

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE A AREA NO. 1

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. Restrictions of Developers. Close to other better areas.

4. DETRIMENTAL INFLUENCES. Adjoining D-5

5. INHABITANTS: Business men, Professional, executives ; b. Estimated annual family income \$ 3500 up  
 a. Type Professional, executives ;  
 c. Foreign-born None ; % ; d. Negro No ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families None ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:  
 a. Type or types 2-story singles ; b. Type of construction Brick and frame ;  
 c. Average age 9 ; d. Repair Good

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	\$7500-12,000	\$9000	100%			100%
'32-33 low	(no sales made)			Only 2 renters in the area		
current	5000-7500	7000	70%	\$65	\$65	

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

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

8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 100 % ; c. Home owners 95 %

9. SALES DEMAND: a. Poor ; b. \_\_\_\_\_ ; c. Activity is Very little

10. RENTAL DEMAND: a. Only two rent houses, both occupied ; b. \_\_\_\_\_ ; c. Activity is \_\_\_\_\_

11. NEW CONSTRUCTION: a. Types \$7000, 2-story brick ; b. Amount last year Two

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS: \_\_\_\_\_

This is Farleigh Place, small but exclusive as to type of occupants. It is hidden from view of the adjoining D-5 by a heavy growth of trees. The latter exercises a very little detrimental influence on it. Mr. Barrow, agent for the developer, was pessimistic over prospects of selling lots for new houses. In the area, which is small, there are probably not more than three houses for sale. The area was opened 15 years ago.

15. Information for this form was obtained from Mr. Barrow, agent for developer of Farleigh Place; Mr. Quinn, Mr. Dittmore

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE A AREA NO. 2

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. The "swank" district of St. Joseph. Adjoining C-4, separated by a ridge and trees and in no way constitutes a detrimental influence..

4. DETRIMENTAL INFLUENCES. None

5. INHABITANTS: The more affluent business

a. Type and professional men; b. Estimated annual family income \$ 4500 up

c. Foreign-born None; %; d. Negro None; %;  
(Nationality) (Yes or No)

e. Infiltration of \_\_\_\_\_; f. Relief families None;

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

6. BUILDINGS:

a. Type or types Two story; b. Type of construction Brick;

c. Average age 15; d. Repair Very good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$15,000-30,000</u>	<u>\$15,000</u>	<u>100%</u>			<u>100%</u>
low	<u>No sales</u>			<u>Only one rent house</u>		
current	<u>No sales</u>		<u>70%</u>	<u>in the area</u>		

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

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

8. OCCUPANCY: a. Land 99%; b. Dwelling units 99%; c. Home owners 98%

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

10. RENTAL DEMAND: a. Only one rent house in the area; b. \_\_\_\_\_; c. Activity is \_\_\_\_\_

11. NEW CONSTRUCTION: a. Types None; b. Amount last year None, built up

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:

These large houses on each side of wide Noyes Boulevard are well kept up. Lawns slope gradually from sidewalk to houses. As a group the houses in this area are the largest in the city. The area is occupied by business and professional men of the higher income brackets. There is only one house for sale -- at \$16,000 with very little prospect of moving.

15. Information for this form was obtained from Mr. Barrow, Mr. Peterson, Mr. Block

Date 8-10-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE A AREA NO. 3
2. DESCRIPTION OF TERRAIN. Rolling
3. FAVORABLE INFLUENCES. Newest area in city
4. DETRIMENTAL INFLUENCES. Nearby cemetery
5. INHABITANTS:
  - a. Type Business, professional ; b. Estimated annual family income \$ 4000 up
  - c. Foreign-born None ;        %; d. Negro None ;        %;  
(Nationality) (Yes or No)
  - e. Infiltration of        ; f. Relief families None ;
  - g. Population is increasing Slowly ; decreasing        ; static.
6. BUILDINGS:
  - a. Type or types 2 & 1 story singles; b. Type of construction Brick ;
  - c. Average age 8 ; d. Repair Good
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4500-8500</u>	<u>\$6000</u>	<u>100%</u>	<u>No rent houses in 1929</u>	<u>      </u>	<u>100%</u>
<u>1932</u> low	<u>3500-5500</u>	<u>4500</u>	<u>65%</u>	<u>\$40 - 50</u>	<u>\$45</u>	<u>      </u>
current	<u>4000-6500</u>	<u>5500</u>	<u>70%</u>	<u>40 - 50</u>	<u>45</u>	<u>      </u>

Peak sale values occurred in 1929 and were        % of the 1929 level.  
Peak rental values occurred in 1929 and were        % of the 1929 level.
8. OCCUPANCY: a. Land 85 %; b. Dwelling units 100 %; c. Home owners 90 %
9. SALES DEMAND: a. Fair ; b.        ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. 5-7 room, \$45 ; c. Activity is Good  
5-7 room brick
11. NEW CONSTRUCTION: a. Types bungalows ; b. Amount last year 5
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to upward
14. CLARIFYING REMARKS:

This is Hundley Place except that portion on each side of Ashland Avenue. It is the newest development in St. Joseph, (Hundley Place). Sales have been very slow during the last few years, hardly enough in number to set up a valuation history.

15. Information for this form was obtained from Mr. Quinn, Mr. Barrow, Mr. Peterson

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE B AREA NO. 1
2. DESCRIPTION OF TERRAIN. Reasonably level.
3. FAVORABLE INFLUENCES. Location on higher ground than surrounding areas to the north, west and south. Newer and very good houses on Circle Drive and south side of Lover's Lane (in themselves worthy of "A" rating).
4. DETRIMENTAL INFLUENCES. No outstanding unfavorable influences.
5. INHABITANTS: Executive, professional men, salaried persons; b. Estimated annual family income \$ 1800-4000
- c. Foreign-born None; %; d. Negro None; %;
- (Nationality) (Yes or No)
- e. Infiltration of \_\_\_\_\_; f. Relief families One;
- g. Population is increasing Slowly; decreasing \_\_\_\_\_; static.
6. BUILDINGS: 1-story cottages, 2-story houses, all singles; b. Type of construction Frame, stucco, brick;
- c. Average age 10; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$5500-10,000</u>	<u>\$7500</u>	<u>100%</u>	<u>\$35 - 65</u>	<u>\$50</u>	<u>100%</u>
<u>1932</u> low	<u>3200- 6,500</u>	<u>(No sales)</u>		<u>25 - 45</u>	<u>32.50</u>	<u>60%</u>
current	<u>4000- 7,500</u>	<u>4750</u>	<u>65%</u>	<u>30 - 50</u>	<u>35</u>	<u>70%</u>

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

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

8. OCCUPANCY: a. Land 97 %; b. Dwelling units 99 %; c. Home owners 90 %
9. SALES DEMAND: a. Fair; b. New, 5-7 rm singles; c. Activity is Fair
10. RENTAL DEMAND: a. Very good; b. 5-7 room singles; c. Activity is Good-no vacancies
11. NEW CONSTRUCTION: a. Types Very little; b. Amount last year 6
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:  
On both sides of Lovers Lane in this area and on Circle Drive between Cornell and Grove, the security deserves a first grade rating but these spots are not large enough to segregate. Surrounding these sections are older houses of the one and two story type, brick, frame and stucco. In fact, the great variety of houses, large and small, some 30 years old, in the whole area detract very much from the better grade of property above mentioned. Only new houses are selling in this area which is a choice part of the city. Every available rent house is taken and the area is in great demand for rental purposes.
15. Information for this form was obtained from Mr. Barrow, Mr. Quinn, Mr. Dittmore, Mr. Block

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE B AREA NO. 2

2. DESCRIPTION OF TERRAIN. Level. Gradual slopes downward on both sides of Ashland Avenue and Lover's Lane.

3. FAVORABLE INFLUENCES. Scenic beauty, particularly along Lover's Lane with many very good sites for homes bordering on estates with suburban influence.

4. DETRIMENTAL INFLUENCES. Cemetery along Lover's Lane. Old houses among larger newer ones.

5. INHABITANTS: Chiefly old families, some well-to-do; b. Estimated annual family income \$ 3500 up  
a. Type \_\_\_\_\_; c. Foreign-born None \_\_\_\_\_%; d. Negro None \_\_\_\_\_%;  
(Nationality) (Yes or No)  
e. Infiltration of \_\_\_\_\_; f. Relief families None \_\_\_\_\_;  
g. Population is increasing Yes \_\_\_\_\_; decreasing \_\_\_\_\_; static.

6. BUILDINGS: A few new mansions but chiefly large old 2-story houses.  
a. Type or types \_\_\_\_\_; b. Type of construction Frame, brick \_\_\_\_\_;  
c. Average age New houses all under 8 years, old ones 30 years.; d. Repair Fair to good \_\_\_\_\_

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$4000-10,000</u>	<u>\$5500</u>	<u>100%</u>	<u>\$50 - 65</u>	<u>\$55</u>	<u>100%</u>
low	_____	_____	_____	<u>40 - 60</u>	<u>45</u>	_____
current	<u>1 sale in 3 years - \$4500</u>			<u>40 - 60</u>	<u>45</u>	_____

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

8. OCCUPANCY: a. Land 35%; b. Dwelling units 97%; c. Home owners 92%

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

10. RENTAL DEMAND: a. Fair; b. \_\_\_\_\_; c. Activity is No units available

11. NEW CONSTRUCTION: a. Types Large suburban homes; b. Amount last year 6

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Up. If some of the old houses were replaced by new ones, this would be an "A" area.

14. CLARIFYING REMARKS: This is a rather scattered area, very much suburban. It includes Lover's Lane, named and immortalized by the late poet, Eugene Field, who lived and worked for a time in St. Joseph. The houses on Lover's Lane are scattered, most of them old two-story structures and a few new ones. A cemetery detracts from the Lover's Lane section. On Ashland Ave., are three of the largest, newest and best houses in St. Joseph, mansions that cost more than \$35,000 each. But in other parts of the area are the older, two-story structures, well kept and occupied by leading citizens. Should a building boom strike St. Joseph, this area would be selected for the larger and better homes and could easily become a "first grade" section.

15. Information for this form was obtained from Mr. Peterson, Mr. Quinn, Mr. Dittmore, Miss Hines

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE B AREA NO. 3

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. Surrounding "A" areas. Location on Noyes Boulevard. Natural beauty of area. Suburban atmosphere.

4. DETRIMENTAL INFLUENCES. No major ones.

5. INHABITANTS: Business, executive,

a. Type professional men. ; b. Estimated annual family income \$ 4000 up

c. Foreign-born None ; None % ; d. Negro None ; None % ;  
(Nationality) (Yes or No)

e. Infiltration of None ; f. Relief families None ;

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

6. BUILDINGS:

a. Type or types Large 2 story ; b. Type of construction Brick, frame ;

c. Average age 30 ; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>No sales. These struc- tures would be priced at about \$10,000 but would not sell at that.</u>	<u>100%</u>	<u>100%</u>	<u>No rent houses</u>	<u>100%</u>	<u>100%</u>
low						
current						

Peak sale values occurred in 1929 and were None % of the 1929 level.

Peak rental values occurred in 1929 and were None % of the 1929 level.

8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 100 % ; c. Home owners 98 %

9. SALES DEMAND: a. None ; b. None ; c. Activity is None

10. RENTAL DEMAND: a. Not a rent area. ; c. Activity is None vacant

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS: An area very difficult to grade. It would be "A" were it not for the age of its large two-story houses, occupied by the leading most affluent families. On the north side of Frederick covering many acres, is the Wyatt estate, one of the largest and best in western Missouri. Across the street is a new \$35,000 house. The area is beautifully situated on Noyes Boulevard and Frederick Avenue. This was St. Joseph's swank district, 20 years ago. Real estate men do not remember a sale in this area in the last 8 years. There is no demand whatever for the large, aging two-story structures. Furthermore, the occupants, following St. Joseph tradition, do not care to move from their well-established homes. There is no new exclusive area in St. Joseph to which this class of occupants would move.

15. Information for this form was obtained from Mr. Barrow, Mr. Quinn, Mr. Peterson, Mr. Block

Date 8-11-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE B AREA NO. 4

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. Landscaping and natural beauty along Noyes Boulevard

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS:

- a. Type Business and professional ; b. Estimated annual family income \$ 3500 up
- c. Foreign-born None ;        %; d. Negro None ;        %;
- (Nationality) (Yes or No)
- e. Infiltration of        ; f. Relief families None ;
- g. Population is increasing        ; decreasing        ; static. Yes

6. BUILDINGS:

- a. Type or types 1 & 2-story singles; b. Type of construction Brick, frame ;
- c. Average age 15 years ; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4000-7500</u>	<u>\$6000</u>	<u>100%</u>	<u>Very few rent</u>	<u>      </u>	<u>100%</u>
<u>1932</u> low	<u>3000-6000</u>	<u>4000</u>	<u>65%</u>	<u>houses at from \$35</u>	<u>      </u>	<u>      </u>
current	<u>3500-6500</u>	<u>4500</u>	<u>75%</u>	<u>to \$75 a month</u>	<u>      </u>	<u>      </u>

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

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

8. OCCUPANCY: a. Land 95 %; b. Dwelling units 98 %; c. Home owners 85 %

9. SALES DEMAND: a. Fair ; b.        ; c. Activity is Poor

10. RENTAL DEMAND: a. Good ; b. 5-7 room, \$40 ; c. Activity is Good

1-story cottages

11. NEW CONSTRUCTION: a. Types 2-story brick ; b. Amount last year 12

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:       

This is one of the better residential areas of St. Joseph. Were it not for the lack of uniformity and the age of some of the structures, it would deserve an "A" rating. The best properties in the area are along the wide Noyes Boulevard (28th Street). With its large expensive homes, this area has displayed very little sales activity.

15. Information for this form was obtained from Mr. Quinn, Mr. Peterson, Mr. Barrow,

Miss Hines

Date 8-11-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE B AREA NO. 5
2. DESCRIPTION OF TERRAIN. Rolling, hilly
3. FAVORABLE INFLUENCES.
4. DETRIMENTAL INFLUENCES. None outstanding
5. INHABITANTS: Small income  
 a. Type business and professional; b. Estimated annual family income \$ 2000-3500  
 c. Foreign-born None; %; d. Negro None; %;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families One or two;  
 g. Population is increasing Slowly; decreasing \_\_\_\_\_; static.
6. BUILDINGS: 1-story  
 a. Type or types 5-room singles; b. Type of construction Frame, brick, stucco;  
 c. Average age 25; d. Repair Good to fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$3500-6000</u>	<u>\$5000</u>	<u>100%</u>	<u>\$50 - 75</u>	<u>\$60</u>	<u>100%</u>
<u>'32-33</u> low	<u>2750-4000</u>	<u>3500</u>	<u>60%</u>	<u>35 - 50</u>	<u>40</u>	<u>65%</u>
current	<u>3000-4500</u>	<u>4000</u>	<u>75%</u>	<u>35 - 50</u>	<u>40</u>	<u>65%</u>

Peak sale values occurred in 1937 and were 75 % of the 1929 level.

Peak rental values occurred in 1937 and were 65 % of the 1929 level.

8. OCCUPANCY: a. Land 88 %; b. Dwelling units 98 %; c. Home owners 90 %
9. SALES DEMAND: a. Good; b. 5-7 room \$4500; c. Activity is Good
10. RENTAL DEMAND: a. Good; b. 5 room, \$35-40; c. Activity is Good
11. NEW CONSTRUCTION: a. Types 5 room cottages; b. Amount last year 15 or 20
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS:

This is Brookdale, the best in St. Joseph from a sales standpoint. It is also an area where the rental demand is strong. Last year's sales included new houses. The area is occupied by a good class of people, business and professional men of moderate incomes.

15. Information for this form was obtained from Mr. Quinn, Mr. Peterson, Mr. Dittmore, Mr. Block

Date 8-11-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE B AREA NO. 6
2. DESCRIPTION OF TERRAIN. Level to slightly rolling
3. FAVORABLE INFLUENCES. Bartlett Park and golf course only short distance away.
4. DETRIMENTAL INFLUENCES.

5. INHABITANTS: Business, executive and professional men ; b. Estimated annual family income \$ 2500-4000
- c. Foreign-born None ; % ; d. Negro None ; % ;  
(Nationality) (Yes or No)
- e. Infiltration of \_\_\_\_\_ ; f. Relief families None ;
- g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes
6. BUILDINGS:
- a. Type or types 2-story singles ; b. Type of construction Brick and frame ;
- c. Average age 8 ; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$3500-6000</u>	<u>\$5000</u>	<u>100%</u>	<u>\$50 - 60</u>	<u>\$50</u>	<u>100%</u>
<u>'32-33</u> low	<u>3500-4500</u>	<u>4000</u>	<u>70%</u>	<u>45- 55</u>	<u>40</u>	<u>60%</u>
current	<u>5000-6250</u>	<u>5750</u>	<u>30%</u>	<u>45- 55</u>	<u>40</u>	<u>80%</u>

Peak sale values occurred in 1927 and were 75 % of the 1929 level.

Peak rental values occurred in 1937 and were 80 % of the 1929 level.

8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 98 % ; c. Home owners 95 %
9. SALES DEMAND: a. Good ; b. 5-room cottage ; c. Activity is Good
10. RENTAL DEMAND: a. Good ; b. Not a rent area ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types 5-room cottages ; b. Amount last year 12
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static
14. CLARIFYING REMARKS:

This area has a favorable influence in Bartlett Park. It is attractive in appearance, all houses well kept up. It is one of the newest areas in the city. Sales values quoted above apply chiefly to new houses. No sales of older houses in the area. This is an attractive area where home ownership is very high.

15. Information for this form was obtained from Mr. Schneider, Mr. Block, Mr. Quinn

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE B AREA NO. 7
2. DESCRIPTION OF TERRAIN. Level
3. FAVORABLE INFLUENCES.
4. DETRIMENTAL INFLUENCES.
5. INHABITANTS:  
 a. Type Business, professional ; b. Estimated annual family income \$ 3000 av.  
 c. Foreign-born None ; % ; d. Negro None ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families None ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes
6. BUILDINGS:  
 a. Type or types 1 & 2 story ; b. Type of construction Brick and frame ;  
 c. Average age 20 ; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$5000-8500</u>	<u>\$6750</u>	<u>100%</u>	<u>\$50 - 75</u>	<u>\$60</u>	<u>100%</u>
'32-33 low	<u>4500-6500</u>	<u>5000</u>	<u>70%</u>	<u>45 - 55</u>	<u>52.50</u>	<u>85%</u>
current	<u>4500-6500</u>	<u>5000</u>	<u>70%</u>	<u>45 - 60</u>	<u>55</u>	<u>87%</u>

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

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

8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 100 % ; c. Home owners 90 %
9. SALES DEMAND: a. Slow ; b. \_\_\_\_\_ ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. \_\_\_\_\_ ; c. Activity is Filled up
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This is Westminster Place, a small area which is beginning to show age, houses ranging from 10 to 30 years old. A few vacant lots are owned by the Tootles Estate. No sales have been made in this area for several years, save possibly one or two and values given above are more or less the asking price. There are very few rent houses, all in demand and all occupied.

15. Information for this form was obtained from Mr. Barrow, Mr. Peterson, Mr. Dittmore

Date 8-10-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 1
2. DESCRIPTION OF TERRAIN. Slopes slightly from Krug Park to Savannah Road
3. FAVORABLE INFLUENCES. Krug Park
4. DETRIMENTAL INFLUENCES. Distance from business sections.
5. INHABITANTS: Retired,  
 a. Type Executive and professional; b. Estimated annual family income \$ 2000-5000  
 c. Foreign-born None; None %; d. Negro None; None %;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families None;  
 g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static. Yes
6. BUILDINGS:  
 a. Type or types 2-sty. large houses; b. Type of construction Frame and brick;  
 c. Average age 35; d. Repair Good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$4000-8000</u>	<u>\$5800</u>	<u>100%</u>	<u>\$40 - 75</u>	<u>\$50</u>	<u>100%</u>
<u>1932</u> low	<u>3000-5500</u>	<u>4000</u>	<u>60%</u>	<u>35 - 55</u>	<u>40</u>	
current	<u>3000-5500</u>	<u>4000</u>	<u>60%</u>	<u>35 - 60</u>	<u>45</u>	

Only one sale in four years

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

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

8. OCCUPANCY: a. Land 85%; b. Dwelling units 98%; c. Home owners 95%
9. SALES DEMAND: a. Poor; b. \_\_\_\_\_; c. Activity is Very slow
10. RENTAL DEMAND: a. None - Not; b. rent area; c. Activity is None
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Limited
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward
14. CLARIFYING REMARKS: \_\_\_\_\_

This is a small area, well kept up and considered a good section. It lies near Krug Park, the best in the city. Houses in the area are the large 2-story type, very hard to sell when the ancestral owners leave them.

15. Information for this form was obtained from Mr. Dittmore, Mr. Quinn, Mr. Schneider

Date 8-10-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 2
2. DESCRIPTION OF TERRAIN. Rolling
3. FAVORABLE INFLUENCES.
4. DETRIMENTAL INFLUENCES.
5. INHABITANTS: Retired, clerical, some  
 a. Type business and professional ; b. Estimated annual family income \$1000-1800  
 c. Foreign-born None ;        % ; d. Negro None ;        % ;  
     (Nationality) (Yes or No)  
 e. Infiltration of        ; f. Relief families Probably 6 ;  
 g. Population is increasing        ; decreasing        ; static. Yes
6. BUILDINGS:  
 a. Type or types 1 & 2-story ; b. Type of construction Frame, brick ;  
 c. Average age 30 ; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$5000-7500</u>	<u>\$5500</u>	<u>100%</u>	<u>\$30 - 55</u>	<u>\$50</u>	<u>100%</u>
<u>1932</u> low	<u>3500-5500</u>	<u>4000</u>	<u>60%</u>	<u>25 - 45</u>	<u>37.50</u>	<u>75%</u>
current	<u>4000-6000</u>	<u>4250</u>	<u>65%</u>	<u>25 - 45</u>	<u>37.50</u>	<u>75%</u>

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

8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 99 % ; c. Home owners 70 %
9. SALES DEMAND: a. Poor ; b.        ; c. Activity is 1 sale in 1937
10. RENTAL DEMAND: a. Good ; b. 5-room singles ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Brick cottage ; b. Amount last year 1 house
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS:

*This area lies alongside a hill which adds to its desirability as a section in which to live, but the large old houses have no sales demand. The sale values given above are more or less estimates of values. There has been no volume on which to base any definite conclusion.*

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Mr. Peterson.

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 3
2. DESCRIPTION OF TERRAIN. Level to rolling
3. FAVORABLE INFLUENCES. Suburban atmosphere - adjoining "A" and "B" areas.
4. DETRIMENTAL INFLUENCES. Ashland Cemetery

5. INHABITANTS:
- a. Type Salaried persons, retired ; b. Estimated annual family income \$ 1800
- c. Foreign-born None ; None % ; d. Negro None ; None % ;  
(Nationality) (Yes or No)
- e. Infiltration of \_\_\_\_\_ ; f. Relief families None ;
- g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes
6. BUILDINGS:
- a. Type or types 1 & 2 story singles ; b. Type of construction Frame ;
- c. Average age 35 ; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$2000-4000</u>	<u>\$3000</u>	<u>100%</u>	<u>\$25 - 40</u>	<u>\$30</u>	<u>100%</u>
<u>1932</u> low	<u>1500-2800</u>	<u>No sales</u>		<u>25 - 35</u>	<u>27.50</u>	<u>85%</u>
current	<u>1500-3000</u>	<u>2000</u>	<u>60%</u>	<u>25 - 35</u>	<u>27.50</u>	<u>85%</u>

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

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

8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 95 % ; c. Home owners 85 %
9. SALES DEMAND: a. Fair ; b. New \$5000 singles ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. 5-room cottager ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Very little ; b. Amount last year 4
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: \_\_\_\_\_

That portion of this area on each side of Ashland Avenue is made up of one-story rather old cottages. The small section adjoining Ashland Cemetery compares favorably to A3 as to the grade of security, but there is no demand for it due to the cemetery. Sales have been negligible.

15. Information for this form was obtained from Mr. Quinn, Mr. Peterson, Mr. Barrow, Mr. Dittmore.

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 4

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. Adjoining better areas

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS:  
 a. Type Executive, clerical, etc.; b. Estimated annual family income \$ 1800-2700  
 c. Foreign-born None; None %; d. Negro No; No %;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families One; \_\_\_\_\_;  
 g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static.

6. BUILDINGS:  
 a. Type or types 1 & 2-story; b. Type of construction Frame, brick; \_\_\_\_\_;  
 c. Average age 25; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1250-3000</u>	<u>\$2750</u>	<u>100%</u>	<u>\$15 - 35</u>	<u>\$30</u>	<u>100%</u>
low	<u>No sales</u>			<u>10 - 25</u>	<u>22.50</u>	<u>75%</u>
current	<u>1000-2000</u>	<u>1500</u>	<u>65%</u>	<u>10- 25</u>	<u>22.50</u>	<u>75%</u>

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

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

8. OCCUPANCY: a. Land 95 %; b. Dwelling units 97 %; c. Home owners 55 %

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

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

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This small area is sandwiched between "A" and "B" areas, which is favorable. However, the distinction between them is very marked. Houses in C-4 are older, smaller and the district is not well kept up. It is difficult to understand why this poor area amid the best sections in the city and real estate men explain that it "just happens".

15. Information for this form was obtained from Mr. Quinn, Mr. Barrow, Mr. Dittenore

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 5

2. DESCRIPTION OF TERRAIN. Level to rolling

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. Lack of uniformity in construction, cheap construction among the good - much old property.

5. INHABITANTS: Executives, salaried workers, wage-earners ; b. Estimated annual family income \$ 1200-5000  
 c. Foreign-born None ; % ; d. Negro None ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families None ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:  
 a. Type or types 2-story ; b. Type of construction Frame and brick ;  
 c. Average age 30 ; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$2500-6000</u>	<u>\$4750</u>	<u>100%</u>	<u>\$30 - 75</u>	<u>\$50</u>	<u>100%</u>
<u>1932-33</u> low	<u>2000-3500</u>	<u>2750</u>	<u>60%</u>	<u>25 - 55</u>	<u>40</u>	<u>80%</u>
current	<u>2000-4500</u>	<u>3000</u>	<u>65%</u>	<u>25 - 60</u>	<u>40</u>	<u>80%</u>

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

8. OCCUPANCY: a. Land 95 %; b. Dwelling units 98 %; c. Home owners 95 %

9. SALES DEMAND: a. Fair ; b. All types, sizes ; c. Activity is Fair

10. RENTAL DEMAND: a. Good ; b. 5-7 room, \$50 ; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Small cottages ; b. Amount last year 4

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This district is typical of St. Joseph with all types and sizes in homes ranging in age from new to 50 years. There are many substantial houses less than 20 years old which cost upwards of \$10,000, but their values are much depreciated by the many small, old cottages, even "shacks". In this area are some small, new houses put up with second-hand material. The area has all types of occupants including business and professional men, high salaried executives and many low income people.

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Mr. Barrow, Mr. Peterson

Date 8-13-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 6

2. DESCRIPTION OF TERRAIN. Rolling to hilly

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. Distance from business section.

5. INHABITANTS: Small business men, clerical, etc.  
 a. Type men, clerical, etc.; b. Estimated annual family income \$ 1200  
 c. Foreign-born None; None %; d. Negro None; None %;  
 (Nationality) (Yes or No)

e. Infiltration of \_\_\_\_\_; f. Relief families 2  
 g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static. Yes

6. BUILDINGS:  
 a. Type or types 1-story 5-room singles; b. Type of construction Frame and brick  
 c. Average age 25; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$1500-3500</u>	<u>\$2500</u>	<u>100%</u>	<u>\$15 - 30</u>	<u>\$22.50</u>	<u>100%</u>
<u>1932</u> low	<u>No sales</u>			<u>12.50-30</u>	<u>15</u>	<u>65%</u>
current	<u>1000-2500</u>	<u>2000</u>	<u>75%</u>	<u>12.50-20</u>	<u>15</u>	<u>65%</u>

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

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

8. OCCUPANCY: a. Land 75%; b. Dwelling units 95%; c. Home owners 85%

9. SALES DEMAND: a. Fair; b. 5-room cottages; c. Activity is Fair

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

11. NEW CONSTRUCTION: a. Types Small cottages; b. Amount last year 3

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This is an area wherein houses are older than those in adjoining B-5. A good class of people live herein, largely families of working men, some executives and clerical workers. A few sales were made in the area in 1929 but hardly any since that time.

15. Information for this form was obtained from Mr. Dittmore, Mr. Schneider, Mr. Block

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 7

2. DESCRIPTION OF TERRAIN. Level to rolling.

3. FAVORABLE INFLUENCES. Close to Bartlett Park, golf course

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS: Executive, clerical,  
 a. Type business, professional; b. Estimated annual family income \$1000-2000  
 c. Foreign-born None;         %; d. Negro None;         %;  
 (Nationality) (Yes or No)  
 e. Infiltration of         ; f. Relief families Four;         ;  
 g. Population is increasing         ; decreasing         ; static. Yes

6. BUILDINGS: 2-story frame  
 a. Type or types 1-sty brick & frame; b. Type of construction Frame, brick;         ;  
 c. Average age 35; d. Repair Fair to good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$3500-6000</u>	<u>\$4500</u>	<u>100%</u>	<u>\$25-45</u>	<u>\$37.50</u>	<u>100%</u>
<u>1932</u> low	<u>2500-4000</u>	<u>3250</u>	<u>60%</u>	<u>20-35</u>	<u>27.50</u>	<u>70%</u>
current	<u>2500-4500</u>	<u>3500</u>	<u>65%</u>	<u>22.50-35</u>	<u>27.50</u>	<u>70%</u>

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

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

8. OCCUPANCY: a. Land 65%; b. Dwelling units 90%; c. Home owners 60%

9. SALES DEMAND: a. Fair; b. All types; c. Activity is Slow

10. RENTAL DEMAND: a. Good; b. 5-room \$25; c. Activity is Good

11. NEW CONSTRUCTION: a. Types Small cottages; b. Amount last year 8

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS:         

A respectable residential area occupied by the typical St. Joseph run of business, professional, clerical workers and some laborers. There are all types and sizes of homes. It is an area well preserved and of good appearance.

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Mr. Block, Mr. Schneider

Date 8-12-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE C AREA NO. 8

2. DESCRIPTION OF TERRAIN. Level to rolling

3. FAVORABLE INFLUENCES. Adjoins Bartlett Park, not far from golf course

4. DETRIMENTAL INFLUENCES. No outstanding ones

5. INHABITANTS: Clerical  
 a. Type Business, professional; b. Estimated annual family income \$ 1200-3000  
 c. Foreign-born None; %; d. Negro None; %;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families 10;  
 g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static. Yes

6. BUILDINGS:  
 a. Type or types 1 & 2 story; b. Type of construction Frame, brick;  
 c. Average age 30; d. Repair Fair to good

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4500-10,000</u>	<u>\$6000</u>	<u>100%</u>	<u>\$35-50</u>	<u>\$40</u>	<u>100%</u>
<u>1932</u> low	<u>3500- 5,000</u>	<u>4000</u>	<u>60%</u>	<u>20-35</u>	<u>27.50</u>	
current	<u>4000- 5,000</u>	<u>4200</u>	<u>60%</u>	<u>20-35</u>	<u>27.50</u>	

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

8. OCCUPANCY: a. Land \_\_\_\_\_%; b. Dwelling units 96%; c. Home owners \_\_\_\_\_%

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

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

11. NEW CONSTRUCTION: a. Types None; b. Amount last year 1 or 2

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS:  
An area with the typical St. Joseph variety of all sizes and types of houses, from 10 to 50 years old. That portion along Agency has some good homes, well kept, although not entirely built up.

15. Information for this form was obtained from Mr. Dittmore, Mr. Block, Mr. Schneider, Mr. Quinn

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 1

2. DESCRIPTION OF TERRAIN. Level to rolling and hilly

3. FAVORABLE INFLUENCES. None outstanding

4. DETRIMENTAL INFLUENCES. None outstanding for the type of area it is.

5. INHABITANTS:  
 a. Type Laborers, wage earners ; b. Estimated annual family income \$ 500-2500  
 c. Foreign-born Scattered few ; % ; d. Negro No ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families 60 ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:  
 a. Type or types 1 & 2 sty singles ; b. Type of construction Frame, brick ;  
 c. Average age 25 - 60 ; d. Repair Poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$7500-4500</u>	<u>\$3000</u>	<u>100%</u>	<u>\$15 - 40</u>	<u>\$30</u>	<u>100%</u>
<u>1932</u> low	<u>No sales</u>			<u>10 - 35</u>	<u>20</u>	<u>65%</u>
current	<u>7500-3000</u>	<u>2000</u>	<u>55%</u>	<u>10 - 35</u>	<u>20</u>	<u>65%</u>

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

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

8. OCCUPANCY: a. Land 80 %; b. Dwelling units 96 %; c. Home owners 40 %

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

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

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This is part of St. Joseph which was built up during the boom of 1886. It is a large area, occupied almost entirely by modest income people. Sales have been very low in the area during the last few years. It is often referred to by real estate people as the "North End" which is generally referred to as a poor sales area and one which lenders avoid. It has all types and sizes of old houses.

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Mr. Peterson

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 2

2. DESCRIPTION OF TERRAIN. Rolling to hilly

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. Dirt Streets

5. INHABITANTS:

a. Type Wage earners - laborers ; b. Estimated annual family income \$ 1000-2000  
 c. Foreign-born No ; % ; d. Negro No ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families 20 ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:

a. Type or types 1-story ; b. Type of construction Frame ;  
 c. Average age 30 years ; d. Repair Fair to poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1200-2500</u>	<u>\$1600</u>	<u>100%</u>	<u>\$10 - 30</u>	<u>\$20</u>	<u>100%</u>
<u>1932</u> low	<u>1000-1800</u>	<u>1500</u>	<u>60%</u>	<u>8 - 25</u>	<u>15</u>	<u>75%</u>
current	<u>1000-1800</u>	<u>1500</u>	<u>60%</u>	<u>8 - 25</u>	<u>15</u>	<u>75%</u>

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

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

8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 97 % ; c. Home owners 45 %

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

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

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This is an area of scattered small, run-down houses occupied by workers. It is not as old as D-1 and D-3, otherwise there is little difference in the type of property.

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore

Date 8-13-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 3
2. DESCRIPTION OF TERRAIN. Rolling to hilly
3. FAVORABLE INFLUENCES. Close in
4. DETRIMENTAL INFLUENCES. Business encroachment and resultant transition to rooming house district.
5. INHABITANTS Some business, professional
  - a. Type clerical, wage earners, retired; b. Estimated annual family income \$1000-5000
  - c. Foreign-born No; (Nationality) %; d. Negro Very few; (Yes or No) %;
  - e. Infiltration of \_\_\_\_\_; f. Relief families 160;
  - g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static.
6. BUILDINGS:
  - a. Type or types 1 & 2-story; b. Type of construction Brick, frame;
  - c. Average age 50 - 75; d. Repair Poor
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1000-3000</u>	<u>\$3500</u>	<u>100%</u>	<u>\$25 - 50</u>	<u>\$32.50</u>	<u>100%</u>
<u>1932</u> low	<u>No sales</u>			<u>12.50 - 30</u>	<u>20</u>	<u>70%</u>
current	<u>1000-3500</u>	<u>2500</u>	<u>55%</u>	<u>12.50 - 30</u>	<u>20</u>	<u>70%</u>

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

Peak rental values occurred in 1929 and were \_\_\_\_\_ % of the 1929 level.
8. OCCUPANCY: a. Land 98 %; b. Dwelling units 97 %; c. Home owners 45 %
9. SALES DEMAND: a. None; b. \_\_\_\_\_; c. Activity is Nil
10. RENTAL DEMAND: a. Good; b. Singles - \$20-25; c. Activity is Fair
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS:
 

This is one of the oldest parts of the city. Most of the houses in the southern one-half of it are more than 60 years old and many of them have been rooming houses for several decades. The area has all types and sizes of houses, all old. There is a fair rental demand for certain types of property but most of the security is so old, and so many of the houses are so large, that its peak has long since been reached and passed as a rent area.
15. Information for this form was obtained from Mr. Dittmore, Miss Hines, Mr. Schneider

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 4

2. DESCRIPTION OF TERRAIN. Level to hilly

3. FAVORABLE INFLUENCES. None

4. DETRIMENTAL INFLUENCES. A section occupied by negroes and low grade white; hence such detrimental influences as the adjoining Missouri River and old wholesale district make little difference to the occupants.

5. INHABITANTS: Laborers, Negroes  
 a. Type Laborers, Negroes; b. Estimated annual family income \$ 400-1000  
 c. Foreign-born Scattered few; %; d. Negro Yes; 30 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of Negroes; f. Relief families 100;  
 g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static. Yes

6. BUILDINGS:  
 a. Type or types 1-story singles; b. Type of construction Frame;  
 c. Average age 60; d. Repair Poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$1200-3000</u>	<u>\$1750</u>	<u>100%</u>	<u>\$10 - 25</u>	<u>\$17.50</u>	<u>100%</u>
low	<u>No sales</u>			<u>7.50-20</u>	<u>12.50</u>	<u>70%</u>
current	<u>800-1500</u>	<u>1000</u>	<u>55%</u>	<u>7.50-20</u>	<u>12.50</u>	<u>70%</u>

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

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

8. OCCUPANCY: a. Land 85 %; b. Dwelling units 90 %; c. Home owners 35 %

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

10. RENTAL DEMAND: a. Fair; b. Small houses; c. Activity is Fair

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: \_\_\_\_\_

An old trashy area with a large number of negroes. It runs along the Missouri River and the old wholesale district of the city and is occupied by a low class of laborers. There have been no sales to speak of in this area for eight years and rental demand is confined to the lowest grade properties which overwhelmingly predominate in the area.

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Miss Hines.

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 5

2. DESCRIPTION OF TERRAIN. Rolling to hilly

3. FAVORABLE INFLUENCES. Reasonably close in with a certain "aristocracy" which makes it desirable

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS: Business & professional men, executives, clerical workers  
a. Type \_\_\_\_\_; b. Estimated annual family income \$ 1000-5000

c. Foreign-born None; \_\_\_\_\_%; d. Negro None; \_\_\_\_\_%;  
(Nationality) (Yes or No)

e. Infiltration of \_\_\_\_\_; f. Relief families 6 \_\_\_\_\_;

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

6. BUILDINGS: 1 and 2-story singles  
a. Type or types \_\_\_\_\_; b. Type of construction Brick, frame \_\_\_\_\_;

c. Average age 35 \_\_\_\_\_; d. Repair Fair to good \_\_\_\_\_

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$2000-7000</u>	<u>\$4000</u>	<u>100%</u>	<u>\$35 - 75</u>	<u>\$45</u>	<u>100%</u>
<u>1932</u> low	<u>1500-3500</u>	<u>2000</u>	<u>50%</u>	<u>25 - 40</u>	<u>35</u>	<u>70%</u>
<u>Very few sales</u> current	<u>1500-4000</u>	<u>2250</u>	<u>55%</u>	<u>25 - 40</u>	<u>35</u>	<u>70%</u>

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

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

8. OCCUPANCY: a. Land 98%; b. Dwelling units 98%; c. Home owners 40%

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

10. RENTAL DEMAND: a. Good; b. Apts., 5-rm singles; c. Activity is Good

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS:  
This is an old section undoubtedly the best of the "D" areas from the standpoint of the desirability, security, type of occupants, and virtually every other angle. It is a typical area of all sizes and types of houses. Forty years ago, it was the swank district. Many of the city's most prominent business people live there, occupying their old houses. There are several wealthy men still residing in the area, preserving St. Joseph's tradition. In 1929 a few houses sold for from \$13,000 to \$20,000 but they were isolated cases. Today it is a very desirable rent area with houses and apartments much in demand but sales have been almost nil in the last 5 or 6 years.

15. Information for this form was obtained from Miss Hines, Mr. Block, Mr. Quinn

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 6
2. DESCRIPTION OF TERRAIN. Hilly
3. FAVORABLE INFLUENCES. Proximity to business district
4. DETRIMENTAL INFLUENCES. Age of property - Business encroachments
5. INHABITANTS: Retired, clerical wage earners ; b. Estimated annual family income \$ 1000-2400
- c. Foreign-born None ; % ; d. Negro Very few ; % ;  
(Nationality) (Yes or No)
- e. Infiltration of \_\_\_\_\_ ; f. Relief families 12 ;
- g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes
6. BUILDINGS:
- a. Type or types 2-story singles ; b. Type of construction Brick, frame ;
- c. Average age 60 ; d. Repair Poor
7. HISTORY:
- | YEAR            | SALE VALUES        |                 |             | RENTAL VALUES    |                 |             |
|-----------------|--------------------|-----------------|-------------|------------------|-----------------|-------------|
|                 | RANGE              | PREDOMINATING % |             | RANGE            | PREDOMINATING % |             |
| 1929 level      | <u>\$2000-4500</u> | <u>\$2800</u>   | <u>100%</u> | <u>\$35 - 50</u> | <u>\$40</u>     | <u>100%</u> |
| <u>1932</u> low | <u>No sales</u>    |                 |             | <u>20 - 30</u>   | <u>28</u>       | <u>65%</u>  |
| current         | <u>1800-3750</u>   | <u>2000</u>     | <u>50%</u>  | <u>20 - 35</u>   | <u>25</u>       | <u>65%</u>  |
- Peak sale values occurred in 1929 and were \_\_\_\_\_ % of the 1929 level.
- Peak rental values occurred in 1929 and were \_\_\_\_\_ % of the 1929 level.
8. OCCUPANCY: a. Land 98 % ; b. Dwelling units 98 % ; c. Home owners 35 %
9. SALES DEMAND: a. Poor ; b. \_\_\_\_\_ ; c. Activity is None
10. RENTAL DEMAND: a. Good ; b. Apts., 5-rm singles ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building No building
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS:  
An old, close-in area where rental demand is good but sales negligible. Some of the city's first large houses are found in this area. These have been in use as long as 70 years. It is something of an apartment and rooming house area.
15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Miss Hines

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 7

2. DESCRIPTION OF TERRAIN. Rolling to hilly

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. Negro District

5. INHABITANTS: Negroes, laborers, low income wage earners  
 a. Type \_\_\_\_\_ ; b. Estimated annual family income \$ 500-1200  
 c. Foreign-born Polish ; 4 % ; d. Negro Yes ; 38 % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of Negroes ; f. Relief families 105 ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:  
 a. Type or types 1 & 2 sty singles ; b. Type of construction Brick and frame ;  
 c. Average age 60 ; d. Repair Poor

7. HISTORY:

YEAR	SALE VALUES		RENTAL VALUES	
	RANGE	PREDOM- INATING %	RANGE	PREDOM- INATING %
1929 level	<u>\$800-2250</u>	<u>\$2250</u> 100%	<u>\$12 - 20</u>	<u>\$14</u> 100%
<u>1932</u> low	<u>No sales</u>		<u>8 - 15</u>	<u>10</u> 70%
current	<u>500-2750</u>	<u>1500</u> 55%	<u>8 - 15</u>	<u>10</u> 70%

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

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

8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 92 % ; c. Home owners 35 %

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

10. RENTAL DEMAND: a. Fair ; b. All smaller houses ; c. Activity is Fair

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This area contains the heaviest negro concentration of St. Joseph, also a reasonably large number of foreigners. The range of rentals given above applies only west of 22nd Street. East of 22nd rents which ranged from \$30 to \$50 in 1929 run from \$25 to \$35 today despite a sprinkling of Negroes therein. The area is old, with all types and sizes of construction.

15. Information for this form was obtained from Mr. Block, Mr. Quinn, Mr. Schneider  
Mr. Dittmore

Date 8-13-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 8

2. DESCRIPTION OF TERRAIN. Rolling

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. No paving

5. INHABITANTS:

- a. Type Low income wage earners ; b. Estimated annual family income \$ 500-1200  
 c. Foreign-born None ; % ; d. Negro None ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families None ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:

- a. Type or types 1-story singles ; b. Type of construction Frame ;  
 c. Average age 30 ; d. Repair Poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1000-2750</u>	<u>\$2000</u>	<u>100%</u>	<u>\$10 - 20</u>	<u>\$15</u>	<u>100%</u>
<u>1932</u> low	<u>800-1500</u>	<u>1000</u>	<u>50%</u>	<u>10 - 15</u>	<u>12</u>	
current	<u>800-1500</u>	<u>1000</u>	<u>50%</u>	<u>10 - 15</u>	<u>12</u>	

No sales in several years.

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

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

8. OCCUPANCY: a. Land 20 % ; b. Dwelling units 96 % ; c. Home owners about 75 %

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

10. RENTAL DEMAND: a. Fair ; b. Small cottages ; c. Activity is Fair

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS: \_\_\_\_\_

A small area of scattered acre tracts and gardens, occupied by low income workers, truck gardeners, etc. Streets are unpaved, houses are small, old shacks.

15. Information for this form was obtained from Mr. Dittmore, Mr. Schneider, Mr. Quinn

Date 8-12-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 9

2. DESCRIPTION OF TERRAIN. Sloping to hilly

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS:

- a. Type Wage earners, retired ; b. Estimated annual family income \$ 800-1500  
 c. Foreign-born Very few ; % ; d. Negro Probably 6 families ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families 60 ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:

- a. Type or types 1-story cottages ; b. Type of construction Frame ;  
 c. Average age 35 ; d. Repair Poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1500-4500</u>	<u>\$3000</u>	<u>100%</u>	<u>\$20 - 45</u>	<u>\$40</u>	<u>100%</u>
<u>1932</u> low	<u>1000-3000</u>	<u>2000</u>	<u>60%</u>	<u>10 - 35</u>	<u>30</u>	<u>75%</u>
current	<u>1500-3500</u>	<u>2500</u>	<u>70%</u>	<u>10 - 35</u>	<u>30</u>	<u>75%</u>

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

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

8. OCCUPANCY: a. Land 80 %; b. Dwelling units 95 %; c. Home owners 42 %

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

10. RENTAL DEMAND: a. Good ; b. 5-room, \$25 ; c. Activity is Good

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: \_\_\_\_\_

An area with one-story cottages predominating, occupied by a good class of people. It is set apart from adjoining D-7 (negro district) and D-10 because of a better grade of security and a higher class of occupants. However, like most of the St. Joseph areas, it has a wide variety of types of houses, also all classes of occupants.

15. Information for this form was obtained from Mr. Quinn, Mr. Block, Mr. Dittenmore, Mr. Peterson

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 10

2. DESCRIPTION OF TERRAIN. Level to hilly

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. Adjoining industrial plants and railroad yards are detrimental from the standpoint of desirability, but an advantage to this area as it is occupied entirely by workers from industrial plants and railroads.

5. INHABITANTS: Wage earners,  
 a. Type industrial workers ; b. Estimated annual family income \$ 600-1800  
Very few on west side  
 c. Foreign-born Scattered few ; % ; d. Negro near railroad tracks. ; % ;  
(Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families 165 ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:  
 a. Type or types 1 & 2 story ; b. Type of construction Frame, brick ;  
 c. Average age 35 ; d. Repair Poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$750-4000</u>	<u>\$2750</u>	<u>100%</u>	<u>\$10 - 27.50</u>	<u>\$20</u>	<u>100%</u>
<u>1932 low</u>	<u>500-2500</u>	<u>1500</u>	<u>55%</u>	<u>8 - 20</u>	<u>15</u>	<u>75%</u>
<u>Few in better parts of area current</u>	<u>500-3000</u>	<u>2000</u>	<u>60%</u>	<u>8 - 20</u>	<u>15</u>	<u>75%</u>

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

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

8. OCCUPANCY: a. Land 85 % ; b. Dwelling units 94 % ; c. Home owners 38 %

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

10. RENTAL DEMAND: a. Good ; b. Small 5-rm cottages \$8-15 ; c. Activity is Good, by low income workers only

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This large area has a variety of types of old houses but one-story cottages predominate. It is entirely a laboring man's area. Houses from 12th Street to the railroad tracks are very poor type of shacks, housing relief families, low wage earners. East of 12th Street and in the southern part of the area are a better class of occupants and better class of property. There have been a few sales in the better type of houses.

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Mr. Block

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 11
2. DESCRIPTION OF TERRAIN. Level
3. FAVORABLE INFLUENCES. None
4. DETRIMENTAL INFLUENCES. Adjoining railroad yards, wholesale and industrial area.
5. INHABITANTS:  
 a. Type Mexicans; b. Estimated annual family income \$ Very low  
 c. Foreign-born Yes; 5 %; d. Negro Yes; 12 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families 190 graded industrial includes adjoining areas;  
 g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static.
6. BUILDINGS:  
 a. Type or types 1 & 2 sty singles; b. Type of construction Frame;  
 c. Average age 45; d. Repair Very poor
7. HISTORY:
- | YEAR       | SALE VALUES                  |                    |             | RENTAL VALUES   |                    |             |
|------------|------------------------------|--------------------|-------------|-----------------|--------------------|-------------|
|            | RANGE                        | PREDOM-<br>INATING | %           | RANGE           | PREDOM-<br>INATING | %           |
| 1929 level | <u>\$800-1000</u>            |                    | <u>100%</u> | <u>\$8 - 12</u> | <u>\$10</u>        | <u>100%</u> |
| low        | <u>No sales in this area</u> |                    |             | <u>7.30-10</u>  | <u>8.</u>          |             |
| current    | <u>500- 600</u>              |                    |             | <u>7.30-10</u>  | <u>8</u>           |             |
- Peak sale values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.  
 Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.
8. OCCUPANCY: a. Land 80 %; b. Dwelling units 94 %; c. Home owners 20 %
9. SALES DEMAND: a. None; b. \_\_\_\_\_; c. Activity is None
10. RENTAL DEMAND: a. Fair; b. \_\_\_\_\_; c. Activity is Fair
11. NEW CONSTRUCTION: a. Types None; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: \_\_\_\_\_

This area adjoining the railroad yards and industrial, wholesale plants, houses the lowest type of people in St. Joseph. In the north end is the Mexican concentration. It is the heaviest relief section of the city. Home ownership is very low, sales are nil. Houses are all old, frame one and two story structures, terribly run down. They are merely shacks housing the type of occupants found in such areas.

15. Information for this form was obtained from Mr. Block, Mr. Quinn, Mr. Dittmore

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 12

2. DESCRIPTION OF TERRAIN. Hilly

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES.

5. INHABITANTS:

- a. Type Laborers ; b. Estimated annual family income \$1000-1800  
 c. Foreign-born None ; % ; d. Negro None ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families 25 ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static.

6. BUILDINGS:

- a. Type or types 1-story ; b. Type of construction Frame ;  
 c. Average age 10 ; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES		RENTAL VALUES		
	RANGE	PREDOMINATING %	RANGE	PREDOMINATING %	%
1929 level	<u>\$1000-3000</u>	<u>100%</u>	<u>\$15 - 25</u>	<u>\$20</u>	<u>100%</u>
<u>1932</u> low	<u>No sales in last</u>		<u>10 - 20</u>	<u>15</u>	<u>75%</u>
current	<u>four years</u>		<u>10 - 20</u>	<u>15</u>	<u>75%</u>

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

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

8. OCCUPANCY: a. Land 10 %; b. Dwelling units 98 %; c. Home owners 90 %

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

10. RENTAL DEMAND: a. Fair ; b. Small cottages ; c. Activity is Fair

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS: \_\_\_\_\_

This small area was opened for development some 12 to 16 years ago, by Nate Block and was designed to be a section of homes for industrial workers in St. Joseph and South St. Joseph. Its development was arrested by lack of demand. It is made up largely of acre tracts. According to consultants, whose names appear below, the proposed sale of an HOLC house for \$3100 (approved August 15, 1937) is the first sign of a sale in the area for several years. The section was hard hit because of the downward trend in industrial employment, hence the high proportion of relief people in the section.

15. Information for this form was obtained from Mr. Block, developer of the tract;

Mr. Quinn, Mr. Dittmore, Mr. Smith

Date 8-13-37

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 13

2. DESCRIPTION OF TERRAIN. Sloping, the area is on a hillside

3. FAVORABLE INFLUENCES.

4. DETRIMENTAL INFLUENCES. Distance from schools

5. INHABITANTS:

a. Type Industrial workers ; b. Estimated annual family income \$ 1800  
 c. Foreign-born None ; % ; d. Negro None ; % ;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_ ; f. Relief families Three ;  
 g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes

6. BUILDINGS:

a. Type or types 1 & 2 story ; b. Type of construction Frame ;  
 c. Average age 25 ; d. Repair Fair

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$2500-3500</u>	<u>\$3000</u>	<u>100%</u>	<u>\$22.50 to 35</u>	<u>30</u>	<u>100%</u>
<u>1932</u> low	<u>1000-2500</u>	<u>1500</u>	<u>60%</u>	<u>20 to 25</u>	<u>22.50</u>	<u>75%</u>
current	<u>1500-3000</u>	<u>2000</u>	<u>70%</u>	<u>20 to 25</u>	<u>22.50</u>	<u>75%</u>

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

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

8. OCCUPANCY: a. Land 95%; b. Dwelling units 96%; c. Home owners 50%

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

10. RENTAL DEMAND: a. Good ; b. 5 story singles ; c. Activity is Good

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

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static to downward

14. CLARIFYING REMARKS:

This is a small area on a hillside, sloping down toward King Hill Avenue. The type of construction is quite uniform, one-story and two-story frame houses built to attract workmen from the nearby industrial plants. Due to the distance from schools, it is not attractive to workers with families including children of school age. There have been virtually no sales during the last few years.

15. Information for this form was obtained from Mr. Quinn, Mr. Dittmore, Mr. Block

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 14
2. DESCRIPTION OF TERRAIN. Level
3. FAVORABLE INFLUENCES. None
4. DETRIMENTAL INFLUENCES. Condition of houses, all old frame shacks receiving no rehabilitation whatever. Location, being rather isolated but not far from packing plants.
5. INHABITANTS: Low grade white, Few foreigners ; b. Estimated annual family income \$ Very low
- c. Foreign-born Few ; 5 % ; d. Negro A few ; 5 % ;  
(Nationality) (Yes or No)
- e. Infiltration of Negroes ; f. Relief families 39 ;
- g. Population is increasing \_\_\_\_\_ ; decreasing \_\_\_\_\_ ; static. Yes
6. BUILDINGS:
- a. Type or types 1-Story shacks ; b. Type of construction Frame ;
- c. Average age 30 ; d. Repair Very poor
7. HISTORY:
- | YEAR            | SALE VALUES       |                          | RENTAL VALUES |                 |             |
|-----------------|-------------------|--------------------------|---------------|-----------------|-------------|
|                 | RANGE             | PREDOMINATING %          | RANGE         | PREDOMINATING % | %           |
| 1929 level      | <u>\$400-1200</u> | <u>100%</u>              | <u>\$6-10</u> | <u>\$8</u>      | <u>100%</u> |
| <u>1932</u> low | <u>200- 600</u>   | <u>No sales whatever</u> | <u>5- 8</u>   | <u>7.50</u>     |             |
| current         | <u>200- 600</u>   | <u>No sales whatever</u> | <u>5- 8</u>   | <u>7.50</u>     |             |
- Peak sale values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.
- Peak rental values occurred in \_\_\_\_\_ and were \_\_\_\_\_ % of the 1929 level.
8. OCCUPANCY: a. Land 60 % ; b. Dwelling units 98 % ; c. Home owners 30 %
9. SALES DEMAND: a. None ; b. \_\_\_\_\_ ; c. Activity is None
10. RENTAL DEMAND: a. None ; b. \_\_\_\_\_ ; c. Activity is None
11. NEW CONSTRUCTION: a. Types None ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward
14. CLARIFYING REMARKS: \_\_\_\_\_

This is Florence Addition, occupied by very low income, low-grade white people, a few negro families and a few foreigners. There is no sales at all in the area. It is a small area.

15. Information for this form was obtained from Mr. Dittmore, Mr. Quinn, Mr. Block

AREA DESCRIPTION

1. NAME OF CITY St. Joseph, Mo. SECURITY GRADE D AREA NO. 15

2. DESCRIPTION OF TERRAIN. Level. East end slopes slightly toward hill

3. FAVORABLE INFLUENCES. Area has all modern conveniences.

4. DETRIMENTAL INFLUENCES. Close to stockyards and packing plants. This constitutes unfavorable factor from standpoint of desirability of living conditions but it is an area suited to house workers in these plants.

5. INHABITANTS: Wage earners  
 a. Type Industrial workers; b. Estimated annual family income \$ 600-1200  
 c. Foreign-born Poles and Bohemian; %; d. Negro Yes; 8 %;  
 (Nationality) (Yes or No)  
 e. Infiltration of \_\_\_\_\_; f. Relief families 200;  
 g. Population is increasing \_\_\_\_\_; decreasing \_\_\_\_\_; static. Yes

6. BUILDINGS:  
 a. Type or types 1 & 2 sty singles; b. Type of construction Frame, brick, stucco;  
 c. Average age 35-40; d. Repair Fair to poor

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$1000-5000</u>	<u>\$3250</u>	<u>100%</u>	<u>\$7 - 50</u>	<u>\$20-30</u>	<u>100%</u>
<u>32-33</u> low	<u>No sales</u>			<u>7.50-27</u>	<u>20-22</u>	<u>20%</u>
current	<u>500-3000</u>	<u>2250</u>	<u>65%</u>	<u>7.50-27</u>	<u>20-22</u>	<u>20%</u>

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

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

8. OCCUPANCY: a. Land 89 %; b. Dwelling units 94 %; c. Home owners 75 %

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

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

11. NEW CONSTRUCTION: a. Types No activity; b. Amount last year None

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: This is South St. Joseph, exclusively a working man's section. Although a part of St. Joseph, it is off to itself with its own railroad yards, post-office, three banks and two business districts. This area was started in 1888 and grew to almost its present proportions 10 years later when the three packing plants (only two now) adjoining it made this one of the largest meat packing centers of the world at that time. The area has suffered terribly from a real estate standpoint due to the slump in packing plant employment. Sales are not made and rents are very definitely fixed at \$20 to \$22 a month for a small frame cottage. There is not a \$30-a-month house in the entire section. There are many relief families in the area, including a good number for whom the Welfare Board pays \$8 a month rent.  
 15. Information for this form was obtained from Glen Brumbaugh, South St. Joseph banker,

Mr. Smith, Mr. Block, Mr. Dittmore.

Date 8-12-37