

AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE FIRST AREA NO. A-1
2. DESCRIPTION OF TERRAIN. High rolling ground. This is the finest residential section of the city. Streets and grounds are attractively landscaped. Plots are of fair size.
3. FAVORABLE INFLUENCES. Convenience and attractiveness of location. Marked pride of ownership.
4. DETRIMENTAL INFLUENCES. None.
5. INHABITANTS:
  - a. Type Execs & professional men ; b. Estimated annual family income \$10,000 & up
  - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of None ; f. Relief families None ;
  - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types Singles ; b. Type of construction Frame - few brick ;
  - c. Average age 15 years ; d. Repair Excellent.
7. HISTORY:
 

SALE VALUES				RENTAL VALUES		
YEAR	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	\$15,000-\$50,000	\$25,000	100%	\$	\$	100%
1934 low	10,000- 30,000	18,000	70%	FORMERLY NOT A RENTAL AREA		
1937 current	12,000- 35,000	20,000	80%	85.-115.	100.	

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

Peak rental values occurred in      and were      % of the 1929 level.
8. OCCUPANCY: a. Land 90 % ; b. Dwelling units 99 % ; c. Home owners 90 %
9. SALES DEMAND: a. Fair ; b. Singles @ \$18-\$25,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Singles @ \$100 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year 1
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS: In this area rents do not show a fair return upon investment. There are one or two exceptional homes which have greater values than those given above.
15. Information for this form was obtained from See Explanations

Date June 19th 193 7



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE SECOND AREA NO. B-1
2. DESCRIPTION OF TERRAIN. Land rising to the west and becoming a plateau. A comparatively new section containing mostly singles. Plots are of fair size.
3. FAVORABLE INFLUENCES. Pleasant outlook and pride of ownership.
4. DETRIMENTAL INFLUENCES. Inconveniently located.
5. INHABITANTS: Minor executives and
  - a. Type small business men ; b. Estimated annual family income \$5,000-\$7,500
  - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of None ; f. Relief families None ;
  - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types Singles ; b. Type of construction Frame ;
  - c. Average age 12 years ; d. Repair Good
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	\$10,000-\$20,000	\$15,000	100%	\$	\$	100%
1934 low	7,000- 11,000	10,000	65%	NOT FORMERLY A RENTAL AREA		
1937 current	8,000- 14,000	12,000	80%	65.-\$80.	70.	

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

Peak rental values occurred in        and were        % of the 1929 level.
8. OCCUPANCY: a. Land 75\* % ; b. Dwelling units 100 % ; c. Home owners 80 %  
\*Sparsely settled - 20%
9. SALES DEMAND: a. Fair ; b Singles @ \$8-\$12,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b Singles @ \$65.-\$80. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year 15
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS: Properties in this area when rented generally do not show a fair return upon investment.

15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE SECOND AREA NO. B-2
2. DESCRIPTION OF TERRAIN. Land rising to the west and becoming a plateau. A slightly older section containing a mixture of one, two and three family homes. Plots are of fair size.
3. FAVORABLE INFLUENCES. Pleasant outlook and fair pride of ownership.
4. DETRIMENTAL INFLUENCES. Inconveniently located.
5. INHABITANTS: Minor executives and
  - a. Type small business men ; b. Estimated annual family income \$ 2,500-\$5,000
  - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of None ; f. Relief families None ;
  - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types 1-2-3 family ; b. Type of construction Frame ;
  - c. Average age 20 years ; d. Repair Good
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	\$6,000-\$15,000	\$8,000	100%	\$40.-\$65.	\$45.	100%
1934 low	4,500- 9,000	6,000	75%	32 <sup>1</sup> / <sub>2</sub> - 50.	35.	80%
1937 current	5,000- 11,000	7,000	85%	37 <sup>1</sup> / <sub>2</sub> - 55.	42 <sup>1</sup> / <sub>2</sub>	95%

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 75 % ; b. Dwelling units 98 % ; c. Home owners 80 %
9. SALES DEMAND: a. Fair ; b. Singles @ \$6-\$8,000 ; c. Activity is Fair  
Singles and Units
10. RENTAL DEMAND: a. Good ; b. @ \$40.-\$50. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; 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 Stable
14. CLARIFYING REMARKS: In the higher brackets this is not a profitable rental area.

15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN SECURITY GRADE SECOND AREA NO. B-3
2. DESCRIPTION OF TERRAIN. High rolling ground. A newer development of moderately priced homes on fair sized plots with well landscaped streets and grounds.
3. FAVORABLE INFLUENCES. Zoned for one family houses. Attractiveness of architecture.
4. DETRIMENTAL INFLUENCES. Inconveniently located. Lacks schools, churches and stores.
5. INHABITANTS: Minor executives and
  - a. Type small business men ; b. Estimated annual family income \$ 6,000
  - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of None ; f. Relief families None ;
  - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types Singles ; b. Type of construction Frame ;
  - c. Average age 10 years ; d. Repair Good
7. HISTORY:
 

SALE VALUES				RENTAL VALUES		
YEAR	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$9,000-\$18,000</u>	<u>\$12,000</u>	<u>100%</u>	<u>\$</u>		<u>100%</u>
1934 low	<u>6,250- 10,000</u>	<u>8,500</u>	<u>70%</u>	<u>NOT FORMERLY A RENTAL AREA</u>		
1937 current	<u>7,500- 13,000</u>	<u>10,500</u>	<u>85%</u>	<u>\$65.-\$100.</u>	<u>\$85.</u>	
<u>Peak</u> sale values occurred in <u>1929</u> and were <u>100</u> % of the 1929 level.						
<u>Peak</u> rental values occurred in <u></u> and were <u></u> % of the 1929 level.						
8. OCCUPANCY: a. Land 30 %; b. Dwelling units 99%; c. Home owners 90 %
9. SALES DEMAND: a. Fair ; b. Singles @ \$8,500-\$12,000 c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Singles @ \$70.-\$80. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year 1
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:
15. Information for this form was obtained from See Explanations

Date June 19th 1937

(Over)



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE SECOND AREA NO. B-4
2. DESCRIPTION OF TERRAIN. Steeply rising to high land in the north. An older section of large homes which still retains its desirability. Plots are large and well landscaped.
3. FAVORABLE INFLUENCES. Conveniently and attractively located. Marked pride of ownership.
4. DETRIMENTAL INFLUENCES. None.
5. INHABITANTS:
  - a. Type Execs & business men ; b. Estimated annual family income \$3,000-\$7,000
  - c. Foreign-born None ; 0 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of None ; f. Relief families None ;
  - g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.
6. BUILDINGS:
  - a. Type or types Singles - few doubles b. Type of construction Frame ;
  - c. Average age 30 years ; d. Repair Good
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	<u>\$7,500-\$18,000</u>	<u>\$10,000</u>	<u>100%</u>	<u>\$55.-\$100.</u>	<u>\$70.</u>	<u>100%</u>
1934 low	<u>5,250- 11,000</u>	<u>7,000</u>	<u>70%</u>	<u>40.- 70.</u>	<u>50.</u>	<u>75%</u>
1937 current	<u>6,000- 12,000</u>	<u>8,000</u>	<u>80%</u>	<u>50.- 80.</u>	<u>65.</u>	<u>90%</u>

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 90 %; b. Dwelling units 98 %; c. Home owners 80 %
9. SALES DEMAND: a. Fair ; b Singles @ \$7,5-\$10,000 c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b Singles @ \$65-\$75. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; 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 Stable
14. CLARIFYING REMARKS: There are a few homes on the southern edge which exceed the values given above.

15. Information for this form was obtained from See Explanations

Date June 19th 193 7



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERTOWN - CONN. SECURITY GRADE SECOND AREA NO. B-5
2. DESCRIPTION OF TERRAIN. Rolling and hilly land. A small country town containing the well-known Taft School. Grounds are large, well landscaped and maintained. In the eastern corner is some industry and there, trend is slightly less desirable.
3. FAVORABLE INFLUENCES. Attractiveness of a small town and pride of ownership.
4. DETRIMENTAL INFLUENCES. None.
5. INHABITANTS: School teachers, retired  
a. Type business men and executives b. Estimated annual family income \$2,500-\$25,000  
c. Foreign-born None ; 0 %; d. Negro No ; 0 %;  
(Nationality) (Yes or No)  
e. Infiltration of None ; f. Relief families None ;  
g. Population is increasing ; decreasing ; static.
6. BUILDINGS:  
a. Type or types Singles ; b. Type of construction Frame ;  
c. Average age 50 years ; d. Repair Excellent
7. HISTORY:
- | YEAR         | SALE VALUES             |                 |             | RENTAL VALUES       |               |             |
|--------------|-------------------------|-----------------|-------------|---------------------|---------------|-------------|
|              | RANGE                   | PREDOMINATING   | %           | RANGE               | PREDOMINATING | %           |
| 1929 level   | <u>\$4,000-\$10,000</u> | <u>\$12,000</u> | <u>100%</u> | <u>\$25.-\$100.</u> | <u>\$75.</u>  | <u>100%</u> |
| 1934 low     | <u>2,500- 25,000</u>    | <u>7,500</u>    | <u>60%</u>  | <u>20.- 75.</u>     | <u>60.</u>    | <u>75%</u>  |
| 1937 current | <u>3,000- 30,000</u>    | <u>9,000</u>    | <u>75%</u>  | <u>22½- 80.</u>     | <u>65.</u>    | <u>85%</u>  |
- Peak sale values occurred in 1926 and were 100 % of the 1929 level.  
Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 30 %; b. Dwelling units 98 %; c. Home owners 75 %
9. SALES DEMAND: a. Fair ; b. Singles @ \$6-\$10,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Singles @ \$60-\$70 ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; 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 Stable
14. CLARIFYING REMARKS: \_\_\_\_\_
15. Information for this form was obtained from See Explanations

Date June 19th 193 7

(Over)



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE THIRD AREA NO. C-1
2. DESCRIPTION OF TERRAIN. Flat land rising to the west. A small manufacturing center containing a mixture of workingmen's homes of various sizes.
3. FAVORABLE INFLUENCES. Nearness to places of employment. Own schools, churches, and shopping center.
4. DETRIMENTAL INFLUENCES. Distance from center of city and lack of sewers.
5. INHABITANTS:
  - a. Type Factory workers ; b. Estimated annual family income \$1,200
  - c. Foreign-born Polish and Italian ; 50 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of Same ; f. Relief families Few ;
  - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types Singles-few doubles ; b. Type of construction Frame ;
  - c. Average age 20 years ; d. Repair Fair
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	\$2,500-\$7,500	\$5,000	100%	\$15.-\$50.	\$30.	100%
1934 low	1,750- 5,000	3,500	70%	10.- 35.	22½	75%
1937 current	2,250- 6,000	4,250	85%	12½- 45.	27½	90%
Peak sale values occurred in <u>1926</u> and were <u>100</u> % of the 1929 level.						
Peak rental values occurred in <u>1929</u> and were <u>100</u> % of the 1929 level.						
8. OCCUPANCY: a. Land 30 % ; b. Dwelling units 98 % ; c. Home owners 65 %
9. SALES DEMAND: a. Poor ; b. Singles @ \$4,000-\$4,500 c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. Singles @ \$20.-\$30. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; 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 Stable
14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE THIRD AREA NO. C-2
2. DESCRIPTION OF TERRAIN. Low land rising to high in the northwest and southeast. A small manufacturing center containing homes of working men.
3. FAVORABLE INFLUENCES. Nearness to places of employment.
4. DETRIMENTAL INFLUENCES. Cheapness of construction and distance from center of city.
5. INHABITANTS:  
a. Type Factory labor ; b. Estimated annual family income \$1,000-\$2,000  
c. Foreign-born Polish & Italians ; 50 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)  
e. Infiltration of None ; f. Relief families Few ;  
g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.
6. BUILDINGS: Singles-some doubles  
a. Type or types and multi-family ; b. Type of construction Frame ;  
c. Average age 20 years ; d. Repair Fair
7. HISTORY:
- | YEAR         | SALE VALUES     |                    |      | RENTAL VALUES |                    |      |
|--------------|-----------------|--------------------|------|---------------|--------------------|------|
|              | RANGE           | PREDOM-<br>INATING | %    | RANGE         | PREDOM-<br>INATING | %    |
| 1929 level   | \$2,500-\$6,500 | \$4,500            | 100% | \$15.-\$45.   | \$30.              | 100% |
| 1934 low     | 2,000- 5,500    | 3,600              | 85%  | 10.- 30.      | 20.                | 70%  |
| 1937 current | 2,250- 5,750    | 4,000              | 90%  | 12½- 35.      | 25.                | 80%  |
- Peak sale values occurred in 1929 and were 100 % of the 1929 level.  
Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 35 % ; b. Dwelling units 95 % ; c. Home owners 60 %
9. SALES DEMAND: a. Fair ; b. Singles @\$3,5-\$4,500 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Singles & Units @ \$20.-\$30. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year 3
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS:

15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONNECTICUT SECURITY GRADE THIRD AREA NO. C-3
2. DESCRIPTION OF TERRAIN. Land rises sharply to the west and then becomes somewhat rolling. This is a section of workingmen's homes ranging from singles to multi-family. Area is only sparsely developed in the south and southwest.
3. FAVORABLE INFLUENCES. Nearness to places of employment and parks.
4. DETRIMENTAL INFLUENCES. Lack of sewers and other improvements in sparsely settled portion. In all, character of architecture and cheapness of construction.
5. INHABITANTS:
  - a. Type Factory workers & laborers ; b. Estimated annual family income \$1,000-\$2,500
  - c. Foreign-born Lithuanians & ; 30 % ; d. Negro No ; 0 % ;  
     others (Nationality) (Yes or No)
  - e. Infiltration of Same ; f. Relief families Some ;
  - g. Population is increasing slowly ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types Singles & multi-family b. Type of construction Frame ;
  - c. Average age 25 years ; d. Repair Fair
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	\$3,500- \$12,000	\$7,500	100%	\$25.-\$45.	\$35.	100%
1934 low	2,600- 7,200	5,600	75%	20.- 35.	27½	80%
1937 current	3,000- 8,000	6,250	85%	22½- 40.	32½	90%

Peak sale values occurred in 1926 and were 100 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 60 \* % ; b. Dwelling units 95 % ; c. Home owners 60 %  
 \* Sparsely settled-10%
9. SALES DEMAND: a. Fair ; b. Doubles @ \$5,5-\$7,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Singles & units @ \$25.-\$35. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year 24
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS: \_\_\_\_\_

15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE THIRD AREA NO. C-4
2. DESCRIPTION OF TERRAIN. Land rises in north to high ground. Though slightly newer in the extreme north and there limited mostly to singles, the balance is a mixture of singles, doubles, three family and small apartments. Eastern section is only sparsely developed.
3. FAVORABLE INFLUENCES. Conveniences of location and nearness to places of work.
4. DETRIMENTAL INFLUENCES. Expansion of blighted areas, encroachment of industry, age and obsolescence of structures.
5. INHABITANTS: Skilled and semi-skilled
  - a. Type factory workers & laborers ; b. Estimated annual family income \$1,000-\$3,000
  - c. Foreign-born Mixed ; 30 % ; d. Negro No ; 0 %  
(Nationality) (Yes or No)
  - e. Infiltration of Same ; f. Relief families Quite a few ;
  - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types 1-2-3-4-6 family ; b. Type of construction Frame - few brick ;
  - c. Average age 30 years ; d. Repair Fair
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	\$3,500-\$15,000	\$6,000	100%	\$20.-\$70.	\$35.	100%
1934 low	2,600- 10,000	4,500	75%	15.- 50.	25.	75%
1937 current	3,000- 12,000	5,200	85%	17½- 60.	30.	90%

Peak sale values occurred in 1927 and were 100 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 80\* % ; b. Dwelling units 98 % ; c. Home owners 60 %  
\*Sparsely settled - 20%
9. SALES DEMAND: a. Fair ; b. Doubles @ \$5-\$7,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Units @ \$25.-\$35. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; 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 Stable
14. CLARIFYING REMARKS: Along East Main from North Main out are a number of combination stores and dwellings of higher property value because of desirability for business purposes.
15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE THIRD AREA NO. C-5
2. DESCRIPTION OF TERRAIN. Rolling land. A section of old and new workingmen's homes including singles, doubles and three family. Area to the east is only sparsely developed.
3. FAVORABLE INFLUENCES. Nearness to places of employment and good parks.
4. DETRIMENTAL INFLUENCES. Nearness of industry and age of most dwellings.
5. INHABITANTS:
  - a. Type Factory workers & laborers ; b. Estimated annual family income \$1,500 & up
  - c. Foreign-born Mixed ; 40 % ; d. Negro Yes (Scattered) ; 1 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of Same ; f. Relief families Quite a few ;
  - g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.
6. BUILDINGS:
  - a. Type or types 1,2 & 3 family ; b. Type of construction Frame ;
  - c. Average age 5 to 30 years ; d. Repair Fair
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$4,500-\$12,000</u>	<u>\$6,000</u>	<u>100%</u>	<u>\$25.- \$50.</u>	<u>\$35.</u>	<u>100%</u>
1934 low	<u>2,850- 6,000</u>	<u>4,500</u>	<u>60%</u>	<u>18.- 35.</u>	<u>25.</u>	<u>75%</u>
1937 current	<u>3,500- 8,500</u>	<u>5,000</u>	<u>80%</u>	<u>20.- 40.</u>	<u>27½-</u>	<u>80%</u>

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 50\* % ; b. Dwelling units 98 % ; c. Home owners 60 %  
\*Sparsely settled - 10%
9. SALES DEMAND: a. Fair ; b Singles @ \$4,5-\$5,500 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b Singles & Units @ \$25.-\$30. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; 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 Stable
14. CLARIFYING REMARKS: \_\_\_\_\_
15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE THIRD AREA NO. C-6
2. DESCRIPTION OF TERRAIN. Rolling terrain. A section predominantly devoted to medium priced, single family homes but containing some doubles and three families. To the east, area is only sparsely developed. This was largely a speculative development cheaply constructed.
3. FAVORABLE INFLUENCES. Good park system and convenient to industry.
4. DETRIMENTAL INFLUENCES. Lack of sewers and distance from center of city. Sewer system contemplated this year.
5. INHABITANTS:
  - a. Type Factory workers ; b. Estimated annual family income \$ 1,600
  - c. Foreign-born Mixed ; 20 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of Same ; f. Relief families Few ;
  - g. Population is increasing ; decreasing ; static.  
increasing slowly
6. BUILDINGS:
  - a. Type or types Singles predominate ; b. Type of construction Frame ;
  - c. Average age 15 years ; d. Repair Fair
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	\$5,000-\$6,500	\$5,500	100%	\$30.-\$40.	\$35.	100%
1934 low	3,500- 4,500	3,750	70%	22½- 30.	25.	75%
1937 current	4,000- 5,000	4,500	80%	25.- 35.	30.	85%

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

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 60 \* % ; b. Dwelling units 95 % ; c. Home owners 65 %  
\* sparsely settled - 10%
9. SALES DEMAND: a. Fair ; b. Singles @ \$4-\$5,000 ; c. Activity is Fair
10. RENTAL DEMAND: a. Good ; b. Singles @ \$30.-\$40. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; b. Amount last year 40
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Stable
14. CLARIFYING REMARKS: Values are single family homes only.

15. Information for this form was obtained from See Explanations

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY OAKVILLE - CONN. SECURITY GRADE THIRD AREA NO. C-7
2. DESCRIPTION OF TERRAIN. Land rising to the west. A small manufacturing town actually a continuation of Waterbury. This section contains various sized homes of working men.
3. FAVORABLE INFLUENCES. Nearness to places of employment. Own schools, churches and shopping center.
4. DETRIMENTAL INFLUENCES. Distance from center of city. (Waterbury)
5. INHABITANTS:
  - a. Type Factory workers ; b. Estimated annual family income \$ 1,200
  - c. Foreign-born Italians ; 50 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of Same ; f. Relief families Few ;
  - g. Population is increasing ; decreasing ; static.
6. BUILDINGS:
  - a. Type or types Singles-few doubles ; b. Type of construction Frame ;
  - c. Average age 20 years ; d. Repair Fair
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$2,500-\$6,000</u>	<u>\$ 4,000</u>	<u>100%</u>	<u>\$15.-\$40.</u>	<u>\$25.</u>	<u>100%</u>
1934 low	<u>1,800- 3,750</u>	<u>3,000</u>	<u>75%</u>	<u>12.- 30.</u>	<u>20.</u>	<u>80%</u>
1937 current	<u>2,250- 5,000</u>	<u>3,500</u>	<u>85%</u>	<u>15.- 35.</u>	<u>22½</u>	<u>90%</u>

Peak sale values occurred in 1926 and were 100 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 30 % ; b. Dwelling units 98 % ; c. Home owners 65 %
9. SALES DEMAND: a. Poor ; b. Singles @ \$3-4,000 ; c. Activity is Poor
10. RENTAL DEMAND: a. Good ; b. Singles @ \$20-25. ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types Singles ; 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 Stable
14. CLARIFYING REMARKS: Industrial employment increases have resulted in substantial rental advances.
15. Information for this form was obtained from See Explanations.

Date June 19th 1937



AREA DESCRIPTION  
(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE FOURTH AREA NO. D-1
2. DESCRIPTION OF TERRAIN. Land rising from the river to east and west. The oldest section of the city now given over to closely built tenements which are occupied by a low class of foreigners.
3. FAVORABLE INFLUENCES. Nearness to places of employment.
4. DETRIMENTAL INFLUENCES. Age and condition of structures and noise from the railroads.
5. INHABITANTS:
  - a. Type Laborers ; b. Estimated annual family income \$ 1,000
  - c. Foreign-born Mixed ; 80 % ; d. Negro No ; 0 % ;  
(Nationality) (Yes or No)
  - e. Infiltration of Same ; f. Relief families Many ;
  - g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.
6. BUILDINGS:
  - a. Type or types Tenements (3 Family) ; b. Type of construction Frame & few brick ;
  - c. Average age 40 years ; d. Repair Poor
7. HISTORY:
 

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOM- INATING	%	RANGE	PREDOM- INATING	%
1929 level	<u>\$1,800-\$8,000</u>	<u>\$4,500</u>	<u>100%</u>	<u>\$12<sup>1</sup>/<sub>2</sub>-\$20.</u>	<u>\$15.</u>	<u>100%</u>
1934 low	<u>1,000- 4,000</u>	<u>2,250</u>	<u>50%</u>	<u>10.- 15.</u>	<u>12<sup>1</sup>/<sub>2</sub></u>	<u>80%</u>
1937 current	<u>1,200- 4,500</u>	<u>3,000</u>	<u>65%</u>	<u>12<sup>1</sup>/<sub>2</sub>- 17<sup>1</sup>/<sub>2</sub></u>	<u>15.</u>	<u>100%</u>

Peak sale values occurred in 1917 and were 150 % of the 1929 level.

Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 90 % ; c. Home owners 40 %
9. SALES DEMAND: a. None ; b.                      ; c. Activity is None
10. RENTAL DEMAND: a. Good ; b. Units @ \$12<sup>1</sup>/<sub>2</sub>-\$17<sup>1</sup>/<sub>2</sub> ; c. Activity is Poor
11. NEW CONSTRUCTION: a. Types                      ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Down
14. CLARIFYING REMARKS: Increasing demand for cheap quarters has made possible rental advances.
15. Information for this form was obtained from See Explanations

Date June 19th 193 7

(Over)



## AREA DESCRIPTION

(For Instructions see Reverse Side)

1. NAME OF CITY WATERBURY - CONN. SECURITY GRADE FOURTH AREA NO. D-2
2. DESCRIPTION OF TERRAIN. Land rising steeply to the north. An old section of closely built houses with a predominance of multi-family homes now occupied by Negroes and poor class foreigners.
3. FAVORABLE INFLUENCES. Convenience.
4. DETRIMENTAL INFLUENCES. Age and obsolescence of buildings. Character of neighborhood and occupants.
5. INHABITANTS:
- a. Type Laborers ; b. Estimated annual family income \$ 960.
- c. Foreign-born Mixed ; 70 % ; d. Negro Yes ; 30 % ;  
(Nationality) (Yes or No)
- e. Infiltration of Same ; f. Relief families Quite a few ;
- g. Population is ~~increasing~~ ; ~~decreasing~~ ; static.
6. BUILDINGS:
- a. Type or types 2-3-4-6 Family ; b. Type of construction Frame & few brick ;
- c. Average age 40 years ; d. Repair Poor
7. HISTORY:
- | YEAR         | RANGE            | SALE VALUES   |      | RANGE                               | RENTAL VALUES    |      |
|--------------|------------------|---------------|------|-------------------------------------|------------------|------|
|              |                  | PREDOMINATING | %    |                                     | PREDOMINATING    | %    |
| 1929 level   | \$1,800-\$12,000 | \$4,500       | 100% | \$12 $\frac{1}{2}$ -\$20.           | \$15.            | 100% |
| 1934 low     | 1,000- 6,000     | 2,250         | 50%  | 10.- 15.                            | 12 $\frac{1}{2}$ | 80%  |
| 1937 current | 1,200- 6,500     | 2,750         | 60%  | 12 $\frac{1}{2}$ - 17 $\frac{1}{2}$ | 15.              | 100% |
- Peak sale values occurred in 1917 and were 150 % of the 1929 level.
- Peak rental values occurred in 1929 and were 100 % of the 1929 level.
8. OCCUPANCY: a. Land 95 % ; b. Dwelling units 90 % ; c. Home owners 40 %
9. SALES DEMAND: a. None ; b.                      ; c. Activity is None
10. RENTAL DEMAND: a. Good ; b. Units @ \$12 $\frac{1}{2}$ -\$17 $\frac{1}{2}$  ; c. Activity is Good
11. NEW CONSTRUCTION: a. Types                      ; b. Amount last year None
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None ; b. Home building None
13. TREND OF DESIRABILITY NEXT 10-15 YEARS Down
14. CLARIFYING REMARKS: Increasing demand for cheap quarters have driven rents up to their 1929 levels.
15. Information for this form was obtained from See Explanations

Date June 19th 193 7

(Over)