Home ownership	<u>90</u> %		<u>90</u> %		<u>90</u> %	
g. Constructed past yr.	<u>5-\$8000</u>		<u>10-\$6000</u>		<u>5 to \$4500</u>	
h. 1929 Price range	<u>\$ 6500-\$15,000</u>	<u>100</u> %	<u>\$ 5000-\$7500</u>	<u>100</u> %	<u>\$ 4000-\$5000</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 5000-\$12,000</u>	<u>78</u> %	<u>\$ 4500-\$6500</u>	<u>88</u> %	<u>\$ 3500-\$4500</u>	<u>89</u> %
j. 1938 Price range	<u>\$ 5000-\$12,000</u>	<u>78</u> %	<u>\$ 4500-\$6500</u>	<u>88</u> %	<u>\$ 3500-\$4500</u>	<u>89</u> %
k. Sales demand	<u>Up to \$ 8000 Fair</u>		<u>Up to \$ 6000 Fair</u>		<u>Up to \$ 4500 Fair</u>	
l. Activity	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	
m. 1929 Rent range	<u>\$ 45-\$75</u>	<u>100</u> %	<u>\$ 35-\$60</u>	<u>100</u> %	<u>\$ 25-\$35</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 35-\$60</u>	<u>79</u> %	<u>\$ 30-\$50</u>	<u>85</u> %	<u>\$ 20-\$30</u>	<u>83</u> %
o. 1938 Rent range	<u>\$ 35-\$60</u>	<u>79</u> %	<u>\$ 30-\$50</u>	<u>85</u> %	<u>\$ 20-\$30</u>	<u>83</u> %
p. Rental demand	<u>\$ 50 Good</u>		<u>\$ 40 Good</u>		<u>\$ 25 Good</u>	
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

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

5. CLARIFYING REMARKS:

Main Street contains better large two-story homes. Progress, Ridgelawn, and Sherman contain better bungalows and some larger homes. Area as a whole contains well kept places indicating pride of ownership, but construction is varied.

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to gently rolling.
- b. Favorable Influences. Adequate transportation--all city conveniences--close to community business center.
- c. Detrimental Influences. Railroad through eastern part.

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

2. INHABITANTS:

- a. Occupation Clerical, business, and professional men. b. Estimated annual family income \$ 1800-\$3500
- c. Foreign-born families None %; - predominating; d. Negro None ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing Slowly ; decreasing - ; static -

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	1-Story Singles	5-6 R.	2-Story	6-8 R.		
b. Construction	Frame		Frame			
c. Average Age	15	Years	30	Years		
d. Repair	Good		Good			
e. Occupancy	100	%	100	%		
f. Home ownership	80	%	80	%		
g. Constructed past yr.	6-\$6000		None			
h. 1929 Price range	\$ 5000-\$6500	100%	\$5500-\$7500	100%	\$	100%
i. 1936 Price range	\$ 4000-\$5500	82 %	\$4500-\$6500	84 %	\$	%
j. 1938 Price range	\$ 4000-\$5500	82 %	\$4500-\$6500	84 %	\$	%
k. Sales demand Up to	\$ 5000 Good	Up to	\$5000- Poor		\$	
l. Activity	Fair		Poor			
m. 1929 Rent range	\$ 35-\$50	100%	\$ 35-\$50	100%	\$	100%
n. 1936 Rent range	\$ 30-\$40	83 %	\$ 30-\$40	83 %	\$	%
o. 1938 Rent range	\$ 30-\$40	83 %	\$ 30-\$40	83 %	\$	%
p. Rental demand Up to	\$ 40 Good	Up to	\$ 40 Good		\$	
q. Activity	Good		Good			

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

5. CLARIFYING REMARKS:

Millville, Harrison, and Millikin best for smaller properties. Franklin and Ross best for larger properties.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE B AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Rolling.
- b. Favorable Influences. Easy access to principal business section. All city conveniences. Close to schools and business center.
- c. Detrimental Influences. Railroad track in northern part, but apparently does not seriously affect. Properties somewhat old as a whole, but extremely well maintained.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Capitalists, business, and professional men. b. Estimated annual family income \$ 4000 and up.
- c. Foreign-born families None %; - predominating; d. Negro None ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Large 2-story singles</u>					
	<u>7-10 rooms</u>					
b. Construction	<u>Frame and Brick</u>					
c. Average Age	<u>20</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>95</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 7500-\$20,000</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 6500-\$15,000</u>	<u>81</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 6500-\$15,000</u>	<u>81</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ Poor</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ Not sufficient</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
	<u>volume of</u>					
n. 1936 Rent range	<u>\$ rented places</u>	<u> </u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
	<u>to substantiate</u>					
o. 1938 Rent range	<u>\$ estimate of range.</u>	<u> </u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ -</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>-</u>					

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

5. CLARIFYING REMARKS:

This is a small area of large well kept homes, occupied by some of the wealthier citizens, and while it is not a recent development type of property and citizenship such as to keep it desirable for many years.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE B AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Adequate transportation--schools, churches, and community business center in area. All city conveniences except extreme southern end.

c. Detrimental Influences. Southern end lacks city sewerage and water.

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

2. INHABITANTS:

a. Occupation Clerical, business, and professional; skilled mechanics.; b. Estimated annual family income \$1500-\$5000

c. Foreign-born families None%; - predominating; d. Negro None; - %

e. Infiltration of None; f. Relief families None

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

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	10 %	OTHER TYPE	10 %	
a. Type	1 St. Single	5-6 R.	2-St. Single	6-8 R.	Cottage Singles	5 R.	
b. Construction	Frame		Frame and Brick		Frame		In addition, there are a few scattered duplexes in this area.
c. Average Age	15	Years	25	Years	25	Years	
d. Repair	Good		Good		Fair		
e. Occupancy	99	%	99	%	99	%	
f. Home ownership	70	%	80	%	80	%	
g. Constructed past yr.	15 - \$6000		None		None		
h. 1929 Price range	\$ 5000-\$7000	100%	\$ 7000-\$12,500	100%	\$ 4000-\$6000	100%	
i. 1936 Price range	\$ 3500-\$6000	78 %	\$ 6000-\$10,000	83%	\$ 3500-\$5500	89 %	
j. 1938 Price range	\$ 3500-\$6000	78 %	\$ 6000-\$10,000	83%	\$ 3500-\$5500	89 %	
k. Sales demand Up to \$	5000 Fair		\$ Poor		\$ Poor		
l. Activity	Fair		Poor		Poor		
m. 1929 Rent range	\$ 35-\$50	100%	\$ 50-\$70	100%	\$ 30-\$45	100%	
n. 1936 Rent range	\$ 30-\$40	83%	\$ 40-\$60	83%	\$ 25-\$40	86 %	
o. 1938 Rent range	\$ 30-\$40	83%	\$ 40-\$60	83%	\$ 25-\$40	86 %	
p. Rental demand Up to \$	40 Good		\$ 50 Fair		\$ 40 Fair		
q. Activity	Good when there is vacancy.		Fair		Fair		

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

5. CLARIFYING REMARKS:

Pleasant Avenue south of Laurel contains most of the larger higher priced houses. Extreme western side (west of Freeman) not as good as remainder of area--northern part is older part. Most recent new building has been east of Pleasant Avenue on Tiffen, Chase, and Corwin, and Brough. Extreme southern part will increase in desirability when utilities are added.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE B AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Area adjoins new school and has community business center in it. Adequate transportation.
- c. Detrimental Influences. Area lacking in public utilities in some parts. Two railroad tracks running through it. Jerry built section west of Lawson and north of railroad. Abandoned factory at junction of railroad tracks turned into warehouse.
- d. Percentage of land improved 40 %; e. Trend of desirability next 10-15 yrs. Western part static; eastern part static to upward, probably.

2. INHABITANTS:

- a. Occupation Clerical, mechanics, ; b. Estimated annual family income \$ 900-\$2000
laborers in Champion Paper Company.
- c. Foreign-born families None %; - predominating; d. Negro None ; - %
- e. Infiltration of None ; f. Relief families Few
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	<u>Small single</u>	<u>4-5 R.</u>	<u>Jerry built</u>	<u>3-4 R.</u>		
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>12</u>	<u>Years</u>	<u>10</u>	<u>Years</u>		
d. Repair	<u>Fair</u>		<u>Poor</u>			
e. Occupancy	<u>95</u>	<u>%</u>	<u>95</u>	<u>%</u>		
f. Home ownership	<u>60</u>	<u>%</u>	<u>70</u>	<u>%</u>		
g. Constructed past yr.	<u>5 - \$4000</u>		<u>None</u>			
h. 1929 Price range	<u>\$ 3000-\$5000</u>	<u>100%</u>	<u>\$ 1500-\$2500</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 2000-\$4000</u>	<u>73 %</u>	<u>\$ 1000-\$2000</u>	<u>73 %</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 2000-\$4000</u>	<u>73 %</u>	<u>\$ 1000-\$2000</u>	<u>73 %</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ Poor</u>		<u>\$ Poor</u>		<u>\$</u>	
l. Activity	<u>Poor</u>		<u>Poor</u>			
m. 1929 Rent range	<u>\$ 20-\$30</u>	<u>100%</u>	<u>\$ 15 - \$20</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$ 15-\$25</u>	<u>79 %</u>	<u>\$ 10 - \$15</u>	<u>71 %</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 15-\$25</u>	<u>79 %</u>	<u>\$ 10 - \$15</u>	<u>71 %</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 20 Fair</u>		<u>\$ 15 Fair</u>		<u>\$</u>	
q. Activity	<u>Fair</u>		<u>Fair</u>			

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

5. CLARIFYING REMARKS:

Part of area south of railroad and east of Lawson Street is best. West of Lawson and north of railroad contains mostly Jerry built houses, not well maintained. Recent construction of school just north of area has helped.

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to rolling.
- b. Favorable Influences. All city conveniences in part of area--adequate transportation--not far from business center--close to school.
- c. Detrimental Influences. Railroad track and creek through northern part--large paper mill joins--southern part very old. Up to "C" Street in Conservancy Tax District.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Static to downward.

2. INHABITANTS:

- a. Occupation Clerical, business men; b. Estimated annual family income \$ 900-\$2000
and laborers working for Champion Paper Company.
- c. Foreign-born families None%; _____ predominating; d. Negro None; _____%
- e. Infiltration of None; f. Relief families Few
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	20 %	OTHER TYPE	10 %
a. Type	1 St. Single	4-5 R.	Large 2 St.	7-10 R.	Small Cottage	4-5 R.
b. Construction	Frame		Frame and Brick		Frame	About six
c. Average Age	12	Years	30	Years	15	Years
d. Repair	Fair		Fair		Fair	4-Unit apartment houses also in area.
e. Occupancy	90	%	95	%	95	%
f. Home ownership	50	%	80	%	80	%
g. Constructed past yr.	6 - \$4000		None		None	
h. 1929 Price range	\$ 4000-\$5000	100%	\$ 6000-\$10,000	100%	\$ 2500-\$3500	100%
i. 1936 Price range	\$ 3000-\$4000	78 %	\$ 5000- 8,000	82%	\$ 2000-\$3000	83 %
j. 1938 Price range	\$ 3000-\$4000	78 %	\$ 5000- 8,000	82%	\$ 2000-\$3000	83 %
k. Sales demand	\$ 4000 Fair		\$ None		\$ None	
l. Activity	Fair		None		None	
m. 1929 Rent range	\$ 20-\$30	100%	\$ 35-\$50	100%	\$ 15-\$20	100%
n. 1936 Rent range	\$ 15-\$25	79 %	\$ 30-\$40	83 %	\$ 10-\$15	71 %
o. 1938 Rent range	\$ 15-\$25	79 %	\$ 30-\$40	83 %	\$ 10-\$15	71 %
p. Rental demand	\$ 25 Good		\$ 35 Good		\$ 15 Good	
q. Activity	Good		Good		Good	

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

5. CLARIFYING REMARKS:

Champion Paper Company owns quite a bit of property in northern part of area. Larger old houses located on Park, North C, and North D. Brick apartments at Park and North B. Park, North C, and North D better streets.

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to rolling.
- b. Favorable Influences. School in area--close to business section--adequate transportation. All but southwestern part has all public utilities.
- c. Detrimental Influences. Part from river to South "C" Street in Conservancy Tax District. Railroad track through area. Packing Plant in eastern part. Coal yard in area.
- d. Percentage of land improved 70%; e. Trend of desirability next 10-15 yrs. Static.

2. INHABITANTS:

- a. Occupation Clerical, business; b. Estimated annual family income \$ 900-\$3000
mechanics, and laborers.
- c. Foreign-born families None%; - predominating; d. Negro None; -%
- e. Infiltration of Lower grade slightly; f. Relief families Few
on South "B" Street.
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	40 %	OTHER TYPE	10 %
a. Type	2 St. Singles	6-8 R.	1 St. Bungalow	4-5 R.	Singles	6-8 R.
b. Construction	Frame and Brick		Frame		Frame and Brick	
c. Average Age	30	Years	12	Years	40	Years
d. Repair	Fair		Fair--Good		Poor	
e. Occupancy	95	%	95	%	95	%
f. Home ownership	90	%	80	%	60	%
g. Constructed past yr.	None		5-\$5000		None	
h. 1929 Price range	\$ 4000-\$8000	100%	\$ 4000-\$5000	100%	\$ 4000-\$6500	100%
i. 1936 Price range	\$ 3500-\$6000	82 %	\$ 3000-\$4500	83 %	\$ 3000-\$5500	80 %
j. 1937 Price range	\$ 3500-\$6000	82 %	\$ 3000-\$4500	83 %	\$ 3000-\$5500	80 %
k. Sales demand	\$ None		\$ 4500 Fair		\$ None	
l. Activity	None		Fair		None	
m. 1929 Rent range	\$ 25-\$45	100%	\$ 25-\$35	100%	\$ 25-\$35	100%
n. 1936 Rent range	\$ 20-\$40	84 %	\$ 20-\$30	83 %	\$ 20-\$30	83 %
o. 1938 Rent range	\$ 20-\$40	84 %	\$ 20-\$30	83 %	\$ 20-\$30	83 %
p. Rental demand	\$ 40 Good		\$ 30 Good		\$ 30 Good	
q. Activity	Good		Good		Good	

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

5. CLARIFYING REMARKS:

Part of area nearest to river is worst part, houses obsolete, poorly maintained, and occupied by lower grade of population. Ross and Franklin west of "C" Street are good with 2-story well kept places as a rule. Recent new construction has been on Coralie and Bessie Streets south of Railroad Track, but this part of area does not have all utilities. South part of area runs into a hillside on the top of which is Water Works Road and this is one reason for the jump in grade.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. All city conveniences--adequate transportation.
- c. Detrimental Influences. About 7 blocks from schools, churches, and business center.
Surrounded by industrial plants. In Conservancy Tax District.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Laborers, shop mechanics, b. Estimated annual family income \$ 800-\$1200
- c. Foreign-born families None %; - predominating; d. Negro None ; - %
- e. Infiltration of None ; f. Relief families Few
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Singles 4-7 R.</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>25</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>85</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 3500-\$4500</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 2500-\$3500</u>	<u>80</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 2500-\$3500</u>	<u>80</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ None</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>None</u>					
m. 1929 Rent range	<u>\$ 20-\$30</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 15-\$25</u>	<u>79</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 15-\$25</u>	<u>79</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ 25 Good</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

A small area of obsolete houses, with the river on one side and industrial plants on the other sides. Plants, however, have a tendency to keep rental demand good.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. All city conveniences--proximity to principal business district.

c. Detrimental Influences. In Conservancy Tax District; railroad track on east, and industrial plants on north. Old homes.

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

2. INHABITANTS:

a. Occupation Skilled mechanics, clerical, Estimated annual family income \$ 800-\$3000
business and professional men.

c. Foreign-born families None %; - predominating; d. Negro None ; - %

e. Infiltration of None ; f. Relief families Few

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>2 St. Singles</u>	<u>6-8 R.</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
b. Construction	<u>Frames-Bricks</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
c. Average Age	<u>40</u>	<u>Years</u>	<u> </u>	<u>Years</u>	<u> </u>	<u>Years</u>
d. Repair	<u>Fair</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
e. Occupancy	<u>95</u>	<u>%</u>	<u> </u>	<u>%</u>	<u> </u>	<u>%</u>
f. Home ownership	<u>90</u>	<u>%</u>	<u> </u>	<u>%</u>	<u> </u>	<u>%</u>
g. Constructed past yr.	<u>None</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
h. 1929 Price range	<u>\$ 4000-\$7000</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$ 3500-\$6000</u>	<u>86</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 3500-\$6000</u>	<u>86</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ None</u>	<u> </u>	<u>\$</u>	<u> </u>	<u>\$</u>	<u> </u>
l. Activity	<u>None</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
m. 1929 Rent range	<u>\$ 30-\$45</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 25-\$40</u>	<u>85</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 25-\$40</u>	<u>85</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ 40 Good</u>	<u> </u>	<u>\$</u>	<u> </u>	<u>\$</u>	<u> </u>
q. Activity	<u>Good</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

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

5. CLARIFYING REMARKS:

Along 4th Street from Vine to Heaton is located some dilapidated properties. Remainder of area typical of old section joining principal business district.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 5

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Fairly uniform type of improvement. Transportation to southwest corner of area only. All city conveniences.

c. Detrimental Influences. Cemetery Association owns property on west. Distance to schools, churches, and business center.

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

2. INHABITANTS:

a. Occupation Employees of Ford Motor Company; skilled mechanics, clerical. b. Estimated annual family income \$ 1200-\$2500

c. Foreign-born families None %; _____ predominating; d. Negro None ; _____ %

e. Infiltration of None ; f. Relief families None

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	_____ %	<u>OTHER TYPE</u>	_____ %
a. Type	<u>1 St. Single</u>	<u>5-6 R.</u>	_____	_____	_____	_____
b. Construction	<u>Frame</u>	_____	_____	_____	_____	_____
c. Average Age	<u>10</u>	<u>Years</u>	_____	<u>Years</u>	_____	<u>Years</u>
d. Repair	<u>Good</u>	_____	_____	_____	_____	_____
e. Occupancy	<u>100</u>	<u>%</u>	_____	<u>%</u>	_____	<u>%</u>
f. Home ownership	<u>70</u>	<u>%</u>	_____	<u>%</u>	_____	<u>%</u>
g. Constructed past yr.	<u>5 - \$6000</u>	_____	_____	_____	_____	_____
h. 1929 Price range	<u>\$ 5000-\$7000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 4000-\$6000</u>	<u>83 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 4000-\$6000</u>	<u>83 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ 5000 Fair</u>	_____	<u>\$</u>	_____	<u>\$</u>	_____
l. Activity	<u>Poor</u>	_____	_____	_____	_____	_____
m. 1929 Rent range	<u>\$ 30-\$45</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$ 25-\$40</u>	<u>85 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 25-\$40</u>	<u>85 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 35 Good</u>	_____	<u>\$</u>	_____	<u>\$</u>	_____
q. Activity	<u>Good</u>	_____	_____	_____	_____	_____

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

5. CLARIFYING REMARKS:

Major portion of undeveloped land in this area owned by one of the banks in the city and they are now pushing its development. Possibility of upward trend in desirability good--major detrimental influence is distance to schools, churches and business center.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. All city conveniences. Schools, churches, and community business center is in area. Adequate transportation. Close to principal business section.

c. Detrimental Influences. Western part in Conservancy Tax District. Industrial area and railroad tracks on west and railroad track through eastern part and on south. Cemetery joins on north.

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

2. INHABITANTS:

a. Occupation Executives, business, ; b. Estimated annual family income \$ 800 up.
and professional, laborers, factory workers, and clerical.

c. Foreign-born families 4 %; General predominating; d. Negro None ; - %

e. Infiltration of Lower grade, ; f. Relief families Few.
very slowly on western side joining industrial plants.

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

3. BUILDINGS:

	PREDOMINATING	45 %	OTHER TYPE	45 %	OTHER TYPE	10 %
a. Type	1 St. Singles	5-6 R.	2 St. Singles	6-8 R.	Large Singles	7-12 R.
b. Construction	Frame		Frame and Brick		Brick	
c. Average Age	25	Years	25	Years	35	Years
d. Repair	Fair to good		Fair to good		Good	
e. Occupancy	95	%	95	%	95	%
f. Home ownership	80	%	80	%	80	%
g. Constructed past yr.	6 - \$5500		None		None	
h. 1929 Price range	\$ 4500-\$6500	100 %	\$ 5000-\$8000	100 %	\$ 7000-\$12,000	100 %
i. 1936 Price range	\$ 3750-\$5500	84 %	\$ 4000-\$6000	78 %	\$ 5000-\$9,000	73 %
j. 1938 Price range	\$ 3750-\$5500	84 %	\$ 4000-\$6000	78 %	\$ 5000-\$9,000	73 %
k. Sales demand	\$ 5000 Fair		\$ Poor		\$ None	
l. Activity	Fair		Poor		None	
m. 1929 Rent range	\$ 30-\$50	100 %	\$ 35-\$55	100 %	\$ 45-\$60	100 %
n. 1936 Rent range	\$ 20-\$40	74 %	\$ 30-\$50	88 %	\$ 40-\$50	86 %
o. 1938 Rent range	\$ 20-\$40	74 %	\$ 30-\$50	88 %	\$ 40-\$50	86 %
p. Rental demand	\$ 35 Good		\$ 40 Good		\$ 50 Fair	
q. Activity	Good		Good		Fair	

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

5. CLARIFYING REMARKS:

Along Dayton Street from 6th to 9th are large expensive old homes on large lots, but on the downward grade since 1913 flood. Campbell Avenue from 7th to Railroad has well kept properties. Northern part of area more recently developed and contains small fairly well maintained properties on the average. Southeastern part also contains small well maintained homes on the average. Part of area joining industrial section on west is worst part.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 7

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. All city conveniences, schools, churches, and business center in area.
- c. Detrimental Influences. Old properties; railroad tracks through area; mixture of population. Major portion in Conservancy Tax District.
- d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Clerical, laborers, industrial workers.; b. Estimated annual family income \$ 800-\$2000
- c. Foreign-born families 2 %; General predominating; d. Negro None %
- e. Infiltration of None; f. Relief families Few
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	65 %	OTHER TYPE	35 %	OTHER TYPE	%
a. Type	<u>2 St. Single</u>	<u>6-7 R.</u>	<u>1 St. Single</u>	<u>4-5 R.</u>		
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>40</u>	<u>Years</u>	<u>35</u>	<u>Years</u>		
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>95</u>	<u>%</u>	<u>95</u>	<u>%</u>		
f. Home ownership	<u>50</u>	<u>%</u>	<u>40</u>	<u>%</u>		
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	<u>\$ 3500-\$5000</u>	<u>100%</u>	<u>\$ 3000-\$4000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 3000-\$4500</u>	<u>88 %</u>	<u>\$ 2500-\$3500</u>	<u>85 %</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 3000-\$4500</u>	<u>88 %</u>	<u>\$ 2500-\$3500</u>	<u>85 %</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ None</u>		<u>\$ None</u>		<u>\$</u>	
l. Activity	<u>None</u>		<u>None</u>			
m. 1929 Rent range	<u>\$ 25-\$40</u>	<u>100%</u>	<u>\$ 20-\$35</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$ 20-\$35</u>	<u>84 %</u>	<u>\$ 15-\$30</u>	<u>81 %</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 20-\$35</u>	<u>84 %</u>	<u>\$ 15-\$30</u>	<u>81 %</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 35 Good</u>		<u>\$ 25 Good</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS:

A fairly uniform area of older houses, one and two story, close to principal business district.

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Adequate transportation; schools, churches, and community business center; all city conveniences.

c. Detrimental Influences. Industrial plants join at southwest corner.

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

2. INHABITANTS:

a. Occupation Clerical, mechanics; b. Estimated annual family income \$ 800-\$2000
in safe plants, and laborers.

c. Foreign-born families None %; - predominating; d. Negro None; - %

e. Infiltration of None; f. Relief families Few

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

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>1 & 2 St. Singles 4-7 R.</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>25</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>50</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>3000-\$5000</u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>
i. 1936 Price range	\$ <u>2000-\$4000</u>	<u>74 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-\$4000</u>	<u>74 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>Poor</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>20-\$35</u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>
n. 1936 Rent range	\$ <u>15-\$25</u>	<u>73 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>15-\$25</u>	<u>73 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>25 Good</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

Edison Avenue and Hensley Avenue and Shuler Avenue and Harmon Avenue, the latter two between Edison and Hensley are the best streets--cheaper part of area is toward eastern side.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 9

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Adequate transportation; school and churches in area, also community business center.

c. Detrimental Influences. Industrial plants on east.

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

2. INHABITANTS:

a. Occupation Clerical, mechanics, laborers.; b. Estimated annual family income \$ 1000-\$2500

c. Foreign-born families None %; - predominating; d. Negro None ; - %

e. Infiltration of None ; f. Relief families Few

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

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	Single 4-7 Rooms					
b. Construction	Frame					
c. Average Age	25 Years					
d. Repair	Fair					
e. Occupancy	95 %					
f. Home ownership	50 %					
g. Constructed past yr.	None					
h. 1929 Price range	\$ 3500-\$5000	100 %	\$	100 %	\$	100 %
i. 1936 Price range	\$ 2000-\$4000	69 %	\$	%	\$	%
j. 1938 Price range	\$ 2000-\$4000	69 %	\$	%	\$	%
k. Sales demand	\$ Poor		\$		\$	
l. Activity	Poor					
m. 1929 Rent range	\$20-\$35	100 %	\$	100 %	\$	100 %
n. 1936 Rent range	\$15-\$25	73 %	\$	%	\$	%
o. 1938 Rent range	\$15-\$25	73 %	\$	%	\$	%
p. Rental demand	\$ 25 Good		\$		\$	
q. Activity	Good					

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

5. CLARIFYING REMARKS:

An area of fairly uniform small cottage and bungalow type houses--somewhat old, and about an average of this neighborhood type.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 10

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Adequate transportation; all city conveniences; churches and stores in area; close to school.

c. Detrimental Influences. Industrial plants in area; railroad through east side.

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

2. INHABITANTS:

a. Occupation Factory workers, laborers, and clerical.; b. Estimated annual family income \$ 800-\$2500

c. Foreign-born families None %; - predominating; d. Negro None ; - %

e. Infiltration of None ; f. Relief families Few

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

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	<u>Single Bungalow 4-5 R.</u>		<u>Single Cottage 4-5 R.</u>			
b. Construction	<u>Frame</u>		<u>Frame</u>			
c. Average Age	<u>20</u> Years		<u>25</u> Years			
d. Repair	<u>Fair</u>		<u>Fair</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %			
f. Home ownership	<u>65</u> %		<u>65</u> %			
g. Constructed past yr.	<u>6 - \$5000</u>		<u>None</u>			
h. 1929 Price range	<u>\$ 4500-\$6000</u>	<u>100%</u>	<u>\$ 3000-\$4500</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 3000-\$5000</u>	<u>75 %</u>	<u>\$ 2500-\$4000</u>	<u>86 %</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 3000-\$5000</u>	<u>75 %</u>	<u>\$ 2500-\$4000</u>	<u>86 %</u>	<u>\$</u>	<u>%</u>
k. Sales demand Up to	<u>\$ 4000 Fair</u>		<u>\$ Poor</u>		<u>\$</u>	
l. Activity	<u>Fair</u>		<u>Poor</u>			
m. 1929 Rent range	<u>\$ 25-\$40</u>	<u>100%</u>	<u>\$ 20-\$35</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$ 20-\$30</u>	<u>78 %</u>	<u>\$ 15-\$25</u>	<u>73 %</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 20-\$30</u>	<u>78 %</u>	<u>\$ 15-\$25</u>	<u>73 %</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 30 Good</u>		<u>\$ 25 Good</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS:

Western part of area west of Pleasant Avenue and east of Pleasant Avenue south of Symmes Avenue is better part of area. East of railroad not so good.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 11

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Adequate transportation--no schools or churches or stores in area but not too far distant.
- c. Detrimental Influences. Lack of public utilities and city sewerage.

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

2. INHABITANTS:

- a. Occupation Clerical, and mechanics; b. Estimated annual family income \$ 1000-\$2000
- c. Foreign-born families None %; - predominating; d. Negro None ; - %
- e. Infiltration of None ; f. Relief families None
- g. Population is increasing - ; decreasing - ; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>1 St. Single</u>	<u>4-5 R.</u>				
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u>	<u>Years</u>		<u>Years</u>		<u>Years</u>
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u>	<u>%</u>		<u>%</u>		<u>%</u>
f. Home ownership	<u>60</u>	<u>%</u>		<u>%</u>		<u>%</u>
g. Constructed past yr.	<u>3 - \$4000</u>					
h. 1929 Price range	<u>\$ 4000-\$5000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 3000-\$4000</u>	<u>88 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 3000-\$4000</u>	<u>88 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ 4000 Fair</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$ 25-\$35</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$ 20-\$30</u>	<u>83 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 20-\$30</u>	<u>83 %</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ 30 Good</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

A small area of fairly uniform homes surrounded on three sides by higher priced developments.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE C AREA NO. 12

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. All city conveniences--close to principal business section; churches and stores in area; not far distant to school.

c. Detrimental Influences. Type of population; in Conservancy Tax District; restricted district in area.

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

2. INHABITANTS:

a. Occupation Laborers; b. Estimated annual family income \$ 500-\$1000

c. Foreign-born families None %; - predominating; d. Negro Yes ; 90 %

e. Infiltration of None ; f. Relief families Many

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100 %</u>	<u>OTHER TYPE</u>	<u>%</u>	<u>OTHER TYPE</u>	<u>%</u>
a. Type	<u>Singles 4-7 R. Cottage type</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>40</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>30</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 1500-\$3500</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$ 1000-\$3000</u>	<u>77 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 1000-\$3000</u>	<u>77 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ None</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>None</u>					
m. 1929 Rent range	<u>\$12-\$25</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$10-\$20</u>	<u>82 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$10-\$20</u>	<u>82 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$20 Fair</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

An old section on bank of river occupied by a low grade of Negro population as a whole.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE D AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. All city conveniences; joining principal business district; schools and churches in area.

c. Detrimental Influences. Railroad tracks through area; old properties; some cheaper stores; cheap rooming houses; some cheap saloons in area; many of houses lack bathrooms. In Conservancy Tax District.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. At bottom now, from a residential standpoint.

2. INHABITANTS:

a. Occupation Clerical, cheap mechanics, and laborers; b. Estimated annual family income \$ 600-\$1500

c. Foreign-born families 3 %; General predominating; d. Negro Yes ; 30 %

e. Infiltration of None ; f. Relief families Many

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

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	2 St. Singles	6-8 R.	1 St. Single	4-5 R.		
b. Construction	Frame and brick		Cottage type	Frame		
c. Average Age	40	Years	35	Years		
d. Repair	Poor		Poor			
e. Occupancy	95	%	95	%		
f. Home ownership	40	%	30	%		
g. Constructed past yr.	None		None			
h. 1929 Price range	\$ 4000-\$5500	100%	\$ 2000-\$4000	100%	\$	100%
i. 1936 Price range	\$ 3500-\$5000	89 %	\$ 2000-\$3500	94 %	\$	%
j. 1938 Price range	\$ 3500-\$5000	89 %	\$ 2000-\$3500	94 %	\$	%
k. Sales demand	\$ None		\$ None		\$	
l. Activity	None		None			
m. 1929 Rent range	\$ 25-\$35	100%	\$ 15-\$25	100%	\$	100%
n. 1936 Rent range	\$ 20-\$30	83 %	\$ 12-\$20	80 %	\$	%
o. 1938 Rent range	\$ 20-\$30	83 %	\$ 12-\$20	80 %	\$	%
p. Rental demand	\$ 25 Fair		\$ 15 Fair		\$	
q. Activity	Fair		Fair			

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

5. CLARIFYING REMARKS:

An old section joining main business section, containing many cheap rooming houses, mixed population and mixed type of house.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE D AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. All city conveniences; adequate transportation; schools, churches, and stores in area.

c. Detrimental Influences. Mixed type of population; age of properties; western part in Conservancy Tax District.

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

2. INHABITANTS:

a. Occupation Cheap laborers, and mechanics.; b. Estimated annual family income \$ 500-\$1200

c. Foreign-born families None %; - predominating; d. Negro Yes ; 40 %

e. Infiltration of None ; f. Relief families Many

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

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>1 & 2 St. Singles,</u>					
	<u>4-6 Rooms, Cottage Type</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>35</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>50</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>1500-\$4000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1936 Price range	\$ <u>1000-\$3500</u>	<u>77</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>1000-\$3500</u>	<u>77</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>None</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>None</u>					
m. 1929 Rent range	\$ <u>15 - \$30</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1936 Rent range	\$ <u>10 - \$25</u>	<u>75</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>10 - \$25</u>	<u>75</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>25 Fair</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

Area of small, old houses on narrow lots with badly mixed type of population.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE D AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. Adequate transportation; all city conveniences; school at east end of area; churches and stores in area.

c. Detrimental Influences. Industrial plants on west and east; older properties not well maintained; small lots.

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

2. INHABITANTS:

a. Occupation Cheap mechanics and laborers.; b. Estimated annual family income \$ 600-\$1500

c. Foreign-born families 4 %; General predominating; d. Negro No ; - %

e. Infiltration of None ; f. Relief families Many

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

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>Single 4-6 R.</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>35</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>40</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>2500-\$4000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1936 Price range	\$ <u>2000-\$3000</u>	<u>78</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-\$3000</u>	<u>78</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>Poor</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>20-\$30</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1936 Rent range	\$ <u>15-\$25</u>	<u>79</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>15-\$25</u>	<u>79</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>25 Fair</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

An old area of small cottage type houses built on narrow lots without modern conveniences and not well maintained.

6. NAME AND LOCATION Hamilton, Ohio SECURITY GRADE D AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF Hamilton, Ohio

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level.
- b. Favorable Influences. Adequate transportation--close to business center.
- c. Detrimental Influences. Lacking in utilities--lower type of population--industrial plants on west--Jerry built houses.
- d. Percentage of land improved 40 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

- a. Occupation Factory workers and cheap laborers.; b. Estimated annual family income \$ 600-\$1000
- c. Foreign-born families None %; - predominating; d. Negro None; - %
- e. Infiltration of None; f. Relief families Many
- g. Population is increasing -; decreasing -; static Yes

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles 3-5 Rooms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>40</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$1500-\$3000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$1000-\$2500</u>	<u>75 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$1000-\$2500</u>	<u>75 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ None</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>None</u>					
m. 1929 Rent range	<u>\$15-\$25</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$12-\$20</u>	<u>80 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$12-\$20</u>	<u>80 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$20 Fair</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS:

An area of very cheaply constructed houses occupied by a lower grade type of factory laborer.