

REALTY MAP OF MINNEAPOLIS, MINNESOTA

Designations of the Grades of Security upon the attached map according to the legend appearing thereon, represents the composite judgment of the following authorities on Minneapolis real estate:

Guy W. LaLone, Vice President, First National Bank and Trust Company; Executive Officer of its mortgage division.

Fred L. Chapman of the First Minneapolis Company, mortgage and real estate department.

Victor J. Engberg, in charge of the real estate department of the Minneapolis

Frank J. Mulcahy, Secretary of the Northwestern National Bank & Trust Company; President, of the Northwestern Mortgage Company, wholly owned subsidiary of the Northwest Bancorporation.

O. H. Odin, Executive Vice-president, the Marquette National Bank.

A. O. Kamps, Manager, Minneapolis office of the Minnesota Federal Savings and Loan Association.

Albert H. Crosby, Executive Secretary, Farmers and Mechanics Savings Bank.

Walter G. Wallace, Vice-president, Towle Mortgage Company, correspondent of Prudential Insurance Company.

Franklyn Briese of the Minnesota Mutual Life Insurance Company.

John Seibel, District Manager, Home Owners' Loan Corporation of Minneapolis; 25 years in the real estate business in Minneapolis.

DESCRIPTION OF AREAS

- A-1. This is a newly developed district, approximately ten years old, with frame and stucco dwellings predominating. Professional and business men reside herein. On the east is beautiful Lake Nokomis with two bathing beaches, canoe racks and recreation building, flanked on all sides by extensive landscaping and winding road. To the northeast is Hiawatha Lake with a public golf course.

Houses range in value from \$6,000 to \$15,000. The dwellings are mostly one, one and one-half and two stories high, fully 90% owner-occupied. All modern improvements and public utilities are here. The district is a very desirable one from every point of view. Very little rehabilitation is needed. Values herein depreciated approximately 25% to 30% with a recovery of about one-half of the drop.

- A-2. This area is occupied by business and professional people and is one of the most desirable residential neighborhoods in Minneapolis, with Lake Harriet immediately to the northwest. Homes range in value from \$6,000 to \$50,000 and in age, from three to thirty years. The area is highly developed and well maintained with all modern improvements. The southeastern part has houses chiefly of frame and stucco and just east from Lake Harriet, brick and stucco homes predominate. The homes are very well maintained and little rehabilitation is needed. There are many two-story homes, while some of the larger and more costly dwellings are two and one-half and three stories. The area is nearly 100% owner-occupied. Favorable influences are the Minnehaha Parkway and Creek from west to east boundary, and Lake Harriet on the north-western side. The trend of the growth in Minneapolis is to the south and southwest and this area is one of the choicest sections. Values have held up here in the same proportion as in A-1.
- A-3. It is favorably located with Lake Calhoun on the north and Lake Harriet to the southeast of it. Construction is brick, frame and stucco with one, one and a half and two story houses. Very few homes are for rent in this area. It is substantially all owner-occupied by business and professional men. Very little rehabilitation is needed. Values range from \$6,000 to \$15,000. Immediately to the north is the Minikahda golf course, one of the best in the city. Values have held up very well in this section, shrinkage being about 25% with a 12% recovery. There are many favorable features such as Lake Harriet, and Lake Calhoun, which afford recreation facilities for bathing, fishing, boating in the summer and skating and ice-boating in the winter. These lakes are maintained by the Park board. Beautiful shrubbery line the shores of both.
- A-4. This is a choice small well located area on a high point overlooking Lake Calhoun to the west. It has been developed in the last ten years. Most of the houses are of frame and stucco, ranging in values from \$6,500 to \$15,000. Duplexes in this area rented at one time for \$155 a unit but today rent at from \$80 to \$100. Favorable features are the Lake Calhoun bathing beaches not far distant, and the Lake Harriet bathing beaches to the south. It also is very accessible to the business district on Lake Street and to the north has ready accessibility into the downtown loop district. Values herein dropped about 40% and have recovered approximately 20%.
- A-5. This is a small area of homes located along the easterly portion of Lake Nokomis and Hiawatha Lake. The houses are of brick, frame and stucco constructions, with stucco predominating. Most of the dwellings are one and one-half and two stories. They range in value from \$5,000 to \$10,000. Most of them are owner-occupied with business and professional men residing in the area. The favorable features are the adjacent Lake Hiawatha and Lake Nokomis, with their bathing beaches and adjoining golf course. This is a very desirable location, with accessibility along Minnehaha Boulevard to many arterial streets running either

into the loop in Minneapolis or St. Paul on the east. Houses range in age from 5 to 12 years and shrunk in value about 35% with a recovery of 20%.

A-6. A small newly developed area on the west side of the Mississippi River with houses ranging in cost from \$6,000 to \$10,000 and in age from five to ten years. The Park Board controls the wooded section on the east side to the river. The district is largely owner occupied. Construction is a mixture of brick, frame and stucco. This section has probably reached its best development. Values have held up well, with a depression shrinkage of about 35% and a recovery of 20%.

A-7. Business and professional men live in this predominantly owner-occupied area wherein houses range in value from \$8,500 to \$15,000 and in age from five to fifteen years. Construction is of brick, frame and stucco. The area is well preserved. It has all modern improvements and conveniences. The west part of this district is located on level land, high above the Mississippi River. The Park Board controls all land to the east between West River Road and the river. The area on the east side of the River can be described in like manner as above, except that it is on lower ground. It has the same beautiful view along the River. Approximate depreciation here 30%, with recovery 10% to 12%.

The area northeast of A-7 on east side of the River is approximately two long blocks, from Franklin Avenue on the north to Cecil Street on the south. Professors at the University of Minnesota, and others who are connected with the University find this a choice location. Homes here are of stucco and frame construction. They range in value from \$3500 to \$6500. The railroad shown northeasterly of this area does not materially lessen the value of its use for residential purposes. The lots are deep, and the tracks shown constitute a spur and is used mostly for only one industry, the Barber Oil Company, which is located on the north side of Franklin Avenue.

A-8. This area has been developed during the past ten years. Homes are all modern mostly of the two-story type with some duplexes, ranging in value from \$7,000 to \$15,000. Nearly all of the houses except duplexes are owner occupied. Duplexes rent from \$85 to \$100 a unit compared to former prices of \$100 to \$135. Due to the proximity of this section to the park lakes, it is a highly desirable residential area. Values herein held up well. Depreciation 30%, recovery 12% to 15%.

A-9. This is an attractive area highly desirable as a residential section. Most of the dwellings front on Lake of the Isles, maintained by the Park Board. Along the winding shores of the lake are bridle paths, wide areas of large fine trees, shrubbery and lawns. This area is also close to Cedar Lake and Lake Calhoun, both of which have bathing beaches, boating and ice skating facilities. Practically all houses in this area are owner-occupied. Values range from \$7,000 to \$7,500. Construction is of frame, stucco and brick, running in age from 10 years to 30 years. Professional and business men of the more affluent class occupy this area. Depreciation in values between 1929 and 1933 was severe in this area because so many of the homes are large structures wherein cost of upkeep is great. It is estimated that values shrunk 45% and have been slow in recovery.

- A-10. This is a development of the last ten years, occupied by the high salaried business and professional class. Houses range in value from \$6,000 to \$10,000, some of brick but frame and stucco predominating. The desirability of this location is that it is on a high spot overlooking Minneapolis. It is accessible to Cedar Lake with bathing facilities. Brownie Lake is to the west, while the rolling hills beyond afford a beautiful view. To the northwest is Glenwood Park, one of the largest and most attractive parks in Minneapolis. Immediately to the south and east about fifty feet below the high point of this area are the tracks of the Minneapolis and St. Louis Railway. This, however, does not materially hurt the district as the tracks are about 75 yards to 100 yards away and are not visible. The district has reached its best development because of the circumscribed area in which it is located. Values are fairly well maintained, the depression shrinkage being about 30% and recovery 15%.
- A-11. This area is located near the westerly city limits in what is known as North Minneapolis. It was platted by the David C. Bell Investment Company with restrictions as to size of lots and also cost of construction. The platting was made shortly before the World War and the development was only moderately fast. During the war and shortly thereafter, many people of the Jewish race, who had acquired wealth during that period, moved in to this section, and Jews comprise almost the entire population of the district. This district, because of the patronage of one race, has possibly reached its peak both in values, and its desirability which will largely be confined to that race. Many wealthy Jewish people, during the past ten years, have moved to the southwestern part of Minneapolis desiring to get away from one district which is confined to only members of their own race. Homes range from \$4500 to \$30,000 in value and in age from three to 20 years old, some brick but with frame and stucco predominating. Some rehabilitation is necessary, particularly in that part easterly from Thomas Avenue to Queen Avenue, bounded on the north by Plymouth south to Eighth Avenue. The undesirable feature of this neighborhood is the close proximity of the lower class of Jewish people residing immediately adjacent to the east and south of this area, which homes, in many instances are 40 to 50 years old. Values in A-11 depreciated about 40% from 1929 to 1933 with a recovery of about 20% of the drop. That, however, would pertain only to Jewish purchasers. The fact that the market in this area is confined largely to Jews, make the section undesirable to others. This estimate of values would be confined to Jewish transactions.
- A-12. This small area is located on high land, overlooking the Glenwood Parkway and Golf Course to the southwest. Houses range in age from three to 20 years; and in value from \$5500 to \$10,000. Frame, brick and stucco make up the construction with stucco predominating. The area is occupied principally by business and professional men; the majority of whom are owners. Very little rehabilitation is required herein. It is a desirable neighborhood, its only detrimental influence being a creamery located at 19th and Berxes. To the southwest and just outside the city limits is Glenwood Golf Course. Looking westerly from this district the contour of the ground is rolling with two lakes nestling between the hills, affording a beautiful view. Values dropped between 25% and 30% of which about 15% has been recovered.
- A-13. This small area faces Memorial Drive. It has been developed within the past fifteen years. Homes range in value from \$6,000 to \$10,000 and are a mixture of brick and stucco, with stucco predominating. Professional and business men,

most of whom own their homes, reside herein. Very little rehabilitation is necessary. This area overlooks Memorial Drive, part of the "Grand Concourse" which surrounds Minneapolis. This is a good lending territory, values depreciating only about 25% during the depression period with a normal recovery. There is no danger of encroachment from any side. The topography of the district is flat.

- A-14. This district is very similar to that of A-13. The area also overlooks part of the Grand Concourse. The Armour Golf Course, one of the public courses, is immediately to the east, outside the city limits. This is desirable lending territory, and practically all owner occupied. Values dropped about 25% and have demonstrated a normal recovery.
- B-1. This small area is populated by salaried people of moderate means. The homes are constructed of frame and stucco with stucco predominating; mostly small single homes of one, and one and one-half stories. Some rehabilitation is necessary. The houses range in age from five to 16 years and in cost from \$3500 to \$5000. These homes are practically all owner-occupied. Values were fairly well maintained in this district, the depression shrinkage being about 30% and recovery 40% of the drop. The Columbia Park, and Columbia Municipal Golf Course, immediately north of the area, are favorable factors.
- B-2. The homes in this district are occupied by professional and business men and the salaried class. The construction is mostly of frame and stucco with stucco predominating in one, 1½ and two story homes. In age they range from five to 20 years. Considerable rehabilitation is needed. No shifting of population is taking place in this district. The homes range in price from \$2500 to \$5000. Scandinavians predominate overwhelmingly in the area. A great percentage of the homes are owner occupied. Rents vary from \$25 to \$45. Values shrunk about 30% herein and have recovered about one half of the drop.
- B-3. This area has a mixed population of business, professional, trades, salaried and laboring people. The houses are mostly of frame and stucco construction with stucco predominating, and are one, 1½ and two story structures. Some rehabilitation is necessary in this area, the houses ranging in age from five to 25 years. There is no shifting of population. The homes range in prices from \$3000 to \$6000 and rent at from \$35 to \$50. Approximately 75% of the homes here are owner occupied. Values held up well, the depression shrinkage being about 28% and recovery 12%.
- B-4. The homes in this area are of frame and stucco with stucco predominating. There are several apartments and duplexes. It has a shifting population with Jewish influence increasing. Business and professional men reside in the area. There are many bungalows and homes of one, 1½ and two stories. Considerable rehabilitation is needed. The age of houses run from five to 20 years, and the price in single houses from \$3500 to \$6000, and duplexes \$6000 to \$8500, with about 70% of homes owner occupied. The depression shrinkage herein was about 35% of which 15% has been retrieved.
- B-5. This small area is well developed. It faces North Commons Park, one of the larger

parke in Minneapolis. Professional and business men reside here. The houses are of stucco, frame and brick many of them two stories high. The price range is from \$4500 to \$6500. Very little rehabilitation is needed, the homes being from ten to twenty years of age and about 100% owner occupied. This district has easy access to the loop and business districts of Minneapolis. Values held up well with probably a 25% depreciation with a good recovery.

- B-6. This is an area developed within the last 15 years, adjacent to A-11 which is known as the "Home Wood" section of the wealthy Jewish people. The majority of the homes are owner occupied and most of the occupants are of the Jewish race. The prices range from \$4000 to \$7000. There are some duplexes in this area. Some rehabilitation is needed. Valuation shrinkage was fully 30% to 40% from 1929 to 1935 (due to the fact that this district was built up during the boom period) with very little recovery. The market is restricted due to the fact that people of one race predominate.
- B-7. This small area is occupied by business, professional and salaried people. Frame and stucco houses predominate. The houses are mostly one, 1½ and two story single dwellings. Some rehabilitation is needed. The houses range in age from ten to 25 years and in value from \$3000 to \$7000. There is no shifting of population and fully 85% of the homes are owner occupied. One desirable feature of this district is its easy accessibility to the loop both from the north and south ends and its location near the park system, the elevation being high in places. Rolling high land makes it very desirable to some people. The depreciation is 35% with a recovery of from 10% to 15%.
- B-8. This small area was formerly a location for small seasonal lake cottages in the earlier days of Minneapolis. During the past 10 to 15 years it has developed into a permanent residential district for persons of moderate means. The houses range in value from \$2000 to \$5500. The age of the buildings run from two to fifteen years and the predominate type is stucco. The occupants are mostly business and salaried men and the homes are practically all owner occupied. A desirable feature of this location is its proximity to Cedar Lake, one of the chain of lakes in the westerly part of Minneapolis. Depreciation is 30% with a recovery of 15%.
- B-9. Although most of this section is one of the earlier developments of Minneapolis, the homes in most cases are kept in good condition. Many of the occupants are persons of substantial means. The area is adjacent to the high grade Lake of the Isles section. It overlooks in part, Kenwood Park, and is flanked on the North by a large area containing costly and substantial homes. The area is well maintained, has wide streets and well kept boulevards. It is conveniently close to the loop district, which is entered from Hennepin Avenue on the east of Kenwood Parkway on the west. Houses range in value from \$5000 to \$12,000. Most of them are single six and seven room structures but many duplexes and a few apartments have been built herein. The original development of Kenwood Parkway was made by people of means and many so-called mansions were built in this locality. Owner occupancy is changing in some of it. Although a choice section, the highest point of its development was reached about 15 years ago. Homes rent at from \$55 to \$85 and duplexes from \$60 to \$90. The houses are built of brick, stucco and frame. Business and professional people including high salaried men, reside in the area. Depression valuation shrinkage

was about 35% and recovery 15%.

- B-10. This section is an old part of the city south of Loring Park. It is occupied by business and professional men including some of the high salaried class. Homes range in age from ten to 40 years. Very many fine large old mansions with spacious lawns, many trees, and much shrubbery are found in this district. The homes are mostly two and three story houses. Many of these are gradually being converted into duplexes. There are some apartments and because of its accessibility to the business district, this area is in strong demand by good tenants. Many of the fine, old homes will eventually be converted into apartments. A fair amount of rehabilitation is necessary. The wealthier class are moving out of this district, and going into the south and southwest parts of the city. Values range from \$3500 to \$12,000. Valuation shrinkage has been reasonably heavy (50%) due to the high cost of keeping up the large old houses for which there is practically no sale today. About 60% of the homes are owner occupied. This district has seen its best days.
- B-11. In this small area, developed since the war, on the northwest of Lake Calhoun, the homes are of varied types with a few large houses, some one, 1½ and two story dwellings, and a few duplexes ranging in cost from \$3000 to \$15,000. Some rehabilitation is needed. Eighty per cent of the homes are owner-occupied. Mostly business business and professional men reside herein. Depreciation was 35% with a recovery of 15%.
- B-12. Desirability of this small area is largely because of its proximity to Lake Calhoun. Business, professional and salaried men reside here. The homes are small, single dwellings of one to 1½ stories and have four, five and six rooms. There are a few apartments ranging in price from \$2600 to \$4500. Undesirable features are undeveloped, filled-in swamp lands and the railway to the north, also Excelsior Boulevard, the northwestern border of this area, which is a heavy-traffic highway at all times, day and night. Age of buildings range from 10 to 35 years. Values dropped 35% with a 10% recovery.
- B-13. This large area is occupied by professional, business and salaried men. Buildings are of frame, brick and stucco. There are many apartments and duplexes; also many single five, six and seven room homes, one, 1½ and two stories high. The earliest development of this area was west of Hennepin Avenue to Lake Calhoun. In this part of the area homes range in age from 10 to 40 years. Considerable rehabilitation is needed. There has been a gradual development of apartments, rooming houses and duplexes. Several attempts have been made to have the lots fronting the east shore of Lake Calhoun zoned for apartments but at the present time it is a restricted district. This area, bounded by Lake Street on the north, 36th on the south and Hennepin on the east, is one of the older districts in the city. Lake Calhoun was the chief reason for its early development. It has seen its best days, however, as the trend is now to the extreme southern and southwestern parts of the city. The valuation shrinkage here has been quite heavy, possibly 40%, with very little recovery. Much rehabilitation is needed in this area. Lake Calhoun is the influence which makes this a desirable residential section and stabilizes it to some extent. East from Hennepin Avenue to Lyndale Avenue and south of Lake Street to East 36th Street the development has practically seen its best days but this section remains stable because of its accessibility to the business section of Lake Street and its close proximity to Lake Harriet and Lake Calhoun. There are many apartments in this section; also, many duplexes. The type of construction is brick, stucco and frame, mostly single dwellings, one, 1½ and two

stories in height. Much rehabilitation is needed in this area. In the balance of the district, east and south, is a newer development of the past 25 years, many homes therein ranging from \$4500 to \$10,000. The area has a owner-occupancy of approximately 85%. A slow encroachment of negroes on the extreme easterly limits of this area threatens it, but the efforts of the Nicollet Improvement Association, a voluntary organization of property owners in the district, is affording protection against much encroachment.

- B-14. This area is a desirable residential section occupied largely by business and professional men. Construction is of frame, brick and stucco houses with stucco predominating. The homes are one, $1\frac{1}{2}$ and two story structures averaging five, six and seven rooms. The age of the houses range from new to 16 years. A fair amount of rehabilitation is needed in this district. The price range is from \$3500 to \$7500. A majority of the houses are owner occupied. There are some duplexes and apartment buildings in this district. It is a desirable residential district. The area is not fully developed. Depreciation is 35% with a recovery of 15%.
- B-15. Business, professional and salaried men occupy this district. Dwellings are mostly frame and stucco construction, the majority are single homes of five, six and seven rooms, one, $1\frac{1}{2}$ and two stories high. There are no apartments in the area. Some rehabilitation is needed. The average age of dwellings is approximately ten years. The homes range in price from \$2500 to \$6000 and the owner-occupancy is approximately 90%. This area is only partially developed at this time, but the trend of growth is in this direction and every evidence tends to the conclusion that within a period of a few years it will be a much more popular residential district. Values herein dropped about 30% and have recovered about 20%.
- B-16. A mixed class of residents live here consisting of business, professional, salaried and laboring people. Homes are of frame, stucco and brick with stucco predominating. There are many duplexes and apartment houses, dwellings ranging in age from three to 45 years. Considerable rehabilitation is needed. Scandinavian people predominate in this area especially east of Chicago Avenue. Values have held up comparatively well here, probably showing a shrinkage of 30% with a 15% recovery. Prices range from \$1500 to \$6500. Single dwellings predominate averaging four, five, six and seven rooms of one and $1\frac{1}{2}$ and two stories. Many apartment houses are located in the northwest corner of the area, just north of Powderhorn Park. The balance of the district is about 75% owner-occupied.
- B-17. This small area surrounded entirely by A-1 would carry an A rating except that it is the business concentration of that part of Minneapolis. This detracts from the desirability of the area from a residential standpoint. In other respects the security compares with that of A-1. Depreciation here has been 30% with a recovery of 15%.
- B-18. Business men with a sprinkling of professional, trades and laboring people reside in this area. Houses are chiefly of frame and stucco with stucco predominating. Some of the dwellings are single bungalows with three and four rooms, one and $1\frac{1}{2}$ stories high but the new construction in this area tends toward larger bungalows. There are a few apartments in the area. About 95% of this area has been developed within the past 15 years. Some rehabilitation, particularly painting would help the area. Prices of the houses range from \$1500 to \$8000. The home ownership is about 80%. This section would continue to improve in value due to its close

proximity to Lake Nokomis and Hiawatha Lake, also the Boulevard system.

- B-19. A comparatively new development, most if it built during the past 20 years. Construction is frame, brick and stucco with stucco predominating. Most of the houses are single five and six room houses with one, 1½ and two stories. There are a few apartments in this are. Considerable rehabilitation is needed. Scandinavians predominate among the trades and laboring class; business and professional people live in the district. The price range is from \$1500 to \$6500. The owner occupancy is about 90%. The depreciation is 35% with a recovery of 15%. This will always be a good residential district for people of moderate means.
- B-20. This area can be compared favorably with B-19. Its desirability is that it is near the Mississippi River and the Mississippi Park Driveway. Its ready accessibility to both St. Paul and the business district of Minneapolis makes it a desirable place to live. The depreciation here is 35% with a recovery of 15%.
- B-21. This area is an old developed section of Minneapolis and for many years there was a great demand for homes here by University professors which demand continues to some degree. The district is approximately 40 years old. There are many old houses in this section, but many new ones have been built during the past 15 years. There is considerable rehabilitation needed. This area is close to the University of Minnesota. It borders on Franklin and University Avenues which are main thoroughfares from Minneapolis or St. Paul. It has every modern convenience and an atmosphere of culture prevails. Price ranges from as low as \$2000 to \$7000. Rents range from \$40 to \$66. Some rehabilitation is necessary. There are many one, 1½ and two story bungalows, and six and seven room homes; some apartments and duplexes. The district is occupied mostly by professors and graduates of the University of Minnesota, and others whose income is derived from the University. It is a very desirable place for this class of people. The depreciation here is 25% with a recovery of 10%.
- B-22. This district is immediately adjacent to the University of Minnesota grounds. Construction is composed mostly of frame, brick, stucco homes, with frame predominating. The class of occupants are professional, business and salaried people. There are some apartments and many rooming houses, also some duplexes. The age of these homes range from ten to 40 years. Considerable rehabilitation is necessary. The price ranges from \$3000 up to \$7000. Rents are high here, running from about \$50 to \$80. Due to its proximity to the University of Minnesota, this property is quite desirable for families whose children attend the University. It is quite probable that the University will absorb this land for its own expansion program in the future. The depreciation here is 25% with a recovery of 10%.
- C-1. This section is located in the northwest corner of Minneapolis. The majority of the population of this section is of the laboring class. The homes are small, cheap, three, four and five room bungalows, mostly frame, from five to 25 years old. Considerable rehabilitation is necessary. These homes range in value from \$1500 to \$2500, the majority being owner-occupied. The depreciation here is 20% with no recovery.

- C-2. This section is southeast of Crystal Lake Cemetery. The houses are chiefly one and $1\frac{1}{2}$ story bungalows of frame and stucco. Most of them are owner-occupied. Because of the proximity of this area to the cemetery, two blocks of which are facing it, it is not a particularly desirable location for residential purposes. These homes range in age from five to 20 years and considerable rehabilitation is necessary. Values range from \$1500 to \$5000. The depreciation here is 25% with a recovery of 5%.
- C-3. This is a substantial area of homes, occupied by professional men, business men, salaried men and laborers. It is an attractive place in which to live because of its many wide streets, old stately trees on many of its boulevards, its many parks, churches and schools and paved streets. It has quick and easy accessibility to the business sections of North Minneapolis and the loop district downtown. The fact that approximately 75% of the houses are from 30 to 40 years old and showing much obsolescence makes this a declining area although still a desirable residential section with many prominent people and families living therein. Valuation shrinkage was approximately 30% with little or no recovery. Houses are valued at from \$500 to \$5500 and rents run from \$20 to \$45. Owner occupancy is approximately 70%. This district has seen its best days. The area east and south of North Commons is an old established section and the houses range in age from 15 years up to 45 years. This portion of C-3 is mostly owner-occupied and has been stable at all times. Within that area is the North High School, the only High School in the north side and many parochial schools and churches of all denominations. The entire area has every modern convenience. The majority of the people in this district have maintained their homes in good condition up to and within the past four or five years. Scandinavians, Germans, French and Irish predominate.
- C-4. This section lies south of Plymouth Avenue. Many Jews live in this area; from Glenwood Avenue south there is a large colony of thrifty Finish people. The homes are of stucco and frame and are of one and $1\frac{1}{2}$ stories. There are some duplexes and apartments. The depreciation here is 40% with a recovery of 12%. The apartments are mostly of brick construction. Much rehabilitation is needed in this area. The houses range in age from ten years to 40 years. In good times there is usually a shift in population among the Jewish people, the ambitious and successful among them gravitating toward the exclusive Jewish District in A-11 to the northwest. Colored people often move in to take their places. At the present time this shifting of negroes westerly results from the lack of housing facilities caused by the tearing down of the area where the slum clearance project known as the Sumner Field Development in D-3 is taking place. Prices range from \$1000 to \$8000 in C-4. The homes are about 50% owner occupied. Duplexes rent here for about \$25 to \$35 per unit; homes and bungalows rent from \$10 to \$45 a month.
- C-5. This small area lies near the Bryn Mawr low lands and is not particularly desirable for housing purposes, although CCC workers are draining this marshland and there may be an upward trend in value when this work has been completed. Frame and stucco houses predominate. They are mostly of the four, five and six room bungalow type. They range in age from ten to 30 years. Considerable rehabilitation is needed. One bad feature of the land in this district is that peat and quick sand underlie the top soil which often causes the sidewalks and foundations to sag. This area is occupied by salaried and laboring class of people. The depreciation is 35% with a recovery of 12%.

- C-6. This is an old section of the city in which many homes were built 30 and 40 years ago. They are the large type home of two and 2½ stories. At the present time this section is developing into a rooming house section; there are many apartments and duplexes herein. The district has seen its best days. The possibility of its future use in the growth of Minneapolis would be for apartments. Considerable rehabilitation is needed. Values run from \$3000 to \$4500 and rents from \$45 to \$60 a month. The approximate owner occupancy here would be from 60 to 65%. Salaried people, small business men, laboring men constitute the majority of the population. Frame and stucco construction predominate in the district. There are commercial encroachments in many parts of this area. The depreciation is 40% with a recovery of 10%.
- C-7. This small area northwest of Lake Calhoun and south of Cedar Lake is undesirable because of the railroad traversing its entire length and also because of its blind streets. Development for higher use of this section is very doubtful. Residents are mostly low salaried people. Homes are three, four and five rooms. Much rehabilitation is needed. The majority of the homes are owner-occupied. The depreciation is 40% with a recovery of 5%.
- C-8. Although the dwellings in this area might properly be regarded on the same basis as those in B-13 and B-16, yet the influence of D-6 is reflected to a great extent on the area and there is a possible threat of the expansion of the derogatory features of D-6 into the area. The depreciation is 40% with a recovery of 10%.
- C-9. This section is partly on Central Avenue Northeast, an arterial from the loop in Minneapolis to the suburban city of Columbia Heights, Anoka County, just outside the northeastern city limits of Minneapolis. It is not a very intensive development. There are scattered houses, many of them 40 to 50 years old. Prices range from \$1000 to \$2500. The balance of the area because of the contour of the ground does not readily lend itself to residential development. Many of the houses are high above the streets and what vacant lots remain are so heavily taxed for misplaced improvements, that present further developments are remote. The depreciation here is 40% with a recovery of 10%.
- C-10. This is an old section. East of Central Avenue, the population is mostly of Scandinavian origin. The majority of homes are owner occupied. West of Central Avenue, there are very many people of Polish origin. The owner occupancy here is around 55%. The type of construction in both sections consist of frame, stucco and brick. There are some apartments in both sections. There are some duplexes in the westerly section and also some rows. The age of dwellings on the easterly side would range from five to 40 years, and on the westerly side, 15 to 50 years. Considerable rehabilitation is necessary. Prices range from \$1000 to \$5000. On the east side homes rent from \$15 to \$30 and on the west from \$20 to \$40. The depreciation here is 35% with a recovery of 17%.
- C-11. This is an old section of northeast Minneapolis, the occupants 40 years ago were mostly Germans, French and Irish; today there is a shifting population of Russians, Polish, Syrians and Slavs replacing the old settlers, although some of the original settlers and their families are still residing here, particularly between 8th Avenue North and West Broadway bordered by Main Street and Sixth Street N. E. Dwellings are frame, stucco and some brick. Many homes have been stuccoed over the frame. Homes vary from the bungalow, one, 1½ stories and the two story type built in the

early days of the development. There are also some four flats and duplexes. Much rehabilitation is necessary. Shrinkage from 1929 to 1933 has been about 25% with very little or no recovery probable. Prices range from \$500 up to \$4500. The owner occupancy is about 80%.

- C-12. On the northeast corner of this area there is very little development. The houses are small bungalows, mostly frame construction, occupied by laborers; some of the streets are mere paths; houses range in price from \$1500 to \$2000. This district lacks sidewalks, pavements and sewerage facilities. This was intended to be a development of cheaper priced homes and then gravel deposits were found in the immediate vicinity and because of the large open gravel pits to the west of this area, future residential development seems improbable. The area south of East Hennepin consists of frame and stucco dwellings. These houses range in age from seven to 40 years; they are one, $1\frac{1}{2}$ and two stories high; there are some apartments and duplexes; considerable rehabilitation is necessary; railroad tracks practically bisect the area; the population consists of tradesmen, salaried people and laboring class. The southwestern corner of the Area, C-12, is known as the "Old University District". Most of this district contains large dwellings which in former days were the homes of wealthy families of University professors, professional men and fraternity and sorority houses. Today many of these larger buildings are boarding houses, mostly for University students or are housing large families of small means. There are still many fraternity and sorority houses here, most of them, however, are located in that portion between Fifth Street and University Avenue. Very little new housing has been constructed in this area during the past ten or 15 years. It has seen its best days although it is well located for residential purposes, being close to the University of Minnesota, has fine wide streets and tall wide spreading trees adorn the boulevards. Near the railroad tracks a settlement of Italian poorer class is developing. Many laboring people and salaried people have moved into this area. The depreciation here is 40% with a recovery of 10%. Prices range from \$1000 to \$7500, apartments rent for \$20 to \$60. Duplexes rent from \$20 to \$50 per unit.
- C-13. That part of this area which faces on University Avenue and also on 4th street is not desirable for residential purposes. Facing on University Avenue are several fraternity houses. Construction is of stone and stucco; age is five to fifteen years; the buildings range in value from \$15,000 to \$30,000. Little rehabilitation is necessary but because of their use are classified as not desirable from a mortgage standpoint. Houses facing on 4th Street southeast are old and need rehabilitation. The area immediately south of the University grounds is an old established residential district which is gradually becoming an undesirable field for mortgage loaning because of the development of industries on the east, business on the north and the encroachment of the University southwest between this area and the river. Homes range in price from \$2000 to \$4000 and in age from 20 years to 50 years; considerable rehabilitation is necessary; the majority of dwellings are of two and $2\frac{1}{2}$ story. This area is developing slowly into a rooming house district, its chief desirability its proximity to the University. The depreciation here is 45% with a recovery of 5%.
- C-14. This small area on the easterly border is composed of single dwellings, frame and stucco construction; small salaried and laboring people live here, its desirability is that it is near an industrial section of St. Paul which is immediately adjacent to the east. Its undesirability is that the dwellings face this industrial area.

There are also many two story dwellings in this area. Prices range from \$2200 to \$3500 and their ages range from 12 to 25 years. Some rehabilitation is necessary. The depreciation is 35% with a recovery of 12%.

C-15. This area, particularly that part lying north of Franklin Avenue and immediately south of it, is a very old development. This part has a heavy population of Scandinavian people. They are mostly of the small salaried or laboring class. Houses are one, 1½ and two stories high, ranging in value from \$1000 to \$4500. This district never was pretentious, but as it was, it has seen its best days. The lower portions of this C-15 area are somewhat newer in development but industrial and commercial expansion, especially sporadic commercial intrusion on Minnehaha Avenue south of Lake Street has greatly lessened the area's residential desirability. There are some duplexes and apartments, but a heavy percentage of homes are owner-occupied. Depreciation probably reached 30% with very little chance for recovery. Minnehaha Avenue is an arterial from Minneapolis to St. Paul through Fort Snelling Military Reservation and in consequence, the avenue is subject to extremely heavy traffic which lessens the area's residential desirability. On Snelling Avenue, which is one block west of Minnehaha Avenue, between Lake Street and East 38th Street, there are several colored families.

C-16. That part of this area north of Lake Street is an old section of Minneapolis. The type of population are mostly wage earners, small salaried men and tradesmen. At one time, this section, particularly between Hiawatha on the east and 16th Avenue on the west between Franklin Avenue and 24th Street the population was mostly Scandinavian. From 16th Avenue westerly to Elliot Avenue and thence southerly to Lake Street there were many Irish and German families years ago. At the present time, particularly that area from Franklin south to 24th between Hiawatha and 11th Avenue there are many Jewish families residing. Much rehabilitation is required. This area is in a run-down condition, except between about 22nd street and 28th street west from Elliot to Portland. Between 28th street and Lake street commercial development has grown, particularly along the Milwaukee railroad on Eighth street, which area is zoned for business. Values range in price - between Hiawatha and 11th Avenue and Franklin Avenue and Lake Street from \$500 to \$4000. Westerly from that the price range would be about \$1500 to \$4500. There are some rows, particularly in what is now known as the Jewish section; also some apartments and duplexes. West of Elliot there are more duplexes and apartments. On Franklin Avenue there is a business district so that residential use is becoming less. In the entire area the age would be from 10 to 50 years. The Chicago Milwaukee Railroad and shops on the southeast and Laymans Cemetery are detracting factors in this area. There is a mixture of Scandinavians, Germans, Irish and Jews residing here. Immediately south of Lake Street area is less desirable because of commercial development on Lake Street. The lower part of C-16 area is close to the railroad tracks and industry. The depreciation here is 40% with a recovery of 10%.

C-17. This area in the extreme southeastern part of the city near the Minneapolis Air Port is composed of small bungalows, many of them having emerged from enlarged garages. Frame and stucco predominate and values range from \$1500 to \$2500. Considerable rehabilitation is necessary. A laboring class live here. This area formerly was outside the city limits of Minneapolis at which time a shack development took place in this area. The district should improve. It is near the Veterans Hospital which makes rental values high, close to Fort Snelling Military Reserve, close to Minnehaha Falls, the Minnesota Soldiers' Home and Lake Nakomis which has an extremely favorable prominent park development. Rents here are comparatively well maintained for the

class of neighborhood. The age ranges from 10 to 20 years. Some streets as yet do not have curb, gutter or sewers. The depreciation here is 35% with a recovery of 10%.

C-18. Small area between Lerxes Avenue and west city limits. Street car runs here, stores are interspersed, and although it is not fully developed its future offers little desirability for residential purposes. A small community development lies just westerly of the city limits at this point, and much commercial development has been completed - the future probability for further development will be commercial on West 44th Street, which will reflect itself over the immediate surrounding area. The depreciation is 40% with a recovery of 10%.

C-18-A. This area leads to Lakewood cemetery, one of largest cemeteries in Minneapolis. There are very many funerals passing daily, making residential use of property quite depressive. Monument works are located in block immediately north of cemetery on Dupont Avenue, also a very old fire barn and a green-house. Dwellings range in age from 10 to 40 years. Many duplexes, others mostly frame, two story dwellings in need of much rehabilitation. Valdes range from \$2000 to \$9500.

C-19. This is a small area, poor for residential purposes, oil stations and other business is encroaching. No further residential growth is probable. Dwellings are one, 1½ and two stories in height ranging in age from 15 to 30 years. Mostly frame and stucco predominate.

D-1. This section is located northwest of the railroad tracks which cut off the northern part of the city. It is occupied by laboring and low salaried men and Scandinavians predominate; the homes range in value from \$200 to \$3500; much rehabilitation is necessary; the age range from five to 50 years; rents range from \$10 to \$35. A very undesirable feature is the railway which separates the district from the rest of the city. Parts of this area have no sidewalks. Development of area is very spotted. There are many shacks on the rear of lots; to the north near 53rd and Humboldt are negroes. It is a hazardous district for loaning purposes.

D-2. This area was once an acceptable residential section except on Washington avenue, which has been more or less a commercial and industrial avenue since the development of North Minneapolis. At the present time the residential section is very undesirable. The dwellings are mostly very old, badly in need of rehabilitation and occupancy is mostly laboring people of small means. Plymouth Avenue is a ~~unimproved~~ commercial area, buildings are old and many are badly in need of repair.

D-3. This was formerly an old residential part of Minneapolis. It is about 40 years old; there were many fine homes in this area occupied by Germans, Irish, French and Scandinavian families. Today the buildings are badly in need of rehabilitation. On the west between Lyndale and Humboldt Avenues from Plymouth to the southern boundary of this area, most of the population today is of the poorer class of Jew and colored people. Various industries have sprung up in this neighborhood and

and particularly on the easterly half of this area adjacent to the business district there are some duplexes and apartment houses of the older class in poor physical condition. Most of the buildings range from 15 to 50 years; it is very difficult to place the valuation; and it is a most undesirable location for residential purposes.

- D-4. This section at one time was a very choice residential section in Minneapolis, occupied by Yankees and followed by an Irish population. It was well located, overlooking the city of Minneapolis, and many mansions were built in the earlier days about 50 years ago. At the present time, no new residential development is taking place; there is a gradual replacement being made of these old decaying mansions by commercial development. There are many rows of apartments in this area which range in age from 40 to 60 years of age. Shrinkage has been very heavy. There are railroads to the west and business and industrial area enclose this area.
- D-5. This area was at one time occupied by many Germans, Irish and Scandinavian families of the so called middle class, many of them were laborers and wage earners and small business men. For the past 20 years there has been no new development. Hospitals, and parks and apartments have invaded it and also the Municipal Auditorium is located here. At the present time, many Jews and Scandinavians and negroes reside in the easterly half of this area. The westerly half has many of the shifting population occupying the cheap apartments and rows. Down in the southeast corner of the area near the Adams school there is a considerably large negro settlement. The whole area is close to the business center of the city, it contains many rooming houses occupied by salaried employees and laboring people because of the nearness to the business district. The age is 20 to 50 years.
- D-6. This area running north and south along 4th Avenue South was once a very substantial and desirable area for homes about 40 years ago. A gradual infiltration of negroes and Asiatics has occurred on 4th Avenue South, beginning at approximately Franklin Avenue moving south to approximately 38th street. During the past 20 years business has encroached in the area between Franklin and 24th. Many of the business places are made over dwellings. Very much rehabilitation is necessary. The street car line extends out to the 48th street and although the colored people have not moved much beyond 38th street, development of 4th Avenue, south of 38th street, has been very slow because of the continued colored trend southerly and the fact that the street car runs into the loop in Minneapolis through the heavily populated colored section. Fifth Avenue on the east and Clinton on the west of 4th Avenue are affected by a large colored population on the avenue. Because of the influence of the class of people on 4th Avenue extending over and into C-8, its desirability for residential purposes is seriously effected.
- D-7. The type of construction in this area is mostly frame and brick dwellings, which were built about 40 years ago; much rehabilitation is necessary; the range in price is from \$500 to \$3500. The decline in this neighborhood has been heavy during the past 15 years. This area is developing into a commercial district because of its proximity to the Milwaukee railroad trackage. It is inhabited chiefly by wage earners. Residential trend is extremely downward.
- D-8. This is an uncommercial area lying between Lake Street and East 41st Street having Milwaukee Railway trackage. Many grain elevators are located in this area. Some dwellings are located near the right-of-way. They are small cheap structures - mostly in need of rehabilitation.

- D-9. This is an old section changing from residential into industrial. Houses range in age from 20 to 60 years; much rehabilitation is necessary. Frame construction predominates; one, 1½ and two story homes occupied by laboring class are located here. Due to its proximity to railroad and railroad yards and heavy industrial area it is rapidly declining.
- D-10. This is an old section developed 40 years ago near the University of Minnesota. There are stores, industrial plants, railroads, a fire barn, single dwellings, duplexes, rows and apartments here. The buildings range in age from 25 to 60 years, much rehabilitation is required; frame predominates and the laboring class reside here. Many dwellings are used as rooming houses. The railroad to the north and east is a detrimental factor.
- D-11. This area is heavily industrialized. The dwellings are most 1½ and two stories high, although in the north end there is a fair sprinkling of bungalows. The age of buildings is from 15 years to 60 years. Many buildings have been kept in fairly good repair; many have been modernized since they were originally constructed years ago, but residential use in this area is very decidedly on the down grade. Original population of French, Germans and Irish are gradually being supplanted by Poles, Russians, Syrians and Slavs. Nicollet Island, on the lower end of this section is heavily industrialized, especially south of Hennepin Avenue, practically only remaining residence of any value is the home of the pastor of the French Catholic Church, which church was built here many years ago and is still being used by a French Community for worship. The north end of the island on Hennepin Avenue contains stores and hotels. North of this, covering two square blocks is the school and home of the Christian Brothers, a religious group. There are rows of tenements and some large old houses on this part of the island - a railroad transects it and industrial plants adjoin the railroad. Occupants of dwellings are laborers.
- D-12. This is one of the older areas of the northeast section of Minneapolis which was developed about fifty years ago by the Irish, Germans and Scandinavian people. At the present time this area is occupied mostly by Syrians, Italians and southern Europeans, a constantly shifting population. The price range is from \$500 to \$3500 much rehabilitation is required. People are mostly small salaried and laboring class. There has been very little new construction for years.
- D-13. This is a partially undeveloped area lying near gravel pits. It is chiefly occupied by the laboring class. Future development for residential purpose is very uncertain because of present use of surrounding lands for cemetery purposes. The values range from \$1000 to \$2500 and are from 15 to 25 years of age.
- D-14. This is an area in Northeast Minneapolis that was developed about 40 to 50 years ago. Houses are very much in need of rehabilitation, no new construction for many years. The St. Anthony cemetery and the Soo Line shops detract from residence desirability. Occupants are of the laboring class. Values are difficult to determine because of age and disrepair.

* That area immediately north of A-11 is of cheaper type construction, stucco predominates, \$3000 to \$4000, 1 & 1½ stories. Business encroachment along Plymouth Avenue and more continuously to the west. Jewish inhabitants. Depreciation 40% with a recovery of 10%.