

AREA DESCRIPTION - SECURITY MAP OF Springfield Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. School at Jefferson and Sunshine -- All utilities -- Good transportation -- Park to the north and golf course a few blocks to the east
- c. Detrimental Influences. Soggy ground caused by underground hard pan with resultant poor drainage. Some of this will be corrected by new storm sewers.
- d. Percentage of land improved 35 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS:

- a. Occupation Business profession; b. Estimated annual family income \$ 3000-3500
- c. Foreign-born families No %; predominating; d. Negro No %; %
- e. Infiltration of Better Class; f. Relief families None
- g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5-10 rms</u> <u>All singles 1,2,3 sty</u> <u>20% frame</u>					
b. Construction	<u>About 75% brick, 5% stone</u>					
c. Average Age	<u>New to Years</u> <u>Eight</u>		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>95 %</u> <u>A few unsold houses</u>		<u> </u> %		<u> </u> %	
f. Home ownership	<u>100 %</u>		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>25</u>					
h. 1929 Price range	\$ <u>Not developed</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1936 Price range	\$ <u>6500-16,000</u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1937 Price range	\$ <u>6500-16,000</u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>Up to \$10,000</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>Not developed</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. Rent range	\$ <u>in 1929</u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. Rent range	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>Not a rent area</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u> </u>		<u> </u>		<u> </u>	

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

5. CLARIFYING REMARKS: This is University Heights, newest of the better class areas. It has witnessed considerable building activity since FHA Title II loans encouraged building. There has been some speculative building of the lower-priced structures. At least 75% of the new houses have been FHA financed, with lot values inflated to permit a high ratio of loan to appraisal. Building activity suddenly halted in October 1937 with the first signs of a business recession at which time there were several unsold houses, causing some concern to builders. Building has not yet begun in the northern one-third of the area.

6. NAME AND LOCATION Springfield Mo. SECURITY GRADE 1 AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. Highly restricted -- school at Grand near Kickapoo -- golf course adjoining -- all utilities -- good transportation
- c. Detrimental Influences. Some drainage trouble, most of which will no doubt be eliminated by recently installed storm sewers
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS:

- a. Occupation Higher income business and professional; b. Estimated annual family income \$ 4500-15,000
- c. Foreign-born families No %; predominating; d. Negro No %; %
- e. Infiltration of Better class; f. Relief families None
- g. Population is increasing Yes; decreasing ; static

3. BUILDINGS:

- | | PREDOMINATING | % | OTHER TYPE | % | OTHER TYPE | % |
|----------------------------|---|-----------------|------------------|-----------------|------------------|-----------------|
| a. Type | <u>Singles 2-2½ sty 6-10 rms</u> | | | | | |
| b. Construction | <u>90% brick, 10% frame, 0% stone</u> | | | | | |
| c. Average Age | <u>New to 15</u> Years | | | | | |
| d. Repair | <u>Good</u> | | | | | |
| e. Occupancy | <u>99</u> % | | | | | |
| f. Home ownership | <u>Virtually all</u> % | | | | | |
| g. Constructed past yr. | <u>10</u> | | | | | |
| h. 1929 Price range | <u>\$12,000-30,000</u> | <u>100</u> % | \$ <u> </u> | <u>100</u> % | \$ <u> </u> | <u>100</u> % |
| i. <u>1936</u> Price range | <u>\$ 9,000-23,000</u> | <u>75</u> % | \$ <u> </u> | <u> </u> % | \$ <u> </u> | <u> </u> % |
| j. <u>1937</u> Price range | <u>\$ 9,000-23,000</u> | <u>75</u> % | \$ <u> </u> | <u> </u> % | \$ <u> </u> | <u> </u> % |
| k. Sales demand | <u>\$ Up to \$15,000</u> | | \$ <u> </u> | | \$ <u> </u> | |
| l. Activity | <u>Very poor as to larger houses -- Lot sales good</u> | | | | | |
| m. 1929 Rent range | <u>\$ Not a rent area</u> | <u>100</u> % | \$ <u> </u> | <u>100</u> % | \$ <u> </u> | <u>100</u> % |
| n. Rent range | \$ <u> </u> | <u> </u> % | \$ <u> </u> | <u> </u> % | \$ <u> </u> | <u> </u> % |
| o. Rent range | \$ <u> </u> | <u> </u> % | \$ <u> </u> | <u> </u> % | \$ <u> </u> | <u> </u> % |
| p. Rental demand | \$ <u> </u> | | \$ <u> </u> | | \$ <u> </u> | |
| q. Activity | <u>Three or four rent houses in area bring \$55 to \$75</u> | | | | | |

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

5. CLARIFYING REMARKS: This is considered the most exclusive, or swank, section in Springfield, wherein the most expensive houses are being built. The area is high restricted. The most affluent persons in the city reside herein. The area is not affected by D-1 to the east, being separated by considerably vacant ground.

6. NAME AND LOCATION Springfield, Missouri SECURITY GRADE 1 AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. Close in -- All utilities -- Considerable prestige value -- School at McDaniel & Hampton -- Good transportation.
- c. Detrimental Influences. Railroad tracks traversing area although traffic on this line now very light -- Adjoining inferior areas.
- d. Percentage of land improved 32 %; e. Trend of desirability next 10-15 yrs. Static to down

2. INHABITANTS:

- a. Occupation Business, professional; b. Estimated annual family income \$ 3500-5500
- c. Foreign-born families No %; _____ predominating; d. Negro No %; _____ %
- e. Infiltration of _____; f. Relief families None
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

- | | PREDOMINATING | 100 % | OTHER TYPE | _____ % | OTHER TYPE | _____ % |
|-------------------------|--|-------------|-------------|-------------|-------------|-------------|
| a. Type | <u>Singles</u> | | | | | |
| b. Construction | <u>1, 2 3/4 story - 85% brick, 15% frame & stone</u> | | | | | |
| c. Average Age | <u>5-20</u> Years | | _____ Years | | _____ Years | |
| d. Repair | <u>Good</u> | | | | | |
| e. Occupancy | <u>99</u> % | | _____ % | | _____ % | |
| f. Home ownership | <u>95</u> % | | _____ % | | _____ % | |
| g. Constructed past yr. | <u>Four</u> | | | | | |
| h. 1929 Price range | \$ <u>9000-20,000</u> | <u>100%</u> | \$ _____ | <u>100%</u> | \$ _____ | <u>100%</u> |
| i. 1936 Price range | \$ <u>6500-15,000</u> | <u>72%</u> | \$ _____ | _____ % | \$ _____ | _____ % |
| j. 1937 Price range | \$ <u>6500-15,000</u> | <u>72%</u> | \$ _____ | _____ % | \$ _____ | _____ % |
| k. Sales demand | \$ <u>Poor</u> | | \$ _____ | | \$ _____ | |
| l. Activity | <u>Very slow</u> | | | | | |
| m. 1929 Rent range | \$ <u>An owner</u> | <u>100%</u> | \$ _____ | <u>100%</u> | \$ _____ | <u>100%</u> |
| n. Rent range | \$ <u>occupied area</u> | _____ % | \$ _____ | _____ % | \$ _____ | _____ % |
| o. Rent range | \$ _____ | _____ % | \$ _____ | _____ % | \$ _____ | _____ % |
| p. Rental demand | \$ _____ | | \$ _____ | | \$ _____ | |
| q. Activity | <u>Two or three rent houses in area bring \$50 to \$75</u> | | | | | |

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

5. CLARIFYING REMARKS: This is considered one of the best spots in the city and contains a number of large houses. The area is entirely built-up and suffers to some degree to the influence of the inferior adjoining areas. A high percentage of home ownership and desirability characterizes the section. The portion traversed by railroad tracks has a few cheap houses which detract from the area as a whole.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE B AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain.

Level

b. Favorable Influences.

Teachers College adjoining on west, grade school in area at Grand near Kickapoo - Utilities - Good transportation

c. Detrimental Influences.

Some drainage trouble. The extent to which new storm sewers will eliminate them not determined.

d. Percentage of land improved 55%; e. Trend of desirability next 10-15 yrs. Static to slowly down

2. INHABITANTS:

a. Occupation Business, professional; executive; b. Estimated annual family income \$ 1800-4500

c. Foreign-born families 20%; None predominating; d. Negro 5%; None%

e. Infiltration of None; f. Relief families None

g. Population is increasing Yes; decreasing None; static None

3. BUILDINGS:

	PREDOMINATING		OTHER TYPE		OTHER TYPE	
	<u>100</u> %					%
a. Type	<u>Singles 5-8 rms</u>					
b. Construction	<u>Brick 50%</u> <u>Frame 50%</u>					
c. Average Age	<u>1-30</u> Years					Years
d. Repair	<u>Good</u>					
e. Occupancy	<u>38</u> %					%
f. Home ownership	<u>75</u> %					%
g. Constructed past yr.	<u>25</u>					
h. 1929 Price range	\$ <u>5000-16,000</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
i. <u>1936</u> Price range	\$ <u>4000-12,000</u>	<u>75</u> %	\$	<u> </u> %	\$	<u> </u> %
j. <u>1937</u> Price range	\$ <u>4000-12,000</u>	<u>75</u> %	\$	<u> </u> %	\$	<u> </u> %
k. Sales demand	\$ <u>Up to \$6000 5-6 rms</u>		\$		\$	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>35-60</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
n. <u>1936</u> Rent range	\$ <u>30-50</u>	<u>67</u> %	\$	<u> </u> %	\$	<u> </u> %
o. <u>1937</u> Rent range	\$ <u>32-50-55</u>	<u>33</u> %	\$	<u> </u> %	\$	<u> </u> %
p. Rental demand	\$ <u>35-45</u>		\$		\$	
q. Activity	<u>Good - Best rent area in city among better grade houses.</u>					

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

5. CLARIFYING REMARKS:

That portion of this area between Cherry and Grand has long been looked upon as a substantial district, occupied by business and professional people. The property herein is in demand for rental purposes; values have held up well. The north portion of B-3 is the best sales area of the city as far as the better class of properties is concerned. In the south and between Lenox and Portland (Sagamore Hills Addition) there has been considerable building of rather cheap houses, largely two story frames and bungalows ranging in price up to \$4900. Lots costing \$250 were appraised at \$1000 to quality applicants for a high ratio of loan to appraisal. 90% of the new construction is FHA financed.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE B AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. Two parks nearby - State Teachers College at NE corner, through near Grand and new grade school at Jefferson & Sunshine; Jr. High School at Jefferson & Page - Good transportation - all utilities.
- c. Detrimental Influences. Cemetery nearby
- d. Percentage of land improved 65%; e. Trend of desirability next 10-15 yrs. Static to down

2. INHABITANTS:

- a. Occupation Business, professional executive, clerical; b. Estimated annual family income \$ 1500-4000
- c. Foreign-born families No%; Above classes predominating; d. Negro No%;
- e. Infiltration of Very few; f. Relief families Very few
- g. Population is increasing Yes; decreasing Static

3. BUILDINGS:

- | | PREDOMINATING | % | OTHER TYPE | % | OTHER TYPE | % |
|-------------------------|--|-------------|------------|-------------|------------|-------------|
| a. Type | <u>Singles 5-6 rms</u>
<u>Brick 50%</u>
<u>Frame 50%</u> | <u>100</u> | | | | |
| b. Construction | <u>1-25</u> | | | | | |
| c. Average Age | <u>Good</u> | Years | Years | | Years | |
| d. Repair | <u>98</u> | | | | | |
| e. Occupancy | <u>70</u> | % | % | | % | |
| f. Home ownership | <u>10 or 12</u> | % | % | | % | |
| g. Constructed past yr. | <u>5000-10,000</u> | | | | | |
| h. 1929 Price range | <u>1936 3500- 6,500</u> | <u>100%</u> | \$ | <u>100%</u> | \$ | <u>100%</u> |
| i. Price range | <u>1937 3500 6 500</u> | <u>70</u> | % | % | \$ | % |
| j. Price range | <u>Up to \$5500</u> | <u>70</u> | % | % | \$ | % |
| k. Sales demand | <u>5 6 rm</u>
<u>Fair</u> | | \$ | | \$ | |
| l. Activity | <u>35 - 50</u> | | | | | |
| m. 1929 Rent range | <u>1936 25 - 40</u> | <u>100%</u> | \$ | <u>100%</u> | \$ | <u>100%</u> |
| n. Rent range | <u>1937 25 - 40</u> | <u>80</u> | % | % | \$ | % |
| o. Rent range | <u>35</u> | <u>20</u> | % | % | \$ | % |
| p. Rental demand | <u>Good</u> | | \$ | | \$ | |
| q. Activity | | | | | | |

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

5. CLARIFYING REMARKS:

That portion between Grand and Bennett is considered a choice landing of B-2 but well preserved. In the south end of the area, near Sunshine Road, there has been considerable building of substantial houses running to \$6000. The south end from Bennett to Sunshine Road will undoubtedly build up well.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE B AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain.

Rises slightly and gradually to vicinity of Madison and Lombard. Net (Franklin) and Weaver.

b. Favorable Influences.

School - churches - transportation.

c. Detrimental Influences.

Unpaved streets south of Grand

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

2. INHABITANTS:

a. Occupation collared clerical; b. Estimated annual family income \$ 1000-1800

c. Foreign-born families 0 %; 0 predominating; d. Negro No %;

e. Infiltration of 0; f. Relief families Few

g. Population is increasing 0; decreasing 0; static Yes

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Single</u>					
b. Construction	<u>Frame, fire brick</u>					
c. Average Age	<u>10-20</u> Years		<u>0</u> Years		<u>0</u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>90</u> %		<u>0</u> %		<u>0</u> %	
f. Home ownership	<u>85</u> %		<u>0</u> %		<u>0</u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>2000-5000</u>	<u>100</u> %	\$ <u>0</u>	<u>100</u> %	\$ <u>0</u>	<u>100</u> %
i. <u>1936</u> Price range	\$ <u>1500-3500</u>	<u>75</u> %	\$ <u>0</u>	<u>0</u> %	\$ <u>0</u>	<u>0</u> %
j. <u>1937</u> Price range	\$ <u>1500-3500</u>	<u>75</u> %	\$ <u>0</u>	<u>0</u> %	\$ <u>0</u>	<u>0</u> %
k. Sales demand	\$ <u>Up to \$2000</u>		\$ <u>0</u>		\$ <u>0</u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>20-40</u>	<u>100</u> %	\$ <u>0</u>	<u>100</u> %	\$ <u>0</u>	<u>100</u> %
n. <u>1936</u> Rent range	\$ <u>15-20</u>	<u>75</u> %	\$ <u>0</u>	<u>0</u> %	\$ <u>0</u>	<u>0</u> %
o. <u>1937</u> Rent range	\$ <u>15-20</u>	<u>75</u> %	\$ <u>0</u>	<u>0</u> %	\$ <u>0</u>	<u>0</u> %
p. Rental demand	\$ <u>20</u>		\$ <u>0</u>		\$ <u>0</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

South of Grand is Ferguson Addition, about 30% built up of one and two story frame houses. Unpaved streets in this portion of the area are a handicap. The section between Mt. Vernon and Grand is almost entirely built-up. This area had excellent prospects thirty years ago but removal of the Frisco Shops arrested its growth. It can be rated a "Fair" third grade area.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE C AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level - rises slightly in center of area

b. Favorable Influences. School at northeast corner of Jefferson and Sunshine -- Utilities -- Transportation.

c. Detrimental Influences. Cemetery to the north

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

2. INHABITANTS:

a. Occupation Wage earners, white collared, clerical; b. Estimated annual family income \$ 1500-2500

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

e. Infiltration of Above classes; f. Relief families Very few, if any

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

3. BUILDINGS:

	PREDOMINATING _____ %	OTHER TYPE _____ %	OTHER TYPE _____ %
a. Type	<u>Singles 4-6 rms</u>	_____	_____
b. Construction	<u>Frame, few brick</u>	_____	_____
c. Average Age	<u>1-15</u> Years	_____ Years	_____ Years
d. Repair	<u>Fair to good</u>	_____	_____
e. Occupancy	<u>35</u> %	_____ %	_____ %
f. Home ownership	<u>65</u> %	_____ %	_____ %
g. Constructed past yr.	<u>Five</u>	_____	_____
h. 1929 Price range	\$ <u>2000-4500</u> 100%	\$ _____ 100%	\$ _____ 100%
i. 1936 Price range	\$ <u>1800-3500</u> 75%	\$ _____ %	\$ _____ %
j. 1937 Price range	\$ <u>1800-3500</u> 75%	\$ _____ %	\$ _____ %
k. Sales demand	\$ <u>Poor</u>	\$ _____	\$ _____
l. Activity	<u>Poor</u>	_____	_____
m. 1929 Rent range	\$ <u>20 - 40</u> 100%	\$ _____ 100%	\$ _____ 100%
n. 1936 Rent range	\$ <u>15 - 30</u> 75%	\$ _____ %	\$ _____ %
o. 1937 Rent range	\$ <u>15 - 30</u> 75%	\$ _____ %	\$ _____ %
p. Rental demand	\$ <u>20</u>	\$ _____	\$ _____
q. Activity	<u>Fair</u>	_____	_____

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

5. CLARIFYING REMARKS: On Portland in center of area are a few new houses. The area is small and the majority of houses are small frame cottages.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE C AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences.

Proximity to State Teachers College - Park at south end -
Surrounded by better areas - schools - utilities
Transportation

c. Detrimental Influences.

Poor drainage which may be overcome by recent installation
of storm sewers

d. Percentage of land improved 50 %;

50

e. Trend of desirability next 10-15 yrs. Down

Down

2. INHABITANTS:

a. Occupation Wage earners

Wage earners

b. Estimated annual family income \$ Up to \$1600

Up to \$1600

c. Foreign-born families No %;

No

predominating; d. Negro No %

No

e. Infiltration of Wage earners

Wage earners

f. Relief families Few

Few

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

Yes

3. BUILDINGS:

	PREDOMINATING _____ %	OTHER TYPE _____ %	OTHER TYPE _____ %
a. Type	<u>3-6 rm singles</u>		
b. Construction	<u>1 sty frames</u>		
c. Average Age	<u>15-25</u> Years	_____ Years	_____ Years
d. Repair	<u>Fair</u>		
e. Occupancy	<u>98</u> %	_____ %	_____ %
f. Home ownership	<u>60</u> %	_____ %	_____ %
g. Constructed past yr.	<u>1</u>		
h. 1929 Price range	\$ <u>1500-3000</u> 100%	\$ _____ 100%	\$ _____ 100%
i. 1936 Price range	\$ <u>1200-2500</u> 75%	\$ _____ %	\$ _____ %
j. 1937 Price range	\$ <u>1200-2500</u> 75%	\$ _____ %	\$ _____ %
k. Sales demand	\$ <u>Poor</u>	\$ _____	\$ _____
l. Activity	<u>Negligible</u>		
m. 1929 Rent range	\$ <u>20 - 25</u> 100%	\$ _____ 100%	\$ _____ 100%
n. 1936 Rent range	\$ <u>15 - 20</u> %	\$ _____ %	\$ _____ %
o. 1937 Rent range	\$ <u>15 - 20</u> %	\$ _____ %	\$ _____ %
p. Rental demand	\$ _____	\$ _____	\$ _____
q. Activity	<u>Fair</u>		

Limited

Ample

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

5. CLARIFYING REMARKS:

This is Colonial Place developed about 18 years ago when it was the
residential district in southeastern Springfield. Houses are of a
cheaper grade than those of the adjoining area. The area has never proven popular.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE C AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. Utilities - transportation

c. Detrimental Influences. No sewers -- nearest school at Jefferson & Sunshine -- Two or three suburban "night spots" such as tap rooms on nearby National Avenue.

d. Percentage of land improved 75 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

a. Occupation White collared, salesmen and clerical; b. Estimated annual family income \$ 1500-2500

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

e. Infiltration of _____; f. Relief families Very few

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

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles 5-6 rms</u>					
	<u>Frame 50%</u>					
b. Construction	<u>Brick 50%</u>					
c. Average Age	<u>18</u> Years		_____ Years		_____ Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98</u> %		_____ %		_____ %	
f. Home ownership	<u>65</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>2000-3500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. <u>1936</u> Price range	\$ <u>1500-2000</u>	<u>75</u> %	\$ _____	_____ %	\$ _____	_____ %
j. <u>1937</u> Price range	\$ <u>1500-2000</u>	<u>75</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>Poor</u>		\$ _____		\$ _____	
l. Activity	<u>Negligible</u>					
m. 1929 Rent range	\$ <u>15 - 25</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. <u>1936</u> Rent range	\$ <u>12 - 20</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
o. <u>1937</u> Rent range	\$ <u>12 - 20</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>15 - 20</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS: Moderately good suburban area of one-story brick and frame houses. The area got off to a good start shortly after the World War but its popularity did not continue. Construction of virtually all houses herein was financed by the Farm & Home Savings and Loan Association.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE 0 AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. School at Grand near Kickapoo -- Transportation -- Utilities
- c. Detrimental Influences. Railroad tracks traversing area
- d. Percentage of land improved 55 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Clerical, wage earners; b. Estimated annual family income \$ 1200-2000
- c. Foreign-born families No %; _____ predominating; d. Negro No %; _____ %
- e. Infiltration of Moderate income; f. Relief families Very few
- g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING _____ %	OTHER TYPE _____ %	OTHER TYPE _____ %
a. Type	<u>5-6 rm bungalows</u>	_____	_____
b. Construction	<u>Frame, few brick</u>	_____	_____
c. Average Age	<u>1-35</u> Years	_____ Years	_____ Years
d. Repair	<u>Good to fair</u>	_____	_____
e. Occupancy	<u>95</u> %	_____ %	_____ %
f. Home ownership	<u>80</u> %	_____ %	_____ %
g. Constructed past yr. <u>10</u>	_____	_____	_____
h. 1929 Price range	\$ <u>4000-10,000</u> 100%	\$ _____ 100%	\$ _____ 100%
i. <u>1936</u> Price range	\$ <u>2800-7000</u> 70%	\$ _____ %	\$ _____ %
j. <u>1937</u> Price range	\$ <u>2800-7000</u> 70%	\$ _____ %	\$ _____ %
k. Sales demand	\$ <u>4000 5-6 rms</u>	\$ _____	\$ _____
l. Activity	<u>Only new houses have been selling</u>	_____	_____
m. 1929 Rent range	\$ <u>30 - 60</u> 100%	\$ _____ 100%	\$ _____ 100%
n. <u>1936</u> Rent range	\$ <u>25 - 50</u> 80%	\$ _____ %	\$ _____ %
o. <u>1937</u> Rent range	\$ <u>25 - 50</u> 80%	\$ _____ %	\$ _____ %
p. Rental demand	\$ <u>Up to \$35</u>	\$ _____	\$ _____
q. Activity	<u>Good - Not many rent houses</u>	_____	_____

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

5. CLARIFYING REMARKS: There has been some building of moderately priced houses (up to \$5000) in this area during the last 18 months. It is a good rent area occupied by small business men, clerical workers. The railroad tracks running through the area constitute a detrimental influence although travel is light on the railroad.

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All utilities Transportation -- schools -- Jr. High School at Page and Jefferson, grade school at Kimbrough and Grand, State Teachers College at southeast corner Close in.

c. Detrimental Influences. Some difficulty in drainage which new storm sewers are expected to overcome Trend toward boarding houses -- Obsolescence.

d. Percentage of land improved 97 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS: School teachers, white

a. Occupation collared, clerical, business & professional; b. Estimated annual family income \$ 1200-1500

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

e. Infiltration of "Average" class; f. Relief families Few

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

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles 5-10 rm</u>		<u>Few multi-family</u>			
	<u>Frame, 80% 2 sty</u>					
b. Construction	<u>20% one story</u>					
c. Average Age	<u>10-50</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>98</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>45</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>2800-12,000</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1936 Price range	\$ <u>2000- 8,000</u>	<u>65</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1937 Price range	\$ <u>2000- 8,000</u>	<u>65</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>Under \$4000 5-6 rms</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>30 - 60</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1936 Rent range	\$ <u>25 - 45</u>	<u>75</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1937 Rent range	\$ <u>25 - 45</u>	<u>75</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>Up to \$35</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: This is an old section wherein good rental demand prevails chiefly because of the State Teachers College nearby. It is rapidly turning to a rooming and boarding house section, particularly that portion within several blocks west and north of the college. Being close to the south side business district is another advantage. There are a few apartments scattered throughout the area.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE C AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. Business center - all utilities - Good transportation.
- c. Detrimental Influences. Negro encroachment across St. Louis St. to north in D-4 --
Some unpaved streets -- Nearest school at McDaniel & Hampton,
through heavy traffic and across railroad tracks
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Clerical, wage earners; b. Estimated annual family income \$ 900, 1500
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____
- e. Infiltration of Above class _____; f. Relief families Very few
- g. Population is increasing slowly _____; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	100	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>4-6 rm singles</u>						
	<u>Brick 10%</u>						
b. Construction	<u>1-sty frame 90%</u>						
c. Average Age	<u>1-25</u> Years			_____ Years		_____ Years	
d. Repair	<u>Fair to good</u>						
e. Occupancy	<u>98</u> %			_____ %		_____ %	
f. Home ownership	<u>55</u> %			_____ %		_____ %	
g. Constructed past yr.	<u>Two</u>						
h. 1929 Price range	\$ <u>2000-3500</u>	<u>100</u> %		\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. <u>1936</u> Price range	\$ <u>1500-2800</u>	<u>75</u> %		\$ _____	_____ %	\$ _____	_____ %
j. <u>1937</u> Price range	\$ <u>1500-2800</u>	<u>75</u> %		\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>Up to \$2000</u>			\$ _____		\$ _____	
l. Activity	<u>Fair</u>						
m. 1929 Rent range	\$ <u>20 - 30</u>	<u>100</u> %		\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. <u>1936</u> Rent range	\$ <u>15 - 25</u>	<u>80</u> %		\$ _____	_____ %	\$ _____	_____ %
o. <u>1937</u> Rent range	\$ <u>15 - 25</u>	<u>80</u> %		\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>20 - 5 rms.</u>			\$ _____		\$ _____	
q. Activity	<u>Fair</u>						

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

5. CLARIFYING REMARKS: This is a small area of reasonably good bungalows and cottages,
occupied by a substantial class of moderate income people.
St. Louis St. is an arterial highway, on each side of which
a variety of small business is developing.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE 0 AREA NO. 7

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to slightly rolling on south side.
- b. Favorable Influences. Grade school at Lynn and Washington, Sr. High School at Jefferson and Central, Drury College at south end - Good transportation - All utilities - Midway between north and south business districts. - Near Court House, City Hall, Post Office, Libraries.
- c. Detrimental Influences. Obsolescence -- surrounded by business and industrial encroachment
- d. Percentage of land improved 98 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Business, professional; school people; b. Estimated annual family income \$ 1800-5000
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____
- e. Infiltration of Above classes; f. Relief families Few
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING _____ %	OTHER TYPE _____ %	OTHER TYPE _____ %
a. Type	<u>Singles 5-12 rms</u>		
	<u>Frame 90%</u>		
b. Construction	<u>Brick 10%</u>		
c. Average Age	<u>1-55</u> Years	_____ Years	_____ Years
d. Repair	<u>Fair to good</u>		
e. Occupancy	<u>98</u> %	_____ %	_____ %
f. Home ownership	<u>80</u> %	_____ %	_____ %
g. Constructed past yr. <u>3 or 4</u>			
h. 1929 Price range	\$ <u>3000-10,000</u> <u>100</u> %	\$ _____ <u>100</u> %	\$ _____ <u>100</u> %
i. <u>1936</u> Price range	\$ <u>2000- 7,000</u> <u>70</u> %	\$ _____ %	\$ _____ %
j. <u>1937</u> Price range	\$ <u>2000- 7,000</u> <u>70</u> %	\$ _____ %	\$ _____ %
k. Sales demand	\$ <u>Poor</u>	\$ _____	\$ _____
l. Activity	<u>Negligible</u>		
m. 1929 Rent range	\$ <u>35 - 60</u> <u>100</u> %	\$ _____ <u>100</u> %	\$ _____ <u>100</u> %
n. <u>1936</u> Rent range	\$ <u>30 - 45</u> <u>80</u> %	\$ _____ %	\$ _____ %
o. <u>1937</u> Rent range	\$ <u>30 - 50</u> <u>85</u> %	\$ _____ %	\$ _____ %
p. Rental demand	\$ <u>Up to \$45</u>	\$ _____	\$ _____
q. Activity	<u>Good</u>		

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

5. CLARIFYING REMARKS: Much prestige has attached to this area during the last 40 years and its desirability continues. There has been some new building in the section during the last few years although most of the houses are well over thirty years in age. It can probably be classed as the best third grade section in the city. Drury College and Springfield High School in the south end of this area help to increase the demand for houses. Ground values have been well sustained.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE 0 AREA NO. 8

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Rises slightly from both sides to vicinity of Grant and Douglas

b. Favorable Influences. Parochial school at Scott & Lyon, grade school at Broadway & Webster, also near Division & Missouri -- Good transportation -- All utilities -- Located near Drury College and Springfield High School with court house, city hall and post office within area.

c. Detrimental Influences. Obsolescence -- Encroachment of variety of small business and industry -- Railroad at west end.

d. Percentage of land improved 97 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS: Retired, wage earners.

a. Occupation clerical, business; b. Estimated annual family income \$ 900-3000

c. Foreign-born families Few %; _____ predominating; d. Negro No %; _____

e. Infiltration of Above classes; f. Relief families About 40

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

3. BUILDINGS:

	PREDOMINATING _____ %	OTHER TYPE _____ %	OTHER TYPE _____ %
a. Type	<u>Singles 4-10 rms</u>	<u>Few 2-family & multi family</u>	
b. Construction	<u>Frame 1 & 2 sty</u>		
c. Average Age	<u>20-50</u> Years	_____ Years	_____ Years
d. Repair	<u>Poor</u>		
e. Occupancy	<u>99</u> %	_____ %	_____ %
f. Home ownership	<u>55</u> %	_____ %	_____ %
g. Constructed past yr.	<u>None</u>		
h. 1929 Price range	\$ <u>2200-7000</u> 100 %	\$ _____ 100 %	\$ _____ 100 %
i. 1936 Price range	\$ <u>1500-5000</u> 70 %	\$ _____ %	\$ _____ %
j. 1937 Price range	\$ <u>1500-5000</u> 70 %	\$ _____ %	\$ _____ %
k. Sales demand	\$ <u>Up to \$2000</u>	\$ _____	\$ _____
l. Activity	<u>Fair</u>		
m. 1929 Rent range	\$ <u>18 - 45</u> 100 %	\$ _____ 100 %	\$ _____ 100 %
n. 1936 Rent range	\$ <u>15 - 35</u> 80 %	\$ _____ %	\$ _____ %
o. 1937 Rent range	\$ <u>15 - 35</u> 80 %	\$ _____ %	\$ _____ %
p. Rental demand	\$ <u>Up to \$25</u>	\$ _____	\$ _____
q. Activity	<u>Good</u>		

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

5. CLARIFYING REMARKS: A mediocre third grade area as far as security is concerned but one in which circumstances, enumerated in 1-b above, contribute to a fair sales and a good rental demand. Families moving to Springfield choose its older and cheaper houses because of its location near schools, between "towns", near the court house, post office, etc. It is an area typical of Springfield with a variety of houses, some good, others old and poor. It does not compare with the better grade of houses in C-3. Although the security is inferior to that in C-5 and C-1, it is a better sales and rental area than either. It is occupied by a variety of retired persons, clerical white collared people, small business men, but wage earners predominate among the occupational classes.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE C AREA NO. 9

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level to slightly rolling.
- b. Favorable Influences. Grade schools at Grant & High, Atlantic & Noddleton; Jr. High on Atlantic near Spruce -- All utilities -- More paved streets than other north-end district of same size.
- c. Detrimental Influences. Some unpaved streets -- Limited traffic arteries to south end across railroad tracks.

d. Percentage of land improved 87 %; e. Trend of desirability next 10-15 yrs. Static to down

2. INHABITANTS:

- a. Occupation Mechanics, shop fore- ; b. Estimated annual family income \$ 1000-2500
men
- c. Foreign-born families 0 %; _____ predominating; d. Negro 0 %; _____ %
- e. Infiltration of Above class ; f. Relief families About 15
- g. Population is increasing Slowly ; decreasing _____ ; static _____

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles 3-6 rm, bungalows, cottages</u>					
	<u>Frame 80%</u>					
b. Construction	<u>Brick 20%</u>					
c. Average Age	<u>1-25</u>	Years	_____	Years	_____	Years
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98</u>	%	_____	%	_____	%
f. Home ownership	<u>70</u>	%	_____	%	_____	%
g. Constructed past yr.	<u>About 6</u>					
h. 1929 Price range	\$ <u>1700-6500</u>	100%	\$ _____	100%	\$ _____	100%
i. <u>1936</u> Price range	\$ <u>1200-4000</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
j. <u>1937</u> Price range	\$ <u>1200-4000</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>To \$3000</u>		\$ _____		\$ _____	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>10 - 30</u>	100%	\$ _____	100%	\$ _____	100%
n. <u>1936</u> Rent range	\$ <u>8 - 25</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
o. <u>1937</u> Rent range	\$ <u>8 - 25</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>Up to \$20</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: This is Woodland Heights, the best district in the north end. It is occupied largely by Frisco shop foremen and higher income mechanics. There are many good houses in the area, some new. It would be a second grade area were it not for the goodly number of small, cheap houses scattered among the good ones. Mortgage lenders will finance in this section up to a reasonably high percentage of the value and on long terms. Following reemployment in Frisco shops in 1935-36 the area picked up in sales and rentals, suffered some with the recession in late 1937.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE C AREA NO. 10

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. Utilities -- Transportation

c. Detrimental Influences. Distance to school -- railroad tracks -- Not entirely paved.

d. Percentage of land improved 35 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

a. Occupation Wage earners; b. Estimated annual family income \$ 750-1500

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

e. Infiltration of Laborers; f. Relief families Few

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

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles 4-5 rms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>18</u> Years			_____ Years		_____ Years
d. Repair	<u>Poor</u>					
e. Occupancy	<u>96</u> %			_____ %		_____ %
f. Home ownership	<u>65</u> %			_____ %		_____ %
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$1500-3000</u>	100%	\$ _____	100%	\$ _____	100%
i. <u>1936</u> Price range	<u>\$1000-1500</u>	60 %	\$ _____	_____ %	\$ _____	_____ %
j. <u>1937</u> Price range	<u>\$1000-1500</u>	60 %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>Poor</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ 12 - 25</u>	100%	\$ _____	100%	\$ _____	100%
n. <u>1936</u> Rent range	<u>\$ 10 - 20</u>	70 %	\$ _____	_____ %	\$ _____	_____ %
o. <u>1937</u> Rent range	<u>\$ 10 - 20</u>	70 %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ Up to \$16</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS: This is made up of Crutcher Addition on the south and Glenstone Court on the north. Both were built up about 20 years ago, very cheaply, with financing by the Farm & Home Savings & Loan Ass'n. About 34 houses were sold four years ago on share trades of this association. This section is dull from both sales and rental standpoints.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE B AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences.

Utilities -- Transportation fair -- Fasnicht Park between two additions -- Schools at Main near Grand and at Jefferson and Sunshine

c. Detrimental Influences.

Cemetery adjoining Holman Park Addition -- Approach to Holman Park Addition only on one street.

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

2. INHABITANTS:

a. Occupation Laborers; b. Estimated annual family income \$ 500-1100

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

e. Infiltration of ; f. Relief families about 25

g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles & 5 rms</u>	<u>100</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
b. Construction	<u>Frame</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
c. Average Age	<u>20-40</u> Years	<u> </u>	<u> </u> Years	<u> </u>	<u> </u> Years	<u> </u>
d. Repair	<u>Poor</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
e. Occupancy	<u>87</u> %	<u> </u>	<u> </u> %	<u> </u>	<u> </u> %	<u> </u>
f. Home ownership	<u>40</u> %	<u> </u>	<u> </u> %	<u> </u>	<u> </u> %	<u> </u>
g. Constructed past yr.	<u>None</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
h. 1929 Price range	\$ <u>700-2800</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. <u>1936</u> Price range	\$ <u>500-2000</u>	<u>67</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. <u>1937</u> Price range	\$ <u>500-3000</u>	<u>67</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>Poor</u>	<u> </u>	\$ <u> </u>	<u> </u>	\$ <u> </u>	<u> </u>
l. Activity	<u>Poor</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
m. 1929 Rent range	\$ <u>7-20</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. <u>1936</u> Rent range	\$ <u>5-15</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. <u>1937</u> Rent range	\$ <u>5-15</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>Up to \$10</u>	<u> </u>	\$ <u> </u>	<u> </u>	\$ <u> </u>	<u> </u>
q. Activity	<u>Poor</u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

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

5. CLARIFYING REMARKS:

This small semi-suburban area consists of Area Acres south of Fasnicht Park, created 20 years ago, and Holman Park Addition, 35 years old, north of Fasnicht Park. Neither is well built up. Their growth was arrested ten to fifteen years ago. Houses are cheap with very little demand for either rental or sales purposes.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE D AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level
- b. Favorable Influences. Close to business district -- Grade school at Mt. Vernon and Grant, also on Main near Grand -- All utilities -- Good transportation
- c. Detrimental Influences. Negroes in north end in vicinity of Grand and Grant -- Business encroachments in northern part of area.
- d. Percentage of land improved 97 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Clerks, wage earners ; b. Estimated annual family income \$ 600-1800
- c. Foreign-born families _____ %; Very few predominating; d. Negro Yes ; 6-8 %
- e. Infiltration of Negroes, laborers ; f. Relief families About 75
- g. Population is increasing _____ ; decreasing _____ ; static Yes

3. BUILDINGS:

	PREDOMINATING	<u>100</u> %	OTHER TYPE	<u>Few</u> %	OTHER TYPE	_____ %
a. Type	<u>Singles 1 & 2 sty</u>		<u>Apts and 2-fam flats</u>			
b. Construction	<u>Frame</u>					
c. Average Age	<u>10-60</u> Years		_____ Years		_____ Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>98</u> %		_____ %		_____ %	
f. Home ownership	<u>45</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 700-7000</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. <u>1936</u> Price range	<u>\$ 500-5000</u>	<u>65</u> %	\$ _____	_____ %	\$ _____	_____ %
j. <u>1937</u> Price range	<u>\$ 600-5000</u>	<u>65</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$ Poor</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$ 8 - 50</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. <u>1936</u> Rent range	<u>\$ 5 - 40</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
o. <u>1937</u> Rent range	<u>\$ 5 - 40</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ Up to \$25</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS: An old condition typical of close-in areas featured by business and industrial encroachments. In the southern part west of Main is a colony of negroes on both sides of Grand. It is a dull section for sales and rentals. The above range of values are not reconciled to the percentages quoted. At the 1929 peak the area had many cheap houses, including those occupied by negroes. Today there continues to be a wide range of houses in the area, some of the larger ones valued as high as \$5000 and the cheaper ones as low as \$600, possibly lower. With sales negligible, the percentages above given are to indicate the degree of shrinkage throughout the area.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE D AREA NO. 3

a. Description of Terrain. Level; declines slightly at north side

School at McDaniel & Hampton -- Close in --
all utilities -- Good transportation.

Unpaved streets north of St. Louis -- Dumping
ground and industrial area adjoining on the north --
Negro encroachment

d. Percentage of land improved 25%; e. Trend of desirability next 10-15 yrs. Down

a. Occupation Wage earners clerks ; b. Estimated annual family income \$ 700-1800

c. Foreign-born families 0%; predominating; d. Negro 100; 5%

e. Infiltration of Marxists; f. Relief families about 20

g. Population is increasing_____; decreasing_____; static Yes

PREDOMINATING 100 % OTHER TYPE _____ % OTHER TYPE _____ %

a. Type Singles 1 sty 4-6 rms

b. Construction Prone for brick _____

c. Average Age 5.45 Years _____ Years _____ Years

d. Repair Boor _____

e. Occupancy 97 % % %

f. Home ownership 36 % % %

g. Constructed past yr. None

h. 1929 Price range \$ 750-5000 100% \$ 100% \$ 100%

i. 1936 Price range \$ 500-1000 70% \$ % \$ %

j. 1937 Price range \$ 500-4000 70% \$ _____ % \$ _____ %

k. Sales demand \$ Poor \$ _____ \$ _____

1. Activity	<u>Poor</u>	<u></u>	<u></u>
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m. 1929 Rent range \$ 0.35 100% \$ 100% \$ 100%

n. 1936 Rent range \$ 6 - 30 75 % \$ 80 % \$ %

o. 1937 Rent range \$ 6 - 20 80 % \$ _____ % \$ _____ %

p. Rental demand \$ Up to \$20 \$_____ \$_____

g. Activity Good _____

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

CLARIFYING REMARKS: That portion of this area on St. Louis and Olive Sts. east of the railroad tracks would go into C-7 as far as the security is concerned but negroes moving in on these two streets have depressed that section of good houses a great deal. That part of the area from Fremont to Dellison, south of St. Louis is old but fair. The section which borders the industrial section along Mill is very trashy. St. Louis St. is dotted with a variety of small business institutions, etc.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE D AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Hollow follows course of creek which virtually parallels railroad which traverses area (see map). Southern portion slopes to lower ground. Section east of National Boulevard is level.
- b. Favorable Influences. Grade school at Sherman & Division and Negro school at Central and Sherman -- Transportation facilities -- All utilities.
- c. Detrimental Influences. Liberal sprinkling of negroes -- industrial encroachments -- Unpaved streets in all parts of area -- Dump'g grounds south of Division and east of Rogers.
- d. Percentage of land improved 75 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Low income laborers and wage earners; b. Estimated annual family income \$ Up to \$1100
- c. Foreign-born families 2 %; Various nationalities predominating; d. Negro Yes; 40 %
- e. Infiltration of Negroes, poor class; f. Relief families About 200
- g. Population is increasing Yes; decreasing Yes; static Yes

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles 2-6 rms</u>					
b. Construction	<u>Frame, few brick</u>					
c. Average Age	<u>1-50</u> Years					
d. Repair	<u>Poor except on National & Rogers. Central to Division</u>					
e. Occupancy	<u>93</u> %					
f. Home ownership	<u>30</u> %					
g. Constructed past yrs.	<u>5 or 6 in northeast part</u>					
h. 1929 Price range	<u>\$500-4000</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
i. <u>1936</u> Price range	<u>\$400-2200</u>	<u>70</u> %	\$		\$	
j. <u>1937</u> Price range	<u>\$400-2300</u>	<u>70</u> %	\$		\$	
k. Sales demand	<u>\$Up to \$1500</u>		\$		\$	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$7-35</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
n. <u>1936</u> Rent range	<u>\$5-25</u>	<u>75</u> %	\$		\$	
o. <u>1937</u> Rent range	<u>\$5-25</u>	<u>75</u> %	\$		\$	
p. Rental demand	<u>\$Up to \$15</u>		\$		\$	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS:

This area contains the negro concentration of Springfield. Colored occupants are found scattered in all sections excepting that east of National and north of Division. There is a wide variety of security. Houses along Rogers and National, north of Central and on Commercial east of Rogers are much newer and better kept up than in other parts. Negro houses are the usual run of such, many being cheap shacks. The above scale of values applies, as far as percentages are concerned, to the better properties. The predominating security is old and cheap and was at the 1929 peak.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE D AREA NO. 5

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Inclines to the center from east and west, declines abruptly at southwest end.
- b. Favorable Influences. School at Central near Campbell and close to Drury College and Springfield High School -- Near Court House, City Hall, Post Office, Library -- Close in -- All utilities -- Good transportation.
- c. Detrimental Influences. Industrial encroachments -- Negroes -- Obsolescence

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

2. INHABITANTS:

- a. Occupation Wage earners, laborers; b. Estimated annual family income \$ 700-1500
- c. Foreign-born families Few %; Italians predominating; d. Negro Yes; 20 %
- e. Infiltration of Negroes, laborers; f. Relief families About 60
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles 1 & 2 sty 4-10 rms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>30-55</u> Years		_____ Years		_____ Years	
d. Repair	<u>Very poor</u>					
e. Occupancy	<u>97</u> %		_____ %		_____ %	
f. Home ownership	<u>35</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>900-4000</u>	100 %	\$ _____	100 %	\$ _____	100 %
i. <u>1936</u> Price range	\$ <u>600-2500</u>	65 %	\$ _____	_____ %	\$ _____	_____ %
j. <u>1937</u> Price range	\$ <u>600-2500</u>	65 %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>Poor</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>5 - 35</u>	100 %	\$ _____	100 %	\$ _____	100 %
n. <u>1936</u> Rent range	\$ <u>5 - 25</u>	75 %	\$ _____	_____ %	\$ _____	_____ %
o. <u>1937</u> Rent range	\$ <u>5 - 25</u>	75 %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>Up to \$15</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS: A section of old houses surrounded on the east, west and south by industrial areas with a good deal of business and industrial encroachment in the area. It is occupied for the most part by a low income, low class of laborers with negroes scattered along the southern part.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE D AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level except for hollow between Mt. Vernon and Mill, west of Kansas Ave. to vicinity of Park Avenue
- b. Favorable Influences. Grade schools at Warren & Olive and Catalpa Ave. & Nichols in area, also at Fort & Madison, adjoining it - Transportation - Utilities.
- c. Detrimental Influences. No sewer in most of section between Mill & Division west of Kansas - Unpaved streets in all but few streets of entire area.
- d. Percentage of land improved 20 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

- a. Occupation Wage earners; b. Estimated annual family income \$ 400-1000
- c. Foreign-born families 2 %; Various nationalities predominating; d. Negro No %
- e. Infiltration of Poorer classes; f. Relief families About 125
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	<u>100</u> %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles 2 5 rm cottages</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>20-55</u> Years		_____ Years		_____ Years	
d. Repair	<u>Very poor</u>					
e. Occupancy	<u>97</u> %		_____ %		_____ %	
f. Home ownership	<u>35</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>700-2500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. <u>1936</u> Price range	\$ <u>400-2000</u>	<u>65</u> %	\$ _____	_____ %	\$ _____	_____ %
j. <u>1937</u> Price range	\$ <u>400-2000</u>	<u>65</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>Up to \$1200</u>		\$ _____		\$ _____	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>5 - 25</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. <u>1936</u> Rent range	\$ <u>4 - 20</u>	<u>75</u> %	\$ _____	_____ %	\$ _____	_____ %
o. <u>1937</u> Rent range	\$ <u>4 - 20</u>	<u>75</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>Up to \$10</u>		\$ _____		\$ _____	
q. Activity	<u>Fair - confined to very low income groups</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building No demand

5. CLARIFYING REMARKS: This area embraces the western portion of Springfield, all sparsely built except that section west of Fort (see map) between Nichols and Mill and another small section west of Grand. Except for the latter two sections the entire area is one of small frame cottages, most of which can be more properly described as "shacks" of the poorest type. It is occupied by the lowest income workers in the city. In the northern part of it, there was a decided pick-up in rents during the re-employment in the Frisco shops, but even so the average house brings no more than \$10 a month. On the whole it is a very poor fourth grade section.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE D AREA NO. 7

AREA DESCRIPTION - SECURITY MAP OF Springfield, Mo.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Virtually level east of Taylor and west of Broadway, south of High. Several hollows and draws between Taylor in eastern portion and Broadway.
- b. Favorable Influences. Jr. High on Spruce, near Atlantic; Grade schools at De Lawar and Dale, Kearny near Howard, High near Grant, Middleton near Atlantic. All utilities -- Proximity to Frisco shops. -- Transportation
- c. Detrimental Influences. Unpaved streets throughout most of area -- Negroes scattered between Boonville and National, chiefly north of North Shops -- Smoke nuisance affecting houses for several blocks north of Both North & South Shops -- Only four subways and three grade crossings (see Item 5)
- d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Down
(not including sparsely built up sections)

2. INHABITANTS:

- a. Occupation Wage earners; b. Estimated annual family income \$ 600-1800
- c. Foreign-born families few %; Various nationalities predominating; d. Negro Yes; 3 %
- e. Infiltration of Negroes, wage earners; f. Relief families About 250
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	100	%	OTHER TYPE	_____	%	OTHER TYPE	_____	%
a. Type	<u>Singles 3-10 rms</u>								
b. Construction	<u>Frame, very few brick & stone</u>								
c. Average Age	<u>20-55</u> Years								
d. Repair	<u>Very poor</u>								
e. Occupancy	<u>95</u> %								
f. Home ownership	<u>50</u> %								
g. Constructed past yr.	<u>about 12</u>								
h. 1929 Price range	\$ <u>500-3000</u>		100%	\$ _____		100%	\$ _____		100%
i. <u>1935</u> Price range	\$ <u>400-2000</u>		70 %	\$ _____		%	\$ _____		%
j. <u>1937</u> Price range	\$ <u>400-3000</u>		70 %	\$ _____		%	\$ _____		%
k. Sales demand	\$ <u>Up to \$1500</u>			\$ _____			\$ _____		
l. Activity	<u>Fair</u>								
m. 1929 Rent range	\$ <u>7-25</u>		100%	\$ _____		100%	\$ _____		100%
n. <u>1936</u> Rent range	\$ <u>5-20</u>		75%	\$ _____		%	\$ _____		%
o. <u>1937</u> Rent range	\$ <u>5-20</u>		75%	\$ _____		%	\$ _____		%
p. Rental demand	\$ <u>10-15 singles</u>			\$ _____			\$ _____		
q. Activity	<u>Good</u>								

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

5. CLARIFYING REMARKS:

This area embraces all of the so-called "north end" excepting C-10 and is occupied entirely by low income wage earners, chiefly workers in the Frisco North and South Shops. That portion for a few blocks north of the railroad tracks is very old. All of the area is poorly kept up. One of its biggest handicaps is that access to it from all of the city south of the railroad tracks is limited to subways at National, Washington, Lyon and Grant, and grade crossings at Broadway, Weller and Kansas. Mortgage loans are limited to 50% of value and short term loans on the best security. Institutional lending in the area is negligible. There is a fair demand for houses by working men. Shacks occupied by negroes and those scattered throughout the area can be bought for as low as \$400, but on the better grade small 5-rm houses, the minimum price is around \$1000.

6. NAME AND LOCATION Springfield, Mo. SECURITY GRADE D AREA NO. 5