

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE Green AREA NO. AI
2. DESCRIPTION OF TERRAIN. Rolling, a hill surmounted by a city block of level land along Woodland way. From here the slope is in every direction.
3. FAVORABLE INFLUENCES. Scenic features good, parks nearby, good transportation by regular bus lines, zoning ordinances restricting to one and 2-family houses, near churches and schools, all utilities
4. DETRIMENTAL INFLUENCES.

Poor condition of streets

5. INHABITANTS:
- a. Type business men & executives ; b. Estimated annual family income \$ 3500 up
- c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ %; d. Negro no ; \_\_\_\_\_ %;  
(Nationality) (Yes or No)
- e. Infiltration of Hebrew ; f. Relief families none ;
- g. Population is increasing yes ; decreasing \_\_\_\_\_ ; static.
6. BUILDINGS:
- a. Type or types one family ; b. Type of construction frame, few brick ;
- c. Average age 12 ; d. Repair good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$8,000-25,000</u>	<u>15,000</u>	<u>100%</u>	<u>\$45-65</u>	<u>\$50</u>	<u>100%</u>
<u>1934</u> low	<u>\$5000-12,000</u>	<u>7,500</u>	<u>50</u>	<u>35-45</u>	<u>\$40</u>	<u>80</u>
current	<u>\$6000-12,000</u>	<u>8,000</u>	<u>53</u>	<u>40-50</u>	<u>\$45</u>	<u>90</u>

Peak sale values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 90 %; c. Home owners 90 %
9. SALES DEMAND: a. Fair ; b. \$7000-single ; c. Activity is good
10. RENTAL DEMAND: a. Good ; b. single or 2-family ; c. Activity is good
11. NEW CONSTRUCTION: a. Types \$7,500 single ; b. Amount last year 4
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase poor ; b. Home building fair
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Should be the city's best
14. CLARIFYING REMARKS: Two new houses are being erected on Eastland Drive, one costing about \$7500, the other at the corner of Eastland Drive & Kenoza Ave. and costing about \$4500. The older houses are occupied by owners and property is well kept up.

15. Information for this form was obtained from Wm. Watson, R. E. Broker  
Wm. Milnes, R. E. Broker

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

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1. NAME OF CITY Haverhill SECURITY GRADE Green AREA NO. A-2

2. DESCRIPTION OF TERRAIN. The land is both hilly and level in this area which borders the northwestern shore of Lake Pentucket.

3. FAVORABLE INFLUENCES. Scenic features are good and there is one park nearby. Transportation is adequate via bus. Churches, stores and schools are not far away and the area is restrictively zoned.

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS:

a. Type business and executive ; b. Estimated annual family income \$ 2,500

c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro no ; \_\_\_\_\_ % ;  
(Nationality) (Yes or No)

e. Infiltration of Hebrew ; f. Relief families none ;

g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static.

6. BUILDINGS: 6 & 7 room singles

a. Type or types few 2-family ; b. Type of construction frame ;

c. Average age 20 years ; d. Repair good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>5000-20,000</u>	<u>9000</u>	<u>100%</u>	<u>\$45-65</u>	<u>\$50</u>	<u>100%</u>
<u>1933</u> low	<u>4000-12,000</u>	<u>7000</u>	<u>77</u>	<u>\$35-50</u>	<u>\$40</u>	<u>80</u>
current	<u>5000-13,000</u>	<u>7500</u>	<u>83</u>	<u>\$40-50</u>	<u>\$45</u>	<u>90</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.

Peak rental values occurred in 1924 and were 115 % of the 1929 level.

8. OCCUPANCY: a. Land 70 % ; b. Dwelling units 95 % ; c. Home owners 90 %

9. SALES DEMAND: a. fair ; b. \$5000 single ; c. Activity is good

10. RENTAL DEMAND: a. none ; b. 1 & 2 family ; c. Activity is fair

11. NEW CONSTRUCTION: a. Types \$7500 single ; b. Amount last year mediocre

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS static

14. CLARIFYING REMARKS: This section of the city has to some extent been taken over by the

Jewish people who are the leading shoe manufacturers. They have bought and built throughout the area. Homes are good. Pride of ownership apparent and there is a demand among Hebrews for property in this area. Prices of course have dropped and sales are made only at a fraction of the construction cost. Lack of mortgage money has slowed down development. There is a slight demand for lots.

15. Information for this form was obtained from Wm. Watson  
Wm. Milnes

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE Blue AREA NO. B-I

2. DESCRIPTION OF TERRAIN. Nearly level, but ground ascends eastward from Main Street which is the western limit of the area.

3. FAVORABLE INFLUENCES. Good bus transportation up Main Street, and along Lawrence Street. Convenient to schools, churches. In restricted zone.

4. DETRIMENTAL INFLUENCES.  
Streets in poor condition

5. INHABITANTS:  
a. Type small business & executives; b. Estimated annual family income \$ 3,000  
c. Foreign-born \_\_\_\_\_; \_\_\_\_\_ %; (Nationality)  
d. Negro no; \_\_\_\_\_ %; (Yes or No)  
e. Infiltration of Hebrew; f. Relief families doubtful if any; g. Population is increasing; ~~decreasing~~; static.

6. BUILDINGS: single and  
a. Type or types 2-family; b. Type of construction frame stucco; c. Average age 20-25 years; d. Repair good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>5,000-18,000</u>	<u>8,500</u>	<u>100%</u>	<u>40-55</u>	<u>50</u>	<u>100%</u>
<u>1933</u> low	<u>4,000-10,000</u>	<u>6,375</u>	<u>75</u>	<u>35-50</u>	<u>40</u>	<u>80</u>
current	<u>5,000-12,000</u>	<u>6,800</u>	<u>80</u>	<u>35-50</u>	<u>45</u>	<u>90</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.

Peak rental values occurred in 1924 and were 115 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 95 %; c. Home owners 80 %

9. SALES DEMAND: a. fair; b. \$5,000 single; c. Activity is fair

10. RENTAL DEMAND: a. slight; b. one & 2-family; c. Activity is fair

11. NEW CONSTRUCTION: a. Types single; b. Amount last year mediocre

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS static

14. CLARIFYING REMARKS: The area is settled at present principally by Jewish people of the better class, merchants, doctors etc. It is expected that a synagogue will be erected within or near the area which will even further stabilize it as a Jewish neighborhood.

15. Information for this form was obtained from Wm. Watson  
Wm. Milnes

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE B AREA NO. B2
2. DESCRIPTION OF TERRAIN. High and rolling with slope to south and east at south end of area. It is known as the Highlands.
3. FAVORABLE INFLUENCES. Area is near schools, stores. Has bus service along Arlington and Kenoza Streets
4. DETRIMENTAL INFLUENCES. Some streets in bad repair
5. INHABITANTS:
- a. Type executive, professional and business; b. Estimated annual family income \$ 2,700
- c. Foreign-born \_\_\_\_\_%; d. Negro no \_\_\_\_\_%;
- (Nationality)* *(Yes or No)*
- e. Infiltration of Hebrew; f. Relief families few if any;
- g. Population is increasing yes; ~~decreasing~~ \_\_\_\_\_; ~~static~~.
6. BUILDINGS:
- a. Type or types singles - few 2-family; b. Type of construction frame;
- c. Average age 35 years; d. Repair good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>5,000-22,000</u>	<u>8,500</u>	<u>100%</u>	<u>\$35-45</u>	<u>40</u>	<u>100%</u>
<u>1933</u> low	<u>4,000-12,000</u>	<u>6,500</u>	<u>76</u>	<u>30-40</u>	<u>35</u>	<u>87</u>
current	<u>4,500-12,000</u>	<u>7,000</u>	<u>81</u>	<u>30-40</u>	<u>35</u>	<u>87</u>

Peak sale values occurred in 23 and were 120 % of the 1929 level.

Peak rental values occurred in 24 and were 110 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 90 %; c. Home owners 75 %
9. SALES DEMAND: a. fair; b. \$5,000 single; c. Activity is fair
10. RENTAL DEMAND: a. good; b. singles; c. Activity is good
11. NEW CONSTRUCTION: a. Types singles; b. Amount last year mediocre
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited; b. Home building limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS May improve along Mill Street
14. CLARIFYING REMARKS: Seven houses planned to be built along Mill Street, near Berkley

on part of Jones estate. Construction begun on one of them. This is the best street in the area. Large houses are well maintained and owner occupied. Elsewhere in the area are large old singles, some having been remodeled into 2-family houses.

15. Information for this form was obtained from Wm. Watson  
Wm. Milnes

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE Blue AREA NO. B-3
2. DESCRIPTION OF TERRAIN. High and slightly rolling
3. FAVORABLE INFLUENCES. All conveniences - utilities, near bus line. Is northernmost part of city in restricted zone.
4. DETRIMENTAL INFLUENCES. Distance from center of city - stores, churches. Poor condition of streets
5. INHABITANTS:
- a. Type small business men ; b. Estimated annual family income \$ 2,500
- c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro no \_\_\_\_\_ ; \_\_\_\_\_ % ;  
(Nationality) (Yes or No)
- e. Infiltration of \_\_\_\_\_ ; f. Relief families none \_\_\_\_\_ ;
- g. Population is increasing slowly ; decreasing \_\_\_\_\_ ; static.
6. BUILDINGS:
- a. Type or types 6 & 7 room singles ; b. Type of construction frame \_\_\_\_\_ ;
- c. Average age 20 years ; d. Repair good \_\_\_\_\_

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>4,000-8,500</u>	<u>5,000</u>	<u>100%</u>	<u>30-50</u>	<u>40</u>	<u>100%</u>
<u>1934</u> low	<u>3,500-6,500</u>	<u>4,250</u>	<u>85</u>	<u>25-40</u>	<u>30</u>	<u>75</u>
current	<u>3,500-6,500</u>	<u>4,250</u>	<u>85</u>	<u>35-45</u>	<u>35</u>	<u>87</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.

Peak rental values occurred in '23 and were 110 % of the 1929 level.

8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 85 % ; c. Home owners 80 %
9. SALES DEMAND: a. poor ; b. \$4,000 singles ; c. Activity is poor
10. RENTAL DEMAND: a. fair ; b. singles ; c. Activity is fair
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited ; b. Home building limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS static
14. CLARIFYING REMARKS: Tyler Park is least desirable street in area. Area may improve

if city grows. Just now is rather far out from the business section but is well thought of by Haverhill workers wanting a home outside.

15. Information for this form was obtained from William Watson  
William Milnes

Date April 193 7

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE B AREA NO. B-4
2. DESCRIPTION OF TERRAIN. Across the river in Bradford, this area is slightly rolling with the highest portion near the center.
3. FAVORABLE INFLUENCES. Stores and churches convenient and a small shopping center on the Bradford side of the river. Entire area in restricted residential zone. Bradford Jr. College in area.
4. DETRIMENTAL INFLUENCES. Slight infiltration of foreign element
5. INHABITANTS:
- a. Type Business men & skilled workers; b. Estimated annual family income \$ 2,400
- c. Foreign-born \_\_\_\_\_; \_\_\_\_\_%; d. Negro no; \_\_\_\_\_%;  
(Nationality) (Yes or No)
- e. Infiltration of mixed; f. Relief families very few;
- g. Population is ~~increasing~~ \_\_\_\_\_; ~~decreasing~~ \_\_\_\_\_; static.
6. BUILDINGS:
- a. Type or types 1 and 2-family; b. Type of construction frame;
- c. Average age 20-25 years; d. Repair good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$4500-7500</u>	<u>5500</u>	<u>100%</u>	<u>40-55</u>	<u>45</u>	<u>100%</u>
<u>1934</u> low	<u>3000</u>	<u>4500</u>	<u>82</u>	<u>35-45</u>	<u>40</u>	<u>88</u>
current	<u>3000</u>	<u>5000</u>	<u>91</u>	<u>40-50</u>	<u>40</u>	<u>88</u>

Peak sale values occurred in 1922 and were 110 % of the 1929 level.

Peak rental values occurred in 1922 and were 110 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 95 %; c. Home owners 80 %
9. SALES DEMAND: a. none; b. \$4,000 singles; c. Activity is poor
10. RENTAL DEMAND: a. slight; b. singles in good condition; c. Activity is slight
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_; b. Amount last year one house
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited; b. Home building limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS static - will be down
14. CLARIFYING REMARKS: About 20 years ago the area was extensively developed and a good types of cottage houses were built containing 6-7-8 rooms. These houses were well built and sold at that time for about \$5,000, average. The area is not being developed today but is very close to an "A" rating. Fernwood Ave is easily the best street in the neighborhood, being 100% owner occupied, and there have been fewer transfers here than any street in all of Haverhill.
15. Information for this form was obtained from Wm. Watson  
Wm. Milnes

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE B AREA NO. B-5

2. DESCRIPTION OF TERRAIN. Level and high. Known as the Smiley School section

3. FAVORABLE INFLUENCES. Bus service - water, gas, electricity. Smiley School near.

4. DETRIMENTAL INFLUENCES. In unrestricted residential zone. Sharp slope off to west where land is low and marshy along Little River. Distant from stores, churches.

5. INHABITANTS:  
 a. Type business men ; b. Estimated annual family income \$ \$2,500  
 c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro no ; \_\_\_\_\_ % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families no ;  
 g. Population is increasing slowly ; decreasing \_\_\_\_\_ ; static.

6. BUILDINGS:  
 a. Type or types 6-7 room singles ; b. Type of construction frames ;  
 c. Average age 15 years ; d. Repair good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$3000-5,500</u>	<u>4,500</u>	<u>100%</u>	<u>practically .....</u>		<u>100%</u>
1934 low	<u>2250-3,500</u>	<u>3,000</u>	<u>66</u>	<u>no rentals in area</u>		
current	<u>2500-3,000</u>	<u>3,000</u>	<u>66</u>			

Peak sale values occurred in 1923 and were 110 % of the 1929 level.

Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

8. OCCUPANCY: a. Land 40 % ; b. Dwelling units 40 % ; c. Home owners 95 up %

9. SALES DEMAND: a. none ; b. \_\_\_\_\_ ; c. Activity is none

10. RENTAL DEMAND: a. good ; b. singles ; c. Activity is none available

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS static

14. CLARIFYING REMARKS: This section is comprised entirely of owner built and occupied homes. The type of owner who wants a house outside the city with a chance for a garden. With growth of Haverhill, there will eventually be some building here. Places that come into the market are rapidly picked up at a price.

15. Information for this form was obtained from Wm. Watson  
Wm. Milnes

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-I

2. DESCRIPTION OF TERRAIN. Level and rolling - hilly at the eastern portion.

3. FAVORABLE INFLUENCES. Near schools and business district

4. DETRIMENTAL INFLUENCES. Business area encroaching. Area zoned. General residential as differentiated from restricted residential. Buildings in poor condition. Streets cut up.

5. INHABITANTS:  
 a. Type shoe workers, laborers; b. Estimated annual family income \$ 900  
 c. Foreign-born \_\_\_\_\_%; d. Negro no \_\_\_\_\_%;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families yes \_\_\_\_\_;  
 g. Population is ~~increasing~~ \_\_\_\_\_; ~~decreasing~~ \_\_\_\_\_; static.

6. BUILDINGS:  
 a. Type or types singles, doubles & multiples; b. Type of construction frame \_\_\_\_\_;  
 c. Average age 50 years; d. Repair generally poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$300-12,000</u>	<u>4,500</u>	<u>100%</u>	<u>15-40</u>	<u>35</u>	<u>100%</u>
<u>1933</u> low	<u>2500-10,000*</u>	<u>3,500</u>	<u>73</u>	<u>10-35</u>	<u>25</u>	<u>70</u>
current	<u>2500-10,000*</u>	<u>3,500</u>	<u>73</u>	<u>10-38</u>	<u>27</u>	<u>77</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.

Peak rental values occurred in 1924 and were 120 % of the 1929 level.

8. OCCUPANCY: a. Land 80 %; b. Dwelling units 90 %; c. Home owners 50 %

9. SALES DEMAND: a. poor; b. 1,000-2500 singles; c. Activity is poor

10. RENTAL DEMAND: a. poor; b. 5-6 room singles; c. Activity is poor

11. NEW CONSTRUCTION: a. Types none; b. Amount last year none

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase \_\_\_\_\_; b. Home building \_\_\_\_\_

13. TREND OF DESIRABILITY NEXT 10-15 YEARS fast deteriorating

14. CLARIFYING REMARKS: Section East of Main Street and the ends of Fountain and Howard streets nearest Lawrence are best sections of area. The terrain borders a Green Area but due to the undesirable slope and the sharp decline in values "across Kenoza Ave.", the classification is given as "C".

\* \$10,000 values apply only to apartment blocks

15. Information for this form was obtained from William Watson  
William Milnes

Date April 1937

## AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-2
2. DESCRIPTION OF TERRAIN. Level near river with general rise away from the river
3. FAVORABLE INFLUENCES. Bus service in most parts. Restricted residential zone along South Main Street and Salem Streets - rest of the area is general residential zone. Churches, schools, shopping center in area.
4. DETRIMENTAL INFLUENCES. Streets in very bad condition excepting the two main thoroughfares. Section is old and southeast portion undeveloped.
5. INHABITANTS:
- a. Type mechanics and workers ; b. Estimated annual family income \$ 1,500
- c. Foreign-born various ; 20 % ; d. Negro no ; \_\_\_\_\_ % ;  
(Nationality) (Yes or No)
- e. Infiltration of \_\_\_\_\_ ; f. Relief families quite a few ;
- g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
- a. Type or types all types ; b. Type of construction frame ;
- c. Average age 50 years ; d. Repair fair

7. HISTORY:

YEAR	SALE VALUES				RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%	
1929 level	<u>2500-8,000</u>	<u>5,000</u>	<u>100%</u>	<u>30-60</u>	<u>45</u>	<u>100%</u>	
<u>1934</u> low	<u>1500-5,000</u>	<u>3,000</u>	<u>60</u>	<u>20-45</u>	<u>35</u>	<u>77</u>	
current	<u>1500-5,000</u>	<u>3,500</u>	<u>70</u>	<u>20-45</u>	<u>37.50</u>	<u>83</u>	

Peak sale values occurred in 1923 and were 120 % of the 1929 level.

Peak rental values occurred in 1924 and were 115 % of the 1929 level.

8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 60 % ; c. Home owners 50 %
9. SALES DEMAND: a. poor ; b. \_\_\_\_\_ ; c. Activity is poor
10. RENTAL DEMAND: a. fair ; b. singles & 5-6 room apts  
in good condition ; c. Activity is poor
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year 1 single
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited ; b. Home building limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS static
14. CLARIFYING REMARKS: The area is a part of the section of Haverhill called Bradford.

The older part is west of Pine Street, the more or less undeveloped portion to the eastward. Houses to a great extent have been converted to 2-family throughout the area. Character is spotty with a few good streets. There will probably be no development here for years to come.

15. Information for this form was obtained from William Watson

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-3
2. DESCRIPTION OF TERRAIN. Generally flat but slightly rolling in places. Known as Riverside.
3. FAVORABLE INFLUENCES. Scenic features fairly good. Park and playgrounds. Bus transportation fairly good. School, stores, churches
4. DETRIMENTAL INFLUENCES. Distance from manufacturing and shopping centers. Was generally under water south of Groveland Ave. during flood of 1936. Only general residential restrictions.
5. INHABITANTS:
- a. Type Mechanics and workers ; b. Estimated annual family income \$ 1,500
- c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro No \_\_\_\_\_ ; \_\_\_\_\_ % ;  
(Nationality) (Yes or No)
- e. Infiltration of \_\_\_\_\_ ; f. Relief families few \_\_\_\_\_ ;
- g. Population is ~~increasing~~ \_\_\_\_\_ ; ~~decreasing~~ \_\_\_\_\_ ; static.
6. BUILDINGS: 1 & 2 family
- a. Type or types 5 & 6 room cottages ; b. Type of construction frame ;
- c. Average age 25 years ; d. Repair fair to good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>2,000-4500</u>	<u>3500</u>	<u>100%</u>	<u>18-40</u>	<u>30</u>	<u>100%</u>
<u>1934</u> low	<u>1,500-3,000</u>	<u>2250</u>	<u>64</u>	<u>15-30</u>	<u>25</u>	<u>83</u>
current	<u>1,500-3,000</u>	<u>2500</u>	<u>75</u>	<u>15-35</u>	<u>28</u>	<u>93</u>

Peak sale values occurred in 1923 and were 120 % of the 1929 level.

Peak rental values occurred in 1924 and were 115 % of the 1929 level.

8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 90 % ; c. Home owners 75 %
9. SALES DEMAND: a. poor ; b. \$2,500 singles ; c. Activity is poor
10. RENTAL DEMAND: a. fair ; b. singles ; c. Activity is fair
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited,\* b. Home building limited \*
13. TREND OF DESIRABILITY NEXT 10-15 YEARS \_\_\_\_\_
14. CLARIFYING REMARKS: \_\_\_\_\_

\* On north side of Water street and Lincoln Ave., Banks lend conservatively. On the river side of these streets it is difficult because of flooded areas. This section is in fair demand by shoe workers and laborers. Some few places are well cared for but the average is low.

15. Information for this form was obtained from William Watson  
William Milnes

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-4

2. DESCRIPTION OF TERRAIN. Largely level but near the thickly populated section, called Silver Hill are steep slopes.

3. FAVORABLE INFLUENCES. Water, gas and electricity in most of the area. Bus service is perhaps adequate, but no better than that; south part of area near schools and churches.

4. DETRIMENTAL INFLUENCES. Poor roads, lack of zoning restrictions, old, "wrong side of railroad tracks"

5. INHABITANTS:  
 a. Type mechanics and workers ; b. Estimated annual family income \$ 850  
 c. Foreign-born French at east 60 %; Italians, south ; d. Negro no ; \_\_\_\_\_ % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of Polish etc ; f. Relief families many ;  
 g. Population is ~~increasing~~ \_\_\_\_\_ ; ~~decreasing~~ \_\_\_\_\_ ; static.

6. BUILDINGS: 6-7 room singles  
 a. Type or types 2-3 family ; b. Type of construction frame ;  
 c. Average age 30 ; d. Repair fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>1000-6500</u>	<u>2500</u>	<u>100%</u>	<u>15-40</u>	<u>25</u>	<u>100%</u>
<u>1934</u> low	<u>500-4000</u>	<u>1500</u>	<u>60</u>	<u>10-30</u>	<u>20</u>	<u>80</u>
current	<u>500-4000</u>	<u>1500</u>	<u>60</u>	<u>10-30</u>	<u>20</u>	<u>80</u>

Peak sale values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

8. OCCUPANCY: a. Land 40 % ; b. Dwelling units 60 % ; c. Home owners 30 %

9. SALES DEMAND: a. poor ; b. \$2,000 singles ; c. Activity is poor

10. RENTAL DEMAND: a. poor ; b. singles ; c. Activity is poor

11. NEW CONSTRUCTION: a. Types frame ; b. Amount last year one or two

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none

13. TREND OF DESIRABILITY NEXT 10-15 YEARS down

14. CLARIFYING REMARKS: Many old houses are remodeled to 2 and 3-family dwellings. The southwestern section along the river is occupied by Polish, Lithuanians and Italians. French have concentrated about LaFayette Square and westward a little way. Houses in some parts are well kept up but area is "spotty"

15. Information for this form was obtained from William Watson  
William Milnes

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-5
2. DESCRIPTION OF TERRAIN. High and level - some rolling ground in the northeast portion.
3. FAVORABLE INFLUENCES. West of Newton and South of Gile Streets, the area is zoned for restricted residential usage. A large part of the area is serviced by public utilities; schools, churches quite convenient.
4. DETRIMENTAL INFLUENCES. Many streets in poor condition. Western portion zoned "general residential" South part is old and buildings in poor condition. Outlying districts wont be needed for development in years.
5. INHABITANTS:
- a. Type workers, laborers ; b. Estimated annual family income \$ 850
- c. Foreign-born Irish & various ; 20% ; d. Negro no ;          % ;  
(Nationality) (Yes or No)
- e. Infiltration of Greek ; f. Relief families quite a few ;
- g. Population is increasing very ; decreasing          ; static.  
slightly
6. BUILDINGS:
- a. Type or types singles and ; b. Type of construction frame ;  
2-family
- c. Average age 50 years ; d. Repair fair to poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>2500-4500</u>	<u>3500</u>	<u>100%</u>	<u>15-40</u>	<u>35</u>	<u>100%</u>
<u>1934</u> low	<u>500-2500</u>	<u>2100</u>	<u>60</u>	<u>10-35</u>	<u>28</u>	<u>80</u>
current	<u>500-3000</u>	<u>2100</u>	<u>60</u>	<u>10-35</u>	<u>30</u>	<u>83</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.

Peak rental values occurred in 1924 and were 120 % of the 1929 level.

8. OCCUPANCY: a. Land 40 %; b. Dwelling units 90 %; c. Home owners 50 %
9. SALES DEMAND: a. poor ; b. 1,000-2500 singles ; c. Activity is poor
10. RENTAL DEMAND: a. poor ; b. 5-6 room singles ; c. Activity is poor
11. NEW CONSTRUCTION: a. Types          ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited ; b. Home building limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS slowly downward
14. CLARIFYING REMARKS: The portion nearest retail area is comprised of all sorts of old

type houses, neglected, and inhabited by poorer class people. Three most recent sales were: a six room cottage \$600, a seven room cottage \$500; a two family house \$800. Houses in the northern part are much better.

This section is populated largely by Irish, and has long been known as the "Acre", this terminology referring in general to the south portion of the area - both native and foreign born Irish.

15. Information for this form was obtained from William Watson

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-6
2. DESCRIPTION OF TERRAIN. Northern portion is high and comparatively level. Below Arlington Street it slopes southward and from Summer Street south, the slope is very steep into the red area.
3. FAVORABLE INFLUENCES. Churches and schools in area, and at corner of Summer and Main Streets is the Haverhill High School.
4. DETRIMENTAL INFLUENCES. Concentration of Negroes along Ashland Street. Large garage on Ashland Street.

5. INHABITANTS:
- a. Type small business & clerks ; b. Estimated annual family income \$ 1,600
- c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ %; d. Negro yes \_\_\_\_\_ ; 2 %;  
(Nationality) (Yes or No)
- e. Infiltration of Hebrew ; f. Relief families a few ;
- g. Population is ~~increasing~~ \_\_\_\_\_ ; ~~decreasing~~ \_\_\_\_\_ ; static.
6. BUILDINGS: Old singles & 2-family houses; apartments
- a. Type or types \_\_\_\_\_ ; b. Type of construction frame - few brick ;
- c. Average age 40-50 years ; d. Repair fair to good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>5,000-40,000</u>	<u>8,000</u>	<u>100%</u>	<u>30-70</u>	<u>40</u>	<u>100%</u>
<u>1934</u> low	<u>4,000-30,000</u>	<u>5,000</u>	<u>62</u>	<u>25-55</u>	<u>32</u>	<u>80</u>
current	<u>4,000-30,000</u>	<u>5,000</u>	<u>62</u>	<u>25-55</u>	<u>32</u>	<u>80</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.

Peak rental values occurred in 1924 and were 110 % of the 1929 level.

8. OCCUPANCY: a. Land 50 %; b. Dwelling units 90 %; c. Home owners 50 %
9. SALES DEMAND: a. poor ; b. 5,000 singles & 2-family ; c. Activity is poor
10. RENTAL DEMAND: a. fair ; b. singles & 2-family ; c. Activity is poor
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited ; b. Home building limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS slowly downward
14. CLARIFYING REMARKS: This is a part of the city formerly occupied by the better class.

Some large old single houses have been converted into multiples and rooming houses. The average place is fairly well cared for. Some Hebrews have come in along Highland Ave.

15. Information for this form was obtained from Wm. Watson  
Wm. Milnes

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-7
2. DESCRIPTION OF TERRAIN. Known as Ward Hill; the ground is rolling.
3. FAVORABLE INFLUENCES. Adjacent to Knipe Shoe factory where most of the inhabitants are employed. Schools are nearby. Served by electricity, water and telephone
4. DETRIMENTAL INFLUENCES. Distance from city - no gas, nor sewers
5. INHABITANTS:
  - a. Type mechanics & factory workers ; b. Estimated annual family income \$ 1,000
  - c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro no \_\_\_\_\_ ; \_\_\_\_\_ % ;  
(Nationality) (Yes or No)
  - e. Infiltration of \_\_\_\_\_ ; f. Relief families very few ;
  - g. Population is ~~increasing~~ \_\_\_\_\_ ; ~~decreasing~~ \_\_\_\_\_ ; static.
6. BUILDINGS:
  - a. Type or types 6-room singles ; b. Type of construction frame ;
  - c. Average age 20 years ; d. Repair good
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>2500-4500</u>	<u>4,000</u>	<u>100%</u>	<u>20-40</u>	<u>35</u>	<u>100%</u>
<u>1934</u> low	<u>2000-3000</u>	<u>2,500</u>	<u>62</u>	<u>10-30</u>	<u>25</u>	<u>70</u>
current	<u>2000-3000</u>	<u>2,500</u>	<u>62</u>	<u>15-30</u>	<u>25</u>	<u>70</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.  
Peak rental values occurred in 1924 and were 130 % of the 1929 level.
8. OCCUPANCY: a. Land 30 % ; b. Dwelling units 90 % ; c. Home owners 90 %
9. SALES DEMAND: a. fair ; b. 2500 singles ; c. Activity is none
10. RENTAL DEMAND: a. fair ; b. 6-room singles ; c. Activity is none
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase very limited ; b. Home building very limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS static
14. CLARIFYING REMARKS: This section was built up around one of the city's most successful shoe factories. It is a section that will probably not grow much in the next 20 years. The houses are well maintained and occupied almost entirely by owners. When one of these dwellings comes into the market at a price comparing favorably with like houses in equal locations it is readily sold at a fair price.
15. Information for this form was obtained from William Watson

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-8
2. DESCRIPTION OF TERRAIN. Slightly rolling. Level along the river.
3. FAVORABLE INFLUENCES.
4. DETRIMENTAL INFLUENCES. Three miles from center of Haverhill. Schools, churches are not conveniently located.
5. INHABITANTS: small business men
  - a. Type mechanics ; b. Estimated annual family income \$ 2,000
  - c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro no ; \_\_\_\_\_ % ;  
(Nationality) (Yes or No)
  - e. Infiltration of \_\_\_\_\_ ; f. Relief families few if any ;
  - g. Population is ~~increasing~~ \_\_\_\_\_ ; decreasing slightly ; static.
6. BUILDINGS:
  - a. Type or types singles  
6-9 room ; b. Type of construction frame ;
  - c. Average age 20-25 years ; d. Repair good
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>2750-6000</u>	<u>4500</u>	<u>100%</u>	{ <u>very few rentals</u> }		<u>100%</u>
<u>1933</u> low	<u>2200-4500</u>	<u>3150</u>	<u>70</u>			
current	<u>2500-4500</u>	<u>3375</u>	<u>75</u>			

Peak sale values occurred in 1924 and were 115 % of the 1929 level.  
Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.
8. OCCUPANCY: a. Land 70 % ; b. Dwelling units 95 % ; c. Home owners 90 %
9. SALES DEMAND: a. poor ; b. \_\_\_\_\_ ; c. Activity is poor
10. RENTAL DEMAND: a. \_\_\_\_\_ ; b. \_\_\_\_\_ ; c. Activity is poor
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited ; b. Home building limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS downward
14. CLARIFYING REMARKS: Area comprises about all of Groveland and South Groveland. At one time the home of some small manufacturing; today the villages are without any industry, about the only sign of activity being the Packard Agency which serves Haverhill.
15. Information for this form was obtained from William Milnes

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-9

2. DESCRIPTION OF TERRAIN. Level about the center of the village, sloping down to the river at the southeast.

3. FAVORABLE INFLUENCES. Bus transportation over an excellent road from Haverhill.

4. DETRIMENTAL INFLUENCES. Town has high tax rate. Distance from Haverhill. Little opportunity for employment locally. No sewers in.

5. INHABITANTS:  
 a. Type Factory workers, small business men, b. Estimated annual family income \$ 1400-1600  
 c. Foreign-born \_\_\_\_\_; \_\_\_\_\_%; d. Negro no; \_\_\_\_\_%;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families only a few, if any;   
 g. Population is increasing; decreasing; static.

6. BUILDINGS:  
 a. Type or types single; b. Type of construction frame;   
 c. Average age 50 years; d. Repair fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>3500-6,000</u>	<u>4,000</u>	<u>100%</u>	(		<u>100%</u>
<u>1934</u> low	<u>2500-4500</u>	<u>2,800</u>	<u>70</u>	(	<u>very few rentals</u>	
current	<u>2500-4500</u>	<u>3,000</u>	<u>75</u>	(		

Peak sale values occurred in \_\_\_\_\_ and were \_\_\_\_\_% of the 1929 level.

Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_% of the 1929 level.

8. OCCUPANCY: a. Land 70%; b. Dwelling units 85%; c. Home owners 90%

9. SALES DEMAND: a. poor; b. \_\_\_\_\_; c. Activity is none

10. RENTAL DEMAND: a. poor; b. \_\_\_\_\_; c. Activity is none

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_; b. Amount last year none

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS downward

14. CLARIFYING REMARKS: The town has only two industries, the Judkins Auto Body Co. employing about 250, and the Engle Lewis Co., manufacturers of shoe counters, employing about 100.

15. Information for this form was obtained from William Watson

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE C AREA NO. C-10
2. DESCRIPTION OF TERRAIN. Very hilly
3. FAVORABLE INFLUENCES. Gas and electricity, Water is in part of area. Bus service along Amesbury Road.
4. DETRIMENTAL INFLUENCES. Not restrictive zoning. Terrain is bad. Roads back of Main road very bad. Lack of water in parts of area. Distance from city, schools, stores, churches.
5. INHABITANTS:
  - a. Type factory workers & laborers ; b. Estimated annual family income \$ 1,000
  - c. Foreign-born mixed ; 25% ; d. Negro no ; \_\_\_\_\_ % ;  
(Nationality) (Yes or No)
  - e. Infiltration of \_\_\_\_\_ ; f. Relief families few ;
  - g. Population is increasing ; ~~decreasing~~ ; static.
6. BUILDINGS:
  - a. Type or types 6-room singles ; b. Type of construction frame ;
  - c. Average age 15 ; d. Repair fair
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>1000-4000</u>	<u>2500</u>	<u>100%</u>	<u>15 to 30</u>	<u>25</u>	<u>100%</u>
1934 low	<u>250-2000</u>	<u>1500</u>	<u>60</u>	<u>10-25</u>	<u>18</u>	<u>61</u>
current	<u>250-2500</u>	<u>2000</u>	<u>80</u>	<u>12-28</u>	<u>20</u>	<u>80</u>

Peak sale values occurred in 1923 and were 110 % of the 1929 level.  
Peak rental values occurred in 1923 and were 130 % of the 1929 level.
8. OCCUPANCY: a. Land 50 % ; b. Dwelling units 90 % ; c. Home owners 90 %
9. SALES DEMAND: a. poor ; b. \_\_\_\_\_ ; c. Activity is none
10. RENTAL DEMAND: a. none ; b. \_\_\_\_\_ ; c. Activity is none
11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year \_\_\_\_\_
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none
13. TREND OF DESIRABILITY NEXT 10-15 YEARS static
14. CLARIFYING REMARKS: This area was a land development of some years ago. Along the main road some good cottages were built but back from the road, houses are jerry built, and while all are occupied, they are not desirable. Some demand from the worker who wants to own a small place, but never will be active in real estate market.
15. Information for this form was obtained from William Watson

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-1

2. DESCRIPTION OF TERRAIN. Flat, low, intervale land along the river at eastern end of the city known as "Bradley's Brook" section.

3. FAVORABLE INFLUENCES. None

4. DETRIMENTAL INFLUENCES. Low, subject to floods. In 1936 it was 4 to 5 feet under water.

5. INHABITANTS:  
 a. Type mixed foreign descent ; b. Estimated annual family income \$ 700-1,000  
 c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ %; d. Negro no ; \_\_\_\_\_ %;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families many ;  
 g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.

6. BUILDINGS:  
 a. Type or types small singles ; b. Type of construction frame ;  
 c. Average age 25 ; d. Repair fair to poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>500-2,000</u>	<u>700</u>	<u>100%</u>	(		<u>100%</u>
1933 low	<u>400-1,500</u>	<u>600</u>	<u>85</u>	(	<u>none</u>	
current	<u>400-1,500</u>	<u>600</u>	<u>85</u>	(		

Peak sale values occurred in 1924 and were 100 % of the 1929 level.

Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.

8. OCCUPANCY: a. Land 50 %; b. Dwelling units 95 %; c. Home owners 95 %

9. SALES DEMAND: a. poor ; b. \_\_\_\_\_ ; c. Activity is poor

10. RENTAL DEMAND: a. none ; b. \_\_\_\_\_ ; c. Activity is \_\_\_\_\_

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none

13. TREND OF DESIRABILITY NEXT 10-15 YEARS down

14. CLARIFYING REMARKS: Main thorofare to Lawrence running through the area; is all zoned for business and industrial usage although there has been little development in this direction. Area is built up of small cheap singles. Poor planning a characteristic, and no pride of ownership.

15. Information for this form was obtained from Ivan Hall, Treas., Pentucket Svgs Bank  
William Watson

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-2

2. DESCRIPTION OF TERRAIN. Low nearly level, with very slight slope back from Little River

3. FAVORABLE INFLUENCES. Near factories, schools, churches

4. DETRIMENTAL INFLUENCES. Railroad, Little River, cemetery in northern part, very old section marked by dilapidation

5. INHABITANTS: low class factory workers  
 a. Type \_\_\_\_\_ ; b. Estimated annual family income \$ 700-1000  
 c. Foreign-born Greek, Poles ; \_\_\_\_\_ %; d. Negro no ; \_\_\_\_\_ %;  
     French (Nationality) ; \_\_\_\_\_ % (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families many ;  
 g. Population is increasing ; decreasing ; static.

6. BUILDINGS:  
 a. Type or types 1 & 2 family ; b. Type of construction frame ;  
 c. Average age 40-50 years ; d. Repair poor - some dilapidated

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>1500-3000</u>	<u>2500</u>	<u>100%</u>	<u>15-25</u>	<u>20</u>	<u>100%</u>
<u>1934</u> low	<u>500-1500</u>	<u>1000</u>	<u>40</u>	<u>10-20</u>	<u>16</u>	<u>75</u>
current	<u>500-1500</u>	<u>1000</u>	<u>40</u>	<u>10-20</u>	<u>16</u>	<u>75</u>

Peak sale values occurred in 1900 and were 300 % of the 1929 level.

Peak rental values occurred in 1910 and were 150 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 90 %; c. Home owners 70 %

9. SALES DEMAND: a. poor ; b. \_\_\_\_\_ ; c. Activity is poor

10. RENTAL DEMAND: a. poor ; b. \_\_\_\_\_ ; c. Activity is poor

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none

13. TREND OF DESIRABILITY NEXT 10-15 YEARS slowly downward

14. CLARIFYING REMARKS: One of the poor areas of the city. Has been taken over by foreign element. Property generally has little care. It is an area the banks feel quite discouraged about due to poor collections and inability to dispose of acquisitions.

15. Information for this form was obtained from William Watson

Ivan, Hall, Treas. Pentucket Svgs Bk

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-3
2. DESCRIPTION OF TERRAIN. Level and sloping
3. FAVORABLE INFLUENCES. All utilities. Near center of industrial district
4. DETRIMENTAL INFLUENCES. Absence of zoning, low grade population. An old and run down section. Streets are among worst in Haverhill

5. INHABITANTS:
- a. Type workers & laborers ; b. Estimated annual family income \$ 750
- c. Foreign-born Irish and mixed ;      % ; d. Negro no ;      % ;  
(Nationality) (Yes or No)
- e. Infiltration of      ; f. Relief families      ;
- g. Population is ~~increasing~~      ; ~~decreasing~~      ; static.
6. BUILDINGS: singles
- a. Type or types 2 & 3 deckers ; b. Type of construction frame ;
- c. Average age 50 years ; d. Repair poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>1500-3500</u>	<u>2500</u>	<u>100%</u>	<u>15-25</u>	<u>20</u>	<u>100%</u>
<u>1934</u> low	<u>500-1500</u>	<u>1000</u>	<u>40</u>	<u>10-20</u>	<u>16</u>	<u>75</u>
current	<u>500-1500</u>	<u>1000</u>	<u>40</u>	<u>10-20</u>	<u>16</u>	<u>75</u>

Peak sale values occurred in 1900 and were 300 % of the 1929 level.

Peak rental values occurred in 1910 and were 150 % of the 1929 level.

8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 90 % ; c. Home owners 70 %
9. SALES DEMAND: a. poor ; b.      ; c. Activity is poor
10. RENTAL DEMAND: a. poor ; b.      ; c. Activity is poor
11. NEW CONSTRUCTION: a. Types      ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none
13. TREND OF DESIRABILITY NEXT 10-15 YEARS downward
14. CLARIFYING REMARKS: Mr. Watson recently sold 2 houses in this area, one for

\$500 and one for \$1200

A considerable portion of the Irish population of the city may be found in this area In common with the southern section of C-5, this area has long been known as the "Acre"

15. Information for this form was obtained from Wm. Watson

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-4
2. DESCRIPTION OF TERRAIN. Level, bounded on the north by steep hills and bluffs
3. FAVORABLE INFLUENCES. All utilities, near city center, schools, churches, stores. Bus service good.
4. DETRIMENTAL INFLUENCES. Encroaches business area, terrain, proximity to factories, inhabitants of area
5. INHABITANTS:
- a. Type workers & laborers ; b. Estimated annual family income \$ 750
- c. Foreign-born Polish-Italians 85 %; d. Negro no %; (Nationality) (Yes or No)
- e. Infiltration of Italians & Polish f. Relief families many ;
- g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.
6. BUILDINGS: all kinds of
- a. Type or types tenement property ; b. Type of construction frame ;
- c. Average age 50 ; d. Repair poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>2500-9000</u>	<u>3500</u>	<u>100%</u>	<u>15-30</u>	<u>20</u>	<u>100%</u>
<u>1934</u> low	<u>1000-4000</u>	<u>2000</u>	<u>57</u>	<u>8-24</u>	<u>16</u>	<u>80</u>
current	<u>1000-4000</u>	<u>2000</u>	<u>57</u>	<u>8-24</u>	<u>16</u>	<u>80</u>

Peak sale values occurred in 1915 and were 120 % of the 1929 level.

Peak rental values occurred in 1915 and were 130 % of the 1929 level.

8. OCCUPANCY: a. Land 90 %; b. Dwelling units 90 %; c. Home owners 20 %
9. SALES DEMAND: a. none ; b.                      ; c. Activity is none
10. RENTAL DEMAND: a. poor ; b. 4-room apts ; c. Activity is poor
11. NEW CONSTRUCTION: a. Types none ; b. Amount last year none
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Slowly downward if possible
14. CLARIFYING REMARKS: The oldest residential area in the city was taken over by largest

part of Jewish population 40 years ago and now is almost entirely Italian, Polish Lithuanian. No sale for this property and in many cases banks will not even take possession when it is necessary to foreclose. There is a possibility of rehabilitation and renting for from \$10-16 monthly.

15. Information for this form was obtained from William Watson

Date April 1937

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-5

2. DESCRIPTION OF TERRAIN. A plateau of some size surrounded by very steep slopes.

3. FAVORABLE INFLUENCES. Nearness to manufacturing centers, and the fact that all utilities are installed

4. DETRIMENTAL INFLUENCES. Property old and neglected, not in restricted residential area, population largely foreign

5. INHABITANTS:  
 a. Type workers and laborers ; b. Estimated annual family income \$ 750  
 c. Foreign-born Polish etc ; 75 % ; d. Negro no ; \_\_\_\_\_ % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families many ;  
 g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.

6. BUILDINGS:  
 a. Type or types 2 family ; b. Type of construction frame ;  
 c. Average age 50 ; d. Repair generally poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>1500-5000</u>	<u>3,000</u>	<u>100%</u>	<u>12-25</u>	<u>20</u>	<u>100%</u>
<u>1934</u> low	<u>1000-2500</u>	<u>1,500</u>	<u>50</u>	<u>10-20</u>	<u>15</u>	<u>75</u>
current	<u>1000-2500</u>	<u>1,500</u>	<u>50</u>	<u>10-20</u>	<u>15</u>	<u>75</u>

Peak sale values occurred in 1923 and were 120 % of the 1929 level.  
 Peak rental values occurred in 1923 and were 130 % of the 1929 level.

8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 85 % ; c. Home owners 10 %

9. SALES DEMAND: a. none ; b. \_\_\_\_\_ ; c. Activity is poor

10. RENTAL DEMAND: a. poor ; b. \_\_\_\_\_ ; c. Activity is poor

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none

13. TREND OF DESIRABILITY NEXT 10-15 YEARS slowly downward

14. CLARIFYING REMARKS: This is very poor section. Inhabitants are mostly tenants paying \$2.50-\$5.00 a week. Houses are usually very old and have been remodeled as cheaply as possible to 2 and 3 family tenements. Rent collections are poor and banks own a lot of foreclosed property in this area which they cannot sell.

15. Information for this form was obtained from William Watson

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-6

2. DESCRIPTION OF TERRAIN. Slopes steeply northward

3. FAVORABLE INFLUENCES. All utilities available. Bus service, near schools and High School, churches and stores.

4. DETRIMENTAL INFLUENCES. Encroaching business area, general poor condition of area, poor streets, lack of zoning restrictions.

5. INHABITANTS:

- a. Type workers & laborers ; b. Estimated annual family income \$ 850  
 c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro no ; \_\_\_\_\_ % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families quite a few ;  
 g. Population is ~~increasing~~ \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; ~~stationary~~

6. BUILDINGS:

- a. Type or types singles & 2-family ; b. Type of construction frame ;  
 c. Average age 50 years ; d. Repair poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>1500-4,000</u>	<u>2500</u>	<u>100%</u>	<u>15-30</u>	<u>20</u>	<u>100%</u>
<u>1934</u> low	<u>500-2,000</u>	<u>1500</u>	<u>60</u>	<u>10-25</u>	<u>15</u>	<u>75</u>
current	<u>500-2,000</u>	<u>1500</u>	<u>60</u>	<u>10-28</u>	<u>16</u>	<u>80</u>

Peak sale values occurred in 1923 and were 200 % of the 1929 level.

Peak rental values occurred in 1924 and were 150 % of the 1929 level.

8. OCCUPANCY: a. Land 90 % ; b. Dwelling units 80 % ; c. Home owners 50 %

9. SALES DEMAND: a. none ; b. \_\_\_\_\_ ; c. Activity is none

10. RENTAL DEMAND: a. poor ; b. 5-room singles ; c. Activity is poor

11. NEW CONSTRUCTION: a. Types \_\_\_\_\_ ; b. Amount last year none

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none

13. TREND OF DESIRABILITY NEXT 10-15 YEARS slowly downward

14. CLARIFYING REMARKS: The section was built up many years ago. It is located along the side of a steep hill. Houses are generally run down. Many houses have been razed and the city has been obliged to take over the land. Banks will not consider lending in this territory.

15. Information for this form was obtained from William Watson

Date April 193 7

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-7

2. DESCRIPTION OF TERRAIN. Hilly

3. FAVORABLE INFLUENCES. Bus service to center of city, water, electricity, telephone

4. DETRIMENTAL INFLUENCES. Lack of sewer and gas, distance to center of city, schools, stores. Proximity of railroad.

5. INHABITANTS:  
 a. Type laborers & factory workers ; b. Estimated annual family income \$ 750  
 c. Foreign-born Italian ; 20 % ; d. Negro no ;        % ;  
     (Nationality) (Yes or No)  
 e. Infiltration of        ; f. Relief families a few ;  
 g. Population is increasing ; decreasing ; static.

6. BUILDINGS:  
 a. Type or types 4 room singles ; b. Type of construction frame ;  
 c. Average age 15 years ; d. Repair fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>1000-2500</u>	<u>1750</u>	<u>100%</u>	<u>15-25</u>	<u>20</u>	<u>100%</u>
<u>1934</u> low	<u>200-1500</u>	<u>1000</u>	<u>57</u>	<u>10-20</u>	<u>16</u>	<u>75</u>
current	<u>200-1500</u>	<u>1000</u>	<u>57</u>	<u>10-20</u>	<u>16</u>	<u>75</u>

Peak sale values occurred in        and were        % of the 1929 level.

Peak rental values occurred in        and were        % of the 1929 level.

8. OCCUPANCY: a. Land 50 % ; b. Dwelling units 90 % ; c. Home owners 75 %

9. SALES DEMAND: a. poor ; b. \$1,000 singles ; c. Activity is poor

10. RENTAL DEMAND: a. poor ; b. singles ; c. Activity is none

11. NEW CONSTRUCTION: a. Types none ; b. Amount last year none

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none

13. TREND OF DESIRABILITY NEXT 10-15 YEARS static

14. CLARIFYING REMARKS: This section occupied by factory workers and laborers who own their own homes and want a little land for a garden. It was a land company development some years ago, the lots being bought by foreign born people. Banks consider this very undesirable property to lend on.

15. Information for this form was obtained from William Watson

AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY Haverhill SECURITY GRADE D AREA NO. D-8

2. DESCRIPTION OF TERRAIN. Hilly, very high in center of area.

3. FAVORABLE INFLUENCES. Good view of river and surrounding country.

4. DETRIMENTAL INFLUENCES. Roads within area unpaved and in terrible condition. Impassable in wet weather. Distant from town, stores, churches, schools. Poor planning. No residential zoning restriction

5. INHABITANTS:  
 a. Type laboring class ; b. Estimated annual family income \$ 700  
 c. Foreign-born \_\_\_\_\_ ; \_\_\_\_\_ % ; d. Negro no ; \_\_\_\_\_ % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families probably one or two ;  
 g. Population is ~~increasing~~ \_\_\_\_\_ ; ~~decreasing~~ \_\_\_\_\_ ; static.

6. BUILDINGS:  
 a. Type or types small singles ; b. Type of construction frame ;  
 c. Average age 15 years ; d. Repair all varieties of condition

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>750-2500</u>	<u>2000</u>	<u>100%</u>	}		<u>100%</u>
<u>1934</u> low	<u>500-2000</u>	<u>1600</u>	<u>80</u>		<u>practically none in area</u>	
current	<u>500-2000</u>	<u>1600</u>	<u>80</u>			

Peak sale values occurred in 1924 and were 100 % of the 1929 level.

Peak rental values occurred in - and were - % of the 1929 level.

8. OCCUPANCY: a. Land 20 % ; b. Dwelling units 95 % ; c. Home owners 95 %

9. SALES DEMAND: a. none ; b. - ; c. Activity is none

10. RENTAL DEMAND: a. none ; b. - ; c. Activity is none

11. NEW CONSTRUCTION: a. Types - ; b. Amount last year none

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none ; b. Home building none

13. TREND OF DESIRABILITY NEXT 10-15 YEARS static

14. CLARIFYING REMARKS: Not a very old section but comprised of small cheaply built houses. Poor planning in that houses are scattered about with no set-back and no uniformity of style. Not likely to be any development here for many years. This was originally one of many similar small cheap land developments.

15. Information for this form was obtained from William Watson