

AREA DESCRIPTION - SECURITY MAP OF ~~Wheeling, W. Va.~~

1. AREA CHARACTERISTICS:

a. Description of Terrain. Rolling to very hilly

b. Favorable Influences. Close to schools and churches and community business center. Adequate transportation -- all city conveniences.

c. Detrimental Influences. None

d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS:

a. Occupation Executives, business and professional men; b. Estimated annual family income \$ 5000 upwardc. Foreign-born ^{capitalists} families None %; None predominating; d. Negro None %e. Infiltration of None; f. Relief families Noneg. Population is increasing Slowly; decreasing None; static None

3. BUILDINGS:

	PREDOMINATING	OTHER TYPE	OTHER TYPE
	<u>50</u> %	<u>50</u> %	%
a. Type	<u>Singles 6-10 rms</u>	<u>Singles 6-10 rms</u>	
b. Construction	<u>Brick</u>	<u>Frame</u>	
c. Average Age	<u>15</u> Years	<u>20</u> Years	<u> </u> Years
d. Repair	<u>Good</u>	<u>Good</u>	
e. Occupancy	<u>100</u> %	<u>100</u> %	<u> </u> %
f. Home ownership	<u>90</u> %	<u>90</u> %	<u> </u> %
g. Constructed past yr.	<u>6 to \$20,000</u>		
h. 1929 Price range	\$ <u>15,000-25,000</u> <u>100</u> %	\$ <u>12,000-20,000</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
i. 1936 Price range	\$ <u>10,000-20,000</u> <u>73</u> %	\$ <u>8,000-14,000</u> <u>68</u> %	\$ <u> </u> %
j. 1938 Price range	\$ <u>10,000-20,000</u> <u>73</u> %	\$ <u>8,000-14,000</u> <u>68</u> %	\$ <u> </u> %
k. Sales demand	20 <u>\$20,000 Fair</u>	2 <u>\$10,000 Fair</u>	\$ <u> </u>
l. Activity	<u>Fair</u>	<u>Fair</u>	
m. 1929 Rent range	\$ <u>90 - 150</u> <u>100</u> %	\$ <u>70 - 125</u> <u>100</u> %	\$ <u> </u> <u>100</u> %
n. 1936 Rent range	\$ <u>70 - 125</u> <u>80</u> %	\$ <u>50 - 100</u> <u>76</u> %	\$ <u> </u> %
o. 1938 Rent range	\$ <u>70 - 125</u> <u>80</u> %	\$ <u>50 - 100</u> <u>76</u> %	\$ <u> </u> %
p. Rental demand	20 <u>\$100 Good</u>	20 <u>\$75 Good</u>	\$ <u> </u>
q. Activity	<u>Good</u>	<u>Good</u>	

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

5. CLARIFYING REMARKS:

Maple, Walnut and Poplar are about 100% built up, but still very good. Several large estates in area especially in northern part. Woodsdale is older section. Future expansion will trend toward northern part of area. "D" area to east of northern part is across creek and joins edge of large estate. Undeveloped area on east side of Bethany Park Road is the side of high hill and very little development there, only scattered houses.

6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE A AREA NO. 1

1. AREA CHARACTERISTICS: Rolling to very hilly.
a. Description of Terrain.

b. Favorable Influences. Graded school in area and large high school just across National Road from southwest corner of area. Adequate transportation and not far distant from community business center and churches.

c. Detrimental Influences. Cemeteries adjoin area on south and west, but they are well kept and do not seem to be considered as a detrimental influence.

d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Upward

2. INHABITANTS: Executives, business and professional men-capitalists
a. Occupation capitalists; b. Estimated annual family income \$ 5000 upward

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

e. Infiltration of None; f. Relief families None

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

3. BUILDINGS:

	PREDOMINATING <u>60</u> %	OTHER TYPE <u>40</u> %	OTHER TYPE <u>None</u> %
a. Type	<u>Singles 6-8 rms</u>	<u>Singles 6-8 rms</u>	<u>Located in this area are 2 apartments of 4 and 6 units which are owned by parties living in them.</u>
b. Construction	<u>Brick, stone, stucco</u>	<u>Frame</u>	<u>Also 1 duplex and one 4-unit apartment that is rented.</u>
c. Average Age	<u>12</u> Years	<u>12</u> Years	<u>Years</u>
d. Repair	<u>Good</u>	<u>Good</u>	<u>Also 1 duplex and one 4-unit apartment that is rented.</u>
e. Occupancy	<u>100</u> %	<u>100</u> %	<u>None</u> %
f. Home ownership	<u>80</u> %	<u>80</u> %	<u>None</u> %
g. Constructed past yr.	<u>8, to \$18,000</u>	<u>2, to \$11,000</u>	<u>None</u>
h. 1929 Price range	<u>\$12,000-25,000</u> <u>100</u> %	<u>\$10,000-14,000</u> <u>100</u> %	<u>\$</u> <u>100</u> %
i. 1936 Price range	<u>\$8,000-20,000</u> <u>73</u> %	<u>\$8,000-12,000</u> <u>83</u> %	<u>\$</u> <u>None</u> %
j. 1938 Price range	<u>\$8,000-20,000</u> <u>73</u> %	<u>\$8,000-12,000</u> <u>83</u> %	<u>\$</u> <u>None</u> %
k. Sales demand	<u>\$18,000 Good</u>	<u>\$12,000 Good</u>	<u>\$</u>
l. Activity	<u>Fair</u>	<u>Fair</u>	<u>None</u>
m. 1929 Rent range	<u>\$80 - 140</u> <u>100</u> %	<u>\$75 - 100</u> <u>100</u> %	<u>\$</u> <u>100</u> %
n. 1936 Rent range	<u>\$65 - 100</u> <u>75</u> %	<u>\$60 - 85</u> <u>83</u> %	<u>\$</u> <u>None</u> %
o. 1938 Rent range	<u>\$65 - 100</u> <u>75</u> %	<u>\$60 - 85</u> <u>83</u> %	<u>\$</u> <u>None</u> %
p. Rental demand	<u>To \$100 Good</u>	<u>To \$85 Good</u>	<u>\$</u>
q. Activity	<u>Good</u>	<u>Good</u>	<u>None</u>

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

5. CLARIFYING REMARKS: Many large estates with expensive homes are located along National Road. Eastern side of area goes into the hill. Northern part best and latest development. Romany Road and Rockledge Road contain higher priced homes in southern part of area.

1. AREA CHARACTERISTICS

a. Description of Terrain.

West side level -- eastern side goes into the hill.

b. Favorable Influences.

Graded schools in area and large high school only a short distance. Churches and community business center close by. Adequate transportation. All city conveniences. Wheeling Park also adjoins.

c. Detrimental Influences.

Nothing of note.

d. Percentage of land improved

40%

e. Trend of desirability next 10-15 yrs.

Upward

2. INHABITANTS:

Executives, business and professional men,

a. Occupation

capitalists

b. Estimated annual family income

\$5000 upward

c. Foreign-born families

%

predominating

d. Negro

%

e. Infiltration of

%

f. Relief families

%

g. Population is increasing

Slowly

decreasing

%

static

%

3. BUILDINGS:

PREDOMINATING

60%

OTHER TYPE

40%

OTHER TYPE

%

a. Type

Singles 6-8 rms

Singles 6-8 rms

b. Construction

Brick, stone, stucco

Frame

c. Average Age

10 Years

10 Years

Years

d. Repair

Good

Good

e. Occupancy

100%

100%

%

f. Home ownership

95%

95%

%

g. Constructed past yr.

5, to \$18,000

2, to \$12,500

h. 1929 Price range

\$14,000-25,000

100%

\$13,000-18,000

100%

\$

100%

i. 1936 Price range

\$11,000-20,000

79%

\$10,000-15,000

79%

\$

%

j. 1938 Price range

\$11,000-20,000

79%

\$10,000-15,000

79%

\$

%

k. Sales demand

18,000 Good

15,000 Good

\$

\$

l. Activity

Fair

Fair

m. 1929 Rent range

\$100-150

100%

\$85 - 100

100%

\$

100%

n. 1936 Rent range

\$80-100

73%

\$70 - 85

83%

\$

%

o. 1938 Rent range

\$80-100

73%

\$70 - 85

83%

\$

%

p. Rental demand

To 100 Good

To 90 Good

\$

\$

q. Activity

Good

Good

4. AVAILABILITY OF MORTGAGE FUNDS:

a. Home purchase

Ample

b. Home building

Ample

5. CLARIFYING REMARKS:

Some large estates and some of the most expensive homes in the city located in the area.. Meadow Estates adjoining creek is new subdivision and only few lots have as yet been sold in it. Along National Road, both sides are high-priced properties. Eastern side has the lower-priced properties.

6. NAME AND LOCATION

Wheeling, W. Va.

SECURITY GRADE

A

AREA NO.

3

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. Close to recreational park, school churches, community business center; adequate transportation; all city conveniences.

c. Detrimental Influences. Small lots predominate

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

2. INHABITANTS: Clerical, skilled

a. Occupation mechanics, salesmen; b. Estimated annual family income \$ 1800-3000

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

e. Infiltration of none ; f. Relief families None

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

3. BUILDINGS:

	PREDOMINATING	<u>80</u> %	OTHER TYPE	<u>20</u> %	OTHER TYPE	_____ %
a. Type	<u>Singles 5-7 rms</u>		<u>Singles 5-7 rms</u>			
b. Construction	<u>Frame</u>		<u>Brick Veneer</u>			
c. Average Age	<u>20</u> Years		<u>5</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>100</u> %			
f. Home ownership	<u>80</u> %		<u>100</u> %			
g. Constructed past yr.	<u>4, to \$6500</u>		<u>8, to \$7000</u>			
h. 1929 Price range	<u>\$5500-8000</u>	<u>100%</u>	<u>\$to compare</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1936 Price range	<u>\$4500-6000</u>	<u>78</u> %	<u>\$6000-9000</u>	_____ %	<u>\$</u>	_____ %
j. 1938 Price range	<u>\$4500-6000</u>	<u>78</u> %	<u>\$6000-9000</u>	_____ %	<u>\$</u>	_____ %
k. Sales demand	<u>\$5000 Fair</u>		<u>\$8000 Fair</u>		<u>\$</u>	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	<u>\$45 - 55</u>	<u>100%</u>	<u>\$Nothing to</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1936 Rent range	<u>\$35 - 45</u>	<u>79</u> %	<u>\$rent in</u>	_____ %	<u>\$</u>	_____ %
o. 1938 Rent range	<u>\$35 - 45</u>	<u>79</u> %	<u>\$this area</u>	_____ %	<u>\$</u>	_____ %
p. Rental demand To	<u>\$45 Good</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Older part of area is southern part from N. 16th Street to N. 21st Street and contains frame houses. The part of area between N. 21st Street and N. 23rd Streets is the part more recently developed and is predominately brick. Area lies well, is above flood waters and while there is very little activity in sales it is one of the most desirable sections in Warwood.

6. NAME AND LOCATION Warwood, Wheeling, W. Va. SECURITY GRADE B AREA NO. 1

1. AREA CHARACTERISTICS:

a. Description of Terrain. Warwood Terrace part is on side and top of hill. Western part is level.

b. Favorable Influences. Close to recreation park, schools, churches, community business center, adequate transportation, all city conveniences.

c. Detrimental Influences. Nothing outstanding.

d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Static to up-ward

2. INHABITANTS: Executives and business men

a. Occupation business men; b. Estimated annual family income \$ 2000 upwardc. Foreign-born families None %; None predominating; d. Negro None %e. Infiltration of None; f. Relief families Noneg. Population is increasing Slowly; decreasing None; static None

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	<u>Singles 5-7 rms</u>		<u>Singles 5-7 rms</u>			
b. Construction	<u>Frame</u>		<u>Brick</u>			
c. Average Age	<u>12</u> Years		<u>3</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>100</u> %		<u>100</u> %			
f. Home ownership	<u>80</u> %		<u>100</u> %			
g. Constructed past yr.	<u>10, to \$7000</u>		<u>5, to \$8000</u>			
h. 1929 Price range	<u>\$6000-8000</u>	<u>100</u> %	<u>\$Nothing in 1929</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1936 Price range	<u>\$4500-6000</u>	<u>75</u> %	<u>\$7000-10,000</u>	<u>None</u> %	<u>\$</u>	<u>None</u> %
j. 1938 Price range	<u>\$4500-6000</u>	<u>75</u> %	<u>\$7000-10,000</u>	<u>None</u> %	<u>\$</u>	<u>None</u> %
k. Sales demand	<u>\$6000 Good</u>		<u>\$9000 Good</u>		<u>\$</u>	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	<u>\$50 - 60</u>	<u>100</u> %	<u>\$Nothing for rent</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1936 Rent range	<u>\$40 - 50</u>	<u>81</u> %	<u>\$</u>	<u>None</u> %	<u>\$</u>	<u>None</u> %
o. 1938 Rent range	<u>\$40 - 50</u>	<u>81</u> %	<u>\$</u>	<u>None</u> %	<u>\$</u>	<u>None</u> %
p. Rental demand	To <u>\$50 Good</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Warwood Terrace is new part of section. It is on a very high elevation and about 15 houses have been built in past year in this part. On Warwood Avenue are two large expensive homes, costing about \$30,000 each and immediately in front of them and extending two blocks to river is vacant section one block wide which is owned by same parties that own the two large homes. Cheaper part of area is that along 11th Street.

6. NAME AND LOCATION Warwood, Wheeling, W.Va. SECURITY GRADE B AREA NO. 2

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level, except northeast and east which goes into hills.

b. Favorable Influences. All city conveniences; adequate transportation; graded school in area and high school not far distant. Also short distance to Wheeling Park. Churches and community business center in area.

c. Detrimental Influences. Area along creek west of National Road and from America Avenue to Lenox Avenue subject to flood in extremely high waters sufficient to create some sales resistance on properties nearest creek. Open sewer also empties into creek

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

2. INHABITANTS: Business, professional

a. Occupation and clerical; b. Estimated annual family income \$1500-6000c. Foreign-born families None %; None predominating; d. Negro None %e. Infiltration of None; f. Relief families Noneg. Population is increasing Yes; decreasing Yes; static Yes

3. BUILDINGS:

	PREDOMINATING	65 %	OTHER TYPE	30 %	OTHER TYPE	5 %
a. Type	<u>Singles 5-7 rms</u>		<u>Singles 5-7 rms</u>		<u>4-10 unit apts.</u>	
b. Construction	<u>Frame</u>		<u>Brick</u>		<u>Brick</u>	
c. Average Age	<u>20</u> Years		<u>20</u> Years		<u>15</u> Years	
d. Repair	<u>Good</u>		<u>Good</u>		<u>Good</u>	
e. Occupancy	<u>95</u> %		<u>95</u> %		<u>100</u> %	
f. Home ownership	<u>70</u> %		<u>70</u> %		<u>-</u> %	
g. Constructed past yr	<u>5, to \$5500</u>		<u>2, \$12,000 (Duplex)</u>		<u>None</u>	
h. 1929 Price range	<u>\$6000-15,000</u>	<u>100</u> %	<u>\$10,000-18,000</u>	<u>100</u> %	<u>\$17,000-80,000</u>	<u>100</u> %
i. 1936 Price range	<u>\$4000-12,000</u>	<u>73</u> %	<u>\$8,000-14,000</u>	<u>78</u> %	<u>\$35,000-65,000</u>	<u>77</u> %
j. 1938 Price range	<u>\$4000-12,000</u>	<u>73</u> %	<u>\$8,000-14,000</u>	<u>78</u> %	<u>\$35,000-65,000</u>	<u>77</u> %
k. Sales demand	<u>\$10,000 Fair</u>		<u>\$12,000 Fair</u>		<u>None</u>	
l. Activity	<u>Fair</u>		<u>Fair</u>		<u>None</u>	
m. 1929 Rent range	<u>\$45 - 90</u>	<u>100</u> %	<u>\$80 - 100</u>	<u>100</u> %	<u>\$0 - 115</u>	<u>100</u> %
n. 1936 Rent range	<u>\$5 - 70</u>	<u>77</u> %	<u>\$5 - 85</u>	<u>82</u> %	<u>\$7.50-90</u>	<u>77</u> %
o. 1938 Rent range	<u>\$5 - 70</u>	<u>77</u> %	<u>\$5 - 85</u>	<u>82</u> %	<u>\$7.50-90</u>	<u>77</u> %
p. Rental demand To	<u>\$60 Good</u>		<u>To \$5 Good</u>		<u>\$5 Good</u>	
q. Activity	<u>Good</u>		<u>Good</u>		<u>Good</u>	

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

5. CLARIFYING REMARKS: Edgewood is older section but between Edgington Lane and Elm North and South and Carmel Road and Edgewood Street east and west are some well-kept nice, large homes, and this is a very desirable part of area. On northeast side around Edgewood in the edge of the hills are many old cheaper places, poorly kept. In the southern part of the area Cypress and Greenwood Avenue are best. Pleasant Avenue fairly good and west of Pleasant Avenue is a decline. Lynwood Avenue and Carmel Road, south of Edgington Lane much below other part of area and taken by themselves would rate lower grade.

6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE B AREA NO 3

1. AREA CHARACTERISTICS:

a. Description of Terrain. Hillyb. Favorable Influences. Graded school in area and not far distant to high school, churches and community business center. All city conveniences and adequate transportation.c. Detrimental Influences. Five negro families located in area, three on Springdale Avenue and two on Harding Avenue.d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Static2. INHABITANTS: Clerical and tobaccoa. Occupation factory workers; b. Estimated annual family income \$1000-2000c. Foreign-born families 5 %; Mixed nationality predominating; d. Negro Yes; Negligible, only 5 fam. %e. Infiltration of None; f. Relief families Noneg. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	5 %	OTHER TYPE	%
a. Type	<u>Singles 5-6 rms</u>		<u>Singles 5-6 rms</u>			
b. Construction	<u>Frame</u>		<u>Brick-stucco</u>			
c. Average Age	<u>15</u> Years		<u>15</u> Years			
d. Repair	<u>Good</u>		<u>Good</u>			
e. Occupancy	<u>95</u> %		<u>95</u> %			
f. Home ownership	<u>70</u> %		<u>70</u> %			
g. Constructed past yr.	<u>4, \$5000</u>		<u>None</u>			
h. 1929 Price range	<u>\$5000-7500</u>	<u>100%</u>	<u>\$7000-10,000</u>	<u>100%</u>	\$	<u>100%</u>
i. 1936 Price range	<u>\$3000-6500</u>	<u>73 %</u>	<u>\$5000- 7,500</u>	<u>73 %</u>	\$	<u>%</u>
j. 1938 Price range	<u>\$3000-6500</u>	<u>73 %</u>	<u>\$5000- 7,500</u>	<u>73 %</u>	\$	<u>%</u>
k. Sales demand	<u>\$ 6000 Fair</u>		<u>\$7000 Fair</u>		\$	
l. Activity	<u>Fair</u>		<u>Fair</u>			
m. 1929 Rent range	<u>\$ 35 - 60</u>	<u>100%</u>	<u>\$50 - 65</u>	<u>100%</u>	\$	<u>100%</u>
n. 1936 Rent range	<u>\$ 25 - 50</u>	<u>77 %</u>	<u>\$35 - 50</u>	<u>76 %</u>	\$	<u>%</u>
o. 1938 Rent range	<u>\$ 25 - 50</u>	<u>77 %</u>	<u>\$35 - 50</u>	<u>76 %</u>	\$	<u>%</u>
p. Rental demand To	<u>\$ 40 Good</u>		<u>\$ 50 Good</u>		\$	
q. Activity	<u>Good</u>		<u>Good</u>			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample5. CLARIFYING REMARKS: A fairly uniformly improved section of medium-priced homes adversely affected by the fact that 5 Negro families reside in the area.6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE B AREA NO. 4

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. Graded and high school in area, also churches and community business center. Adequate transportation. All city conveniences.

c. Detrimental Influences. Factories adjoin on north end; mixed type of population; cheap construction.

d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Factory workers, skilled

a. Occupation mechanics, miners; b. Estimated annual family income \$ 1500-2000c. Foreign-born families 5 %; Italian predominating; d. Negro None %e. Infiltration of Lower grade slowly; f. Relief families Noneg. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles 4-6 rms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>20</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>95</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>65</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>3500-6000</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
i. 1936 Price range	\$ <u>2500-4500</u>	<u>73</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
j. 1938 Price range	\$ <u>2500-4500</u>	<u>73</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
k. Sales demand	\$ <u>3500</u> <u>Poor</u>		\$ <u>_____</u>		\$ <u>_____</u>	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	\$ <u>25-40</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
n. 1936 Rent range	\$ <u>15-30</u>	<u>68</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
o. 1938 Rent range	\$ <u>15-30</u>	<u>68</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
p. Rental demand	To \$ <u>25</u> <u>Good</u>		\$ <u>_____</u>		\$ <u>_____</u>	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Along Warwood Avenue on south end of this area is located community business section. Hazlett Avenue, north of 25th Street is worst and Warwood Avenue best type of construction. East side of Warwood between 13th Avenue and 22nd. is decidedly better part of area, contains larger lots and houses and properties are well maintained, but very old. Remainder of area fairly uniform as to construction type.

6. NAME AND LOCATION Warwood, Wheeling, W. Va. SECURITY GRADE C AREA NO. 1

1. AREA CHARACTERISTICS: Level
a. Description of Terrain.

b. Favorable Influences.

Graded schools in area; close to high school, churches and community business center; all city conveniences; adequate transportation.

c. Detrimental Influences.

Factories in area; mixed type of population; west of Warwood Avenue subject to highest flood waters.

d. Percentage of land improved 80 %;

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

2. INHABITANTS:

Factory workers, minors, skilled mechanics

a. Occupation

5

b. Estimated annual family income \$ 1500-2000

c. Foreign-born families %;

Italian

predominating; d. Negro None

e. Infiltration of

Lower grade slowly

None

f. Relief families

g. Population is increasing

decreasing

static Yes

3. BUILDINGS:

PREDOMINATING

40

Singles 4-6 rms

OTHER TYPE

60

Singles 5-7 rms

OTHER TYPE

%

a. Type

Frame

Frame

b. Construction

20

20

c. Average Age

Years

Years

Years

d. Repair

Fair

Good

e. Occupancy

98

98

%

%

%

f. Home ownership

60

60

%

%

%

g. Constructed past yr.

None

None

5500-7000

3000-5000

h. 1929 Price range

\$

100%

\$

100%

\$

100%

1936

4000-6000

79

2000-4000

73

i. Price range

\$

%

\$

%

\$

%

1938

4000-6000

79

2000-4000

73

j. Price range

\$

%

\$

%

\$

%

5000 Fair

Poor

k. Sales demand

\$

\$

\$

Fair

Poor

l. Activity

30 - 40

25 - 35

m. 1929 Rent range

\$

100%

\$

100%

\$

100%

1936

20 - 30

71

18 - 25

71

n. Rent range

\$

%

\$

%

\$

%

1938

20 - 30

71

18 - 25

71

o. Rent range

\$

%

\$

%

\$

%

To

25 Good

To

25 Good

p. Rental demand

\$

\$

\$

Good

Good

q. Activity

Limited

Limited

4. AVAILABILITY OF MORTGAGE FUNDS:

a. Home purchase

b. Home building

Best part of area is north of 6th Street. South part contains

5. CLARIFYING REMARKS:

mixed type of population; joins factories and has cheaper properties.

6. NAME AND LOCATION

Warwood, Wheeling, W. Va.

SECURITY GRADE

C

AREA NO.

2

1. AREA CHARACTERISTICS:
a. Description of Terrain. Level

b. Favorable Influences. Adequate transportation; schools and churches in area. Community business center in area; all city conveniences. Just across river from principal business section. Breezes from the river make it pleasant place to live in summer.

c. Detrimental Influences. Flood hazard; area under water from 1-10 feet in March, 1936, January, 1937, and April, 1937. Age of properties. Large number of places on market and practically no buyers except at big bargain prices.

d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static to downward

2. INHABITANTS: Clerical, skilled mech-

a. Occupation mechanics, laborers, and professional men; b. Estimated annual family income \$1000-3000

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

e. Infiltration of None; f. Relief families None

g. Population is increasing; decreasing; static Yes

3. BUILDINGS:

	PREDOMINATING	70 %	OTHER TYPE	30 %	OTHER TYPE	%
a. Type	Singles 5-7 rms		Singles 6-10 rms			
b. Construction	Frame		Brick & frame			
c. Average Age	25 Years		25 Years			
d. Repair	Good		Good			
e. Occupancy	95 %		95 %			
f. Home ownership	75 %		50 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$3000-7000	100 %	\$8000-12,000	100 %	\$	100 %
i. 1936 Price range	\$2000-4000	62 %	\$6000- 8,000	71 %	\$	%
j. 1938 Price range	\$2000-4000	62 %	\$6000- 8,000	71 %	\$	%
k. Sales demand	None		None		\$	
l. Activity	None		None			
m. 1929 Rent range	\$25 - 40	100 %	\$45 - 60	100 %	\$	100 %
n. 1936 Rent range	\$20 - 30	77 %	\$35 - 45	76 %	\$	%
o. 1938 Rent range	\$20 - 30	77 %	\$35 - 45	76 %	\$	%
p. Rental demand	To \$25 Good		To \$40 Good		\$	
q. Activity	Good		Good			

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

5. CLARIFYING REMARKS. About 25 years ago many prominent and wealthy citizens built expensive homes on the Island, and it was known as the "Garden Spot" and for years it was a desirable place in which to live, but in later years the frequency of floods has practically ruined the sales demand on the Island. The large and better homes are located on Front Street, and the smaller cheaper homes are on the other streets. Proximity to principal business district and being cool in summer tend to make demand for rentals good, but flood hazard very seriously affects sales demand.

6. NAME AND LOCATION "The Island" Wheeling, W. Va. SECURITY GRADE C AREA NO. 3

1. AREA CHARACTERISTICS: West side level, up hill towards east.
a. Description of Terrain.

b. Favorable Influences. Easy walking distance to principal business section. Schools, churches and stores in area. All city conveniences.

c. Detrimental Influences. Age of properties; lower grade area surrounding small lots.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Static to downward

2. INHABITANTS: Clerical, professional

a. Occupation business men and skilled mechanics; b. Estimated annual family income \$ 1500-3000

c. Foreign-born families 10 %; Assyrians predominating; d. Negro None %

e. Infiltration of None; f. Relief families None

g. Population is increasing Yes; decreasing static

3. BUILDINGS:

	PREDOMINATING <u>80</u> %	OTHER TYPE <u>10</u> %	OTHER TYPE <u>10</u> %
a. Type	<u>Singles 6-12 rms</u>	<u>Singles 5-8 rms</u>	<u>3-5 rm apartments (converted)</u>
b. Construction	<u>Brick</u>	<u>Frame</u>	<u>Brick</u>
c. Average Age	<u>45</u> Years	<u>45</u> Years	<u>45</u> Years
d. Repair	<u>Fair</u>	<u>Fair</u>	<u>Fair</u>
e. Occupancy	<u>100</u> %	<u>100</u> %	<u>100</u> %
f. Home ownership	<u>60</u> %	<u>60</u> %	<u>100</u> %
g. Constructed past yr.	<u>None</u>	<u>None</u>	<u>None</u>
h. 1929 Price range	<u>\$2000-12,000</u> <u>100</u> %	<u>\$500-4500</u> <u>100</u> %	<u>\$2000-12,000</u> <u>100</u> %
i. 1936 Price range	<u>\$5000- 7,000</u> %	<u>\$2500-3500</u> <u>74</u> %	<u>\$5000- 8,000</u> <u>69</u> %
j. 1938 Price range	<u>\$5000- 7,000</u> %	<u>\$2500-3500</u> <u>74</u> %	<u>\$5000- 8,000</u> <u>69</u> %
k. Sales demand	<u>None</u>	<u>None</u>	<u>None</u>
l. Activity	<u>None</u>	<u>None</u>	<u>None</u>
m. 1929 Rent range	<u>\$50 - 65</u> <u>100</u> %	<u>\$5 - 45</u> <u>100</u> %	<u>\$5 - 55</u> <u>100</u> %
n. 1936 Rent range	<u>\$40 - 55</u> %	<u>\$5 - 35</u> <u>74</u> %	<u>\$5 - 40</u> <u>72</u> %
o. 1938 Rent range	<u>\$40 - 55</u> %	<u>\$5 - 35</u> <u>74</u> %	<u>\$5 - 40</u> <u>72</u> %
p. Rental demand	<u>To \$5 Good</u>	<u>To \$5 Good</u>	<u>To \$40 Good</u>
q. Activity	<u>Good</u>	<u>Good</u>	<u>Good</u>

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

5. CLARIFYING REMARKS: Chapline Street contains the better class of dwellings in the area. Cheaper properties on Eoff Street. The section is very old. Homes concentrated on small lots. Proximity to principal business district is cause for good rental demand.

6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE C AREA NO. 5

1. AREA CHARACTERISTICS: Hilly
a. Description of Terrain.

b. Favorable Influences. Schools, churches and community business center located in area. Bus transportation but schedule not favorable.

c. Detrimental Influences. Distance to center of city. Very hilly. Most streets paved with treated cinders -- not very satisfactory. No city sewerage.

d. Percentage of land improved 75%; e. Trend of desirability next 10-15 years downward Static
Clerical, professional

2. INHABITANTS: and business men 1500-3000
a. Occupation _____; b. Estimated annual family income \$ _____
None None

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

e. Infiltration of _____; f. Relief families _____

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

3. BUILDINGS: 100
PREDOMINATING _____% OTHER TYPE _____% OTHER TYPE _____%
Singles 5-8 rms

a. Type _____

b. Construction Frame (few brick) _____

c. Average Age 15 _____ Years _____ Years _____ Years

d. Repair Good _____

e. Occupancy 100 _____% _____% _____%

f. Home ownership 70 _____% _____% _____%

g. Constructed past yr. 2, \$5000 _____

h. 1929 Price range \$4000-9000 100% \$100% \$100%

i. 1936 Price range \$3500-7000 83% \$ _____% \$ _____%

j. 1938 Price range \$3500-7000 83% \$ _____% \$ _____%

k. Sales demand None \$ _____ \$ _____

l. Activity None _____

m. 1929 Rent range \$35 - 55 100% \$100% \$100%

n. 1936 Rent range \$25 - 40 71% \$ _____% \$ _____%

o. 1938 Rent range \$25 - 40 71% \$ _____% \$ _____%

p. Rental demand To 40 Good \$ _____ \$ _____

q. Activity Good _____

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

5. CLARIFYING REMARKS: This is a small community located about 3 miles from the principal business section of Wheeling. It is located in the hills and is rather a healthy spot.

6. NAME AND LOCATION "Mozart" - Wheeling, W. Va. SECURITY GRADE C AREA NO. 6

1. AREA CHARACTERISTICS: Level to slightly rolling
a. Description of Terrain.

b. Favorable Influences. All city conveniences and adequate transportation. Not far distant from churches, schools, and community business center.

c. Detrimental Influences. National Road through this area is zoned for business and apartment houses and many small business places now on it. Creek on south also adversely affects.

Static

d. Percentage of land improved 80%; e. Trend of desirability next 10-15 yrs. 1200-4000

2. INHABITANTS: Packing house and foundry workers, tobacco factory workers & steel workers
a. Occupation 2 German Estimated annual family income \$ None

c. Foreign-born families None; d. Negro None; %

e. Infiltration of None; f. Relief families Yes

g. Population is increasing; decreasing; static

3. BUILDINGS: 90 10

	PREDOMINATING Singles 6-12 rms	%	OTHER TYPE Singles 6-12 rms	%	OTHER TYPE	%
a. Type	Frame		Brick & stucco			
b. Construction	40		40			
c. Average Age	Years		Years		Years	
d. Repair	Fair		Fair			
e. Occupancy	95	%	95	%		%
f. Home ownership	50	%	50	%		%
g. Constructed past yr.	2, \$4000		None			
h. 1929 Price range	\$ 4000-12,000	100%	\$ 8000-12,000	100%	\$	100%
i. 1936 Price range	\$ 3000- 9,000	75%	\$ 5000- 9,000	69%	\$	%
j. 1938 Price range	\$ 3000- 9,000	75%	\$ 5000- 9,000	69%	\$	%
k. Sales demand	Poor		Poor			
l. Activity	Poor		Poor			
m. 1929 Rent range	\$ 30 - 65	100%	\$ 45 - 65	100%	\$	100%
n. 1936 Rent range	\$ 20 - 50	71%	\$ 35 - 50	77%	\$	%
o. 1938 Rent range	\$ 20 - 50	71%	\$ 35 - 50	77%	\$	%
p. Rental demand	To 40 Good		To 50 Fair		\$	%
q. Activity	Good		Fair		\$	%
			Limited		Limited	

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

5. CLARIFYING REMARKS: Extreme western part on hillside. A drift coal mine was formerly located in Glenwood Heights and it is difficult to get solid foundations for buildings. Some depressions are visible now. Leatherwood is best part of area although it is old.

6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE C AREA NO. 7

1. AREA CHARACTERISTICS: Level to rolling
a. Description of Terrain.

b. ~~Favorable Influences~~ Grade school in northeast part of area. Linsly private school for boys in northwest part of area. Transportation only fair. Southern part some distance to community business center.

c. ~~Detrimental Influences~~ Creek joining on north. Railroad tracks running through southern part with grade crossing. Cheap construction, especially in southeast and east near creek.

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

2. INHABITANTS: Clerical, mill workers
a. Occupation some mechanics

b. Estimated annual family income \$ 900-2500

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

e. Infiltration of None; f. Relief families None

g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	30	%	OTHER TYPE	70	%	OTHER TYPE	%
a. Type	Singles 5-6 rms			Singles 4-6 rms				
b. Construction	Brick & frame			Frame				
c. Average Age	12 Years			18 Years				
d. Repair	Fair			Poor				
e. Occupancy	95 %			95 %				
f. Home ownership	50 %			50 %				
g. Constructed past yr.	7, to \$6500			None				
h. 1929 Price range	\$6500-12,500	100	%	\$2500-6500	100	%	\$	100%
i. 1936 Price range	\$5000-10,000	78	%	\$2000-5000	78	%	\$	%
j. 1938 Price range	\$5000-10,000	78	%	\$2000-5000	78	%	\$	%
k. Sales demand	6000-Fair			Poor			\$	
l. Activity	Fair			Poor				
m. 1929 Rent range	\$40 - 55	100	%	\$20 - 45	100	%	\$	100%
n. 1936 Rent range	\$30 - 45	77	%	\$15 - 35	76	%	\$	%
o. 1938 Rent range	\$30 - 45	77	%	\$15 - 35	76	%	\$	%
p. Rental demand	To 40 Fair			To 25 Fair			\$	
q. Activity	Fair			Fair				

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

5. CLARIFYING REMARKS: Morningside is most recently developed part, it has about 15 dwellings of the better type. It and Washington Avenue contain practically all the best homes in the area, and are far ahead of the remainder. Property along creek on east subject to overflow in extra high waters. Development along Valley View Avenue also fairly good.

6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE C AREA NO. 8

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level to rolling

b. Favorable Influences. Schools, churches, and community business center in area.
Adequate transportation and all city conveniences.

c. Detrimental Influences. Creek and railroad through area.

d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Clerical, miners, steel,

a. Occupation factory workers; b. Estimated annual family income \$1000-2500c. Foreign-born families 20 %; Polish - Bohemian predominating; d. Negro None ; %e. Infiltration of None ; f. Relief families Fewg. Population is increasing Slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	Singles 4-7 rms					
b. Construction	Frame					
c. Average Age	30	Years		Years		Years
d. Repair	Fair					
e. Occupancy	95	%		%		%
f. Home ownership	60	%		%		%
g. Constructed past yr	12, \$6500					
h. 1929 Price range	\$000-10,000	100%	\$	100%	\$	100%
i. 1936 Price range	\$2500- 7,500	78 %	\$	%	\$	%
j. 1938 Price range	\$2500- 7,500	78 %	\$	%	\$	%
k. Sales demand	\$000 Fair		\$		\$	
l. Activity	Fair					
m. 1929 Rent range	\$0 - 55	100%	\$	100%	\$	100%
n. 1936 Rent range	\$5 - 45	78 %	\$	%	\$	%
o. 1938 Rent range	\$5 - 45	78 %	\$	%	\$	%
p. Rental demand To	\$5 Good		\$		\$	
q. Activity	Good					

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

5. CLARIFYING REMARKS: This was formerly a separate municipality known as Elm Grove.

On north side along National Road is quite a business section.

On west side of Kruger Street from Columbia Avenue to National

Road is best part of area; next is east of Kruger Avenue, between

Columbia and National Road, and extending to Stone Church St.

Remainder of area fairly uniform section of frame houses, old

and only fairly well kept.

6. NAME AND LOCATION Elm Grove, Wheeling, W. Va. SECURITY GRADE 0 AREA NO.

1. AREA CHARACTERISTICS:
a. Description of Terrain. On side of steep hill.

b. Favorable Influences. Adequate transportation, city conveniences, close to schools, churches and community business center.

c. Detrimental Influences. Very cheap construction; low-class population, mixed; on side of hill and foundations insecure.

d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs. Downward

2. INHABITANTS:

a. Occupation Miners ; b. Estimated annual family income \$ 1000

c. Foreign-born families 45 %; Slavish-Italian predominating; d. Negro Yes ; 15 %

e. Infiltration of None ; f. Relief families Yes

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

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles 3-5 rms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>35</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>30</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	<u>\$ 1500-3000</u>	<u>100</u> %	<u>\$</u> <u> </u>	<u>100</u> %	<u>\$</u> <u> </u>	<u>100</u> %
i. 1936 Price range	<u>\$ 1000-2500</u>	<u>75</u> %	<u>\$</u> <u> </u>	<u> </u> %	<u>\$</u> <u> </u>	<u> </u> %
j. 1938 Price range	<u>\$ 1000-2500</u>	<u>75</u> %	<u>\$</u> <u> </u>	<u> </u> %	<u>\$</u> <u> </u>	<u> </u> %
k. Sales demand	<u>\$ None</u>		<u>\$</u> <u> </u>		<u>\$</u> <u> </u>	
l. Activity	<u>None</u>					
m. 1929 Rent range	<u>\$ 15 - 25</u>	<u>100</u> %	<u>\$</u> <u> </u>	<u>100</u> %	<u>\$</u> <u> </u>	<u>100</u> %
n. 1936 Rent range	<u>\$ 10 - 20</u>	<u>73</u> %	<u>\$</u> <u> </u>	<u> </u> %	<u>\$</u> <u> </u>	<u> </u> %
o. 1938 Rent range	<u>\$ 10 - 20</u>	<u>73</u> %	<u>\$</u> <u> </u>	<u> </u> %	<u>\$</u> <u> </u>	<u> </u> %
p. Rental demand	<u>\$ Poor</u>		<u>\$</u> <u> </u>		<u>\$</u> <u> </u>	
q. Activity	<u>Poor</u>					

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

5. CLARIFYING REMARKS: This area presents a very dilapidated appearance; on hill-side; unpaved streets; mixture of lower type of population.

6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE D AREA NO. 1

1. AREA CHARACTERISTICS:

a. Description of Terrain. Rolling

b. Favorable Influences. None, except better area adjoining on west and section further east and outside city limits contains Wheeling Country Club and some nice residences.

c. Detrimental Influences. No city sewerage. Distance to schools, churches and business centers. Inadequate transportation. Cheap construction.

d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Laborers, Domestic

a. Occupation Servants, and minors; b. Estimated annual family income \$800-1500c. Foreign-born families 25 %; Mixed predominating; d. Negro None %e. Infiltration of None; f. Relief families Manyg. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

PREDOMINATING 100 % OTHER TYPE _____ % OTHER TYPE _____ %a. Type Singles 3-5 rmsb. Construction Framec. Average Age 25 Yearsd. Repair Poore. Occupancy 90 %f. Home ownership 40 %g. Constructed past yr. Noneh. 1929 Price range \$1500-3000 100 % \$ _____ 100 % \$ _____ 100 %i. 1936 Price range \$1000-2500 75 % \$ _____ % \$ _____ %j. 1938 Price range \$1000-2500 75 % \$ _____ % \$ _____ %k. Sales demand \$Nonel. Activity Nonem. 1929 Rent range \$ 12 - 25 100 % \$ _____ 100 % \$ _____ 100 %n. 1936 Rent range \$ 8 - 20 73 % \$ _____ % \$ _____ %o. 1938 Rent range \$ 8 - 20 73 % \$ _____ % \$ _____ %p. Rental demand \$ Poorq. Activity Poor4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None

5. CLARIFYING REMARKS: Reason for drop from Green Area to Red area is that the boundary line of the Green area on the east of this area is a large private estate.

6. NAME AND LOCATION Groggsville, Wheeling, W.Va. SECURITY GRADE D AREA NO. 2

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level to rolling

b. Favorable Influences.

All city conveniences, adequate transportation, graded school in area.

c. Detrimental Influences.

Packing Company plants in area and several smaller industrial plants. Business along National Road. Joins creek on south

d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Static
to downward

2. INHABITANTS:

a. Occupation Packing plant workers,
clerical, mill workers b. Estimated annual family income \$ 900-1800c. Foreign-born families 40 %; German-Hungarian predominating; d. Negro None %e. Infiltration of None; f. Relief families Fewg. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>Singles 6-10 rms</u>	<u>90</u>	<u>Singles 6-7 rms</u>	<u>10</u>		
b. Construction	<u>Brick</u>		<u>Frame</u>			
c. Average Age	<u>60</u> Years		<u>40</u> Years			
d. Repair	<u>Poor</u>		<u>Poor</u>			
e. Occupancy	<u>80</u> %		<u>80</u> %			
f. Home ownership	<u>40</u> %		<u>40</u> %			
g. Constructed past yr.	<u>None</u>		<u>None</u>			
h. 1929 Price range	\$ <u>2500-4500</u>	<u>100</u> %	\$ <u>2000-3500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1936 Price range	\$ <u>2000-4000</u>	<u>84</u> %	\$ <u>1500-2500</u>	<u>73</u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-4000</u>	<u>84</u> %	\$ <u>1500-2500</u>	<u>73</u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>None</u>		\$ <u>None</u>		\$ <u> </u>	
l. Activity	<u>None</u>		<u>None</u>			
m. 1929 Rent range	\$ <u>25 - 40</u>	<u>100</u> %	\$ <u>15 - 25</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1936 Rent range	\$ <u>18 - 35</u>	<u>84</u> %	\$ <u>12 - 20</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>18 - 35</u>	<u>84</u> %	\$ <u>12 - 20</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>Poor</u>		\$ <u>Poor</u>		\$ <u> </u>	
q. Activity	<u>Poor</u>		<u>Poor</u>			

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

5. CLARIFYING REMARKS:

Very little change in this area in past 10 years. Business along National Road and industrial plants in area. Residential development along Fulton and Wine Streets.

6. NAME AND LOCATION Wheeling, W.Va. SECURITY GRADE D AREA NO. 8

1. AREA CHARACTERISTICS: Part along Main Street and 17th, 18th, and 19th Sts. fairly
a. Description of Terrain. level and remainder of area goes from bottom of hill to almost the top.
- b. Favorable Influences. Adjoins principal business district. Negro and white schools in area, also churches and stores. Not subject to flood except at very tip of north end of area and there is nothing there to be damaged.
- c. Detrimental Influences. North part along Chapline, parts of Market St., all of Lind, Grandview, Cherry, Vine, Summit, Isabelle, High, Charles and others on side of high hill and streets are very steep grades. Mixed type of population. R.R. tracks thru southern part. Industrial plants located along Wheeling creek and R.R. tracks, also on Main St.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static to downward

2. INHABITANTS: Clerical, laborers, factory workers, business, and professional men, skilled mechanics
- a. Occupation and professional men, skilled mechanics b. Estimated annual family income \$ 600-3000
- c. Foreign-born families 10 %; Mixed predominating; d. Negro Yes 20 %
- e. Infiltration of None; f. Relief families Few
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	50 %	OTHER TYPE	45 %	OTHER TYPE	5 %
a. Type	Singles & brick rows (5-7 rms)		Singles 4-6 rms		Apts. consisting of more than 4 units 4-6 r	
b. Construction	Brick		Frame		Brick	
c. Average Age	45 Years		25 Years		25 Years	
d. Repair	Fair		Fair		Good	
e. Occupancy	95 %		95 %		95 %	
f. Home ownership	30 %		40 %		5 %	
g. Constructed past yr.	None		None		None	
h. 1929 Price range	\$2000-5500	100%	\$1500-5000	100%	\$25,000-80,000	100%
i. 1936 Price range	\$1500-4500	78 %	\$1000-4000		\$15,000-50,000	61 %
j. 1938 Price range	\$1500-4500	78 %	\$1000-4000		\$15,000-50,000	61 %
k. Sales demand	None		None		None	
l. Activity	None		None		None	
m. 1929 Rent range	\$20 - 60	100%	\$15 - 45	100%	\$40 - 75	100%
n. 1936 Rent range	\$15 - 45	75 %	\$10 - 35	72 %	\$30 - 60	78 %
o. 1938 Rent range	\$15 - 45	75 %	\$10 - 35	72 %	\$30 - 60	78 %
p. Rental demand	To \$35 Good		To \$30 Good		To \$50 Good	
q. Activity	Good		Good		Good	

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

5. CLARIFYING REMARKS: This area includes almost every type of old property and every type of population. On Main St. between 7th and 9th Streets are some fairly nice 3-story brick row houses and one large apartment house. Better houses and apartments also located along 12th Street. Negro section on Market and Chapline out to about 7th Street and also on intersecting streets in this part. It is about the most spotted area in the city.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences.

Adequate transportation, schools, churches and stores either in or adjoining area. All city conveniences. Proximity to principal business district. Cool in summer.

c. Detrimental Influences.

Flood hazard. This area is the lower part of the Island and more subject to overflow than northern end. Area under water from 1-18 feet in March, 1936 and January and April, 1937. In recent years floods have been more frequent. Properties old.

d. Percentage of land improved 85%; e. Trend of desirability next 10-15 yrs. Static to downward

2. INHABITANTS:

a. Occupation Clerical, mechanics, laborers; b. Estimated annual family income \$1000-2000

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

e. Infiltration of None; f. Relief families None

g. Population is increasing; decreasing; static Yes

3. BUILDINGS:

	PREDOMINATING	%	OTHER TYPE	%	OTHER TYPE	%
a. Type	Singles 4-7 rms	90	Singles 3-5 rms	10		
b. Construction	Frame		Frame Cottages			
c. Average Age	30 Years		30 Years			
d. Repair	Poor to fair		Poor			
e. Occupancy	95 %		95 %			
f. Home ownership	50 %		50 %			
g. Constructed past yr.	None		None			
h. 1929 Price range	\$2000-4000	100 %	\$2000-3000	100 %	\$	100 %
i. 1936 Price range	\$1500-3000	75 %	\$1000-2000	58 %	\$	%
j. 1938 Price range	\$1500-3000	75 %	\$1000-2000	58 %	\$	%
k. Sales demand	\$None		\$None		\$	
l. Activity	None		None			
m. 1929 Rent range	\$25 - 40	100 %	\$20 - 30	100 %	\$	100 %
n. 1936 Rent range	\$20 - 35	81 %	\$15 - 20	66 %	\$	%
o. 1938 Rent range	\$20 - 35	81 %	\$15 - 20	66 %	\$	%
p. Rental demand To	\$25 Fair		To \$20 Fair		\$	
q. Activity	Fair		Fair			

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

5. CLARIFYING REMARKS:

At south end of area is Horse Race Track, circus grounds, Wheeling High School, football stadium. Better part of area is in south of Zane Street for about 3 blocks on eastern side. Western side is low. Proximity to principal business section keeps up rental demand, but flood hazard and age of properties seriously affects sale demand.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. Schools, churches, stores located in area. Adequate transportation. All city conveniences.

c. Detrimental Influences. Age of properties; mixture of population; restricted district along 23rd St. at River. Industrial plants located along river front and scattered throughout area. Western half also subject to flood waters from river. Railroad tracks through area.

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

2. INHABITANTS: Clerical, factory workers,

a. Occupation cheap laborers, loafers; b. Estimated annual family income \$500-1500

c. Foreign-born families 20 %; Mixture predominating; d. Negro yes 5 %

e. Infiltration of Lower grade; f. Relief families Many

g. Population is increasing; decreasing; static yes

3. BUILDINGS:

PREDOMINATING 50 % OTHER TYPE 50 % OTHER TYPE %

a. Type Singles 5-7 rms and row houses

b. Construction Brick Frame

c. Average Age 45 Years 40 Years Years

d. Repair Fair Poor

e. Occupancy 85 % 85 % %

f. Home ownership 30 % 40 % %

g. Constructed past yr. None None

h. 1929 Price range \$000-4000 100% \$500-5000 100% \$ 100%

i. 1936 Price range \$000-3000 63 % \$000-4000 80 % \$ %

j. 1938 Price range \$000-3000 63 % \$000-4000 80 % \$ %

k. Sales demand None None \$

l. Activity None None

m. 1929 Rent range \$5 - 35 100% \$0 - 35 100% \$ 100%

n. 1936 Rent range \$ - 25 62 % \$5 - 30 80 % \$ %

o. 1938 Rent range \$ - 25 62 % \$5 - 30 80 % \$ %

p. Rental demand To \$20 Fair To \$5 Fair \$

q. Activity Fair Fair

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

5. CLARIFYING REMARKS This is a very mixed area, as to population and type of property. The part south of 32nd Street is the better part but in this section are located many industrial plants employing cheaper labor and this part is also more subject to flood hazard. The part between 32nd Street and extending northward is the older part and on the western side of this portion along Main Street is located many saloons and "dives" of every description.

6. NAME AND LOCATION Wheeling, W. Va. SECURITY GRADE D AREA NO. 8

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences.

Not far distant from schools, churches and community business center. Fair transportation.

c. Detrimental Influences.

Coal mine adjacent. Cheap construction. Creek and railroad track on south.

d. Percentage of land improved 50 %;e. Trend of desirability next 10-15 yrs Static
to downward

2. INHABITANTS:

a. Occupation Miners and laborers;b. Estimated annual family income \$ 600-1000c. Foreign-born families 40 %;Hungarian - Polish predominating; d. Negro Yes 15 %e. Infiltration of None;f. Relief families Many

g. Population is increasing _____;

decreasing _____;

static Yes

3. BUILDINGS:

PREDOMINATING 100 %

OTHER TYPE _____ %

OTHER TYPE _____ %

a. Type

Singles 2-5 rms

b. Construction

Frame

c. Average Age

30 Years

____ Years

____ Years

d. Repair

Poor

e. Occupancy

90 %

____ %

____ %

f. Home ownership

40 %

____ %

____ %

g. Constructed past yr. None

h. 1929 Price range

\$ 1000-3000100 %

\$ _____

100 %

\$ _____

100 %

i. 1936 Price range

\$ 700-250076 %

\$ _____

____ %

\$ _____

____ %

j. 1938 Price range

\$ 700-250076 %

\$ _____

____ %

\$ _____

____ %

k. Sales demand

\$ None

\$ _____

\$ _____

l. Activity

None

m. 1929 Rent range

\$ 10 - 25100 %

\$ _____

100 %

\$ _____

100 %

n. 1936 Rent range

\$ 5 - 1861 %

\$ _____

____ %

\$ _____

____ %

o. 1938 Rent range

\$ 5 - 1861 %

\$ _____

____ %

\$ _____

____ %

p. Rental demand

\$ Poor

\$ _____

\$ _____

q. Activity

Poor

4. AVAILABILITY OF MORTGAGE FUNDS:

a. Home purchase Very
limited;b. Home building Very
limited

5. CLARIFYING REMARKS:

This is an area of cheaply built small homes, located in a little valley at the bottom of a high hill. It is known as a sort of dumping ground. Very little change in past 10 years.

6. NAME AND LOCATION

Elm Grove, Wheeling, W. Va.

SECURITY GRADE

DAREA NO. 7

1. AREA CHARACTERISTICS:
a. Description of Terrain. Level

b. Favorable Influences. Graded school in area and close to community business center, churches and adequate transportation.

c. Detrimental Influences. Purchasers of lots get only surface rights. Has no city sewerage. Very few paved sidewalks and streets. Cheap construction.

d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS: Miners and laborers
a. Occupation ; b. Estimated annual family income \$900-1500

c. Foreign-born families 70 %; Hungarian - Polish predominating; d. Negro None ; %

e. Infiltration of None ; f. Relief families None

g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	Singles 4-6 rms					
b. Construction	Frame					
c. Average Age	15 Years		Years		Years	
d. Repair	Fair					
e. Occupancy	95 %		%		%	
f. Home ownership	50 %		%		%	
g. Constructed past yr.	None					
h. 1929 Price range	\$ 2000-4000	100 %	\$	100 %	\$	100 %
i. 1936 Price range	\$ 1500-3000	75 %	\$	%	\$	%
j. 1938 Price range	\$ 1500-3000	75 %	\$	%	\$	%
k. Sales demand	\$ Fair		\$		\$	
l. Activity	Fair					
m. 1929 Rent range	\$ 18 - 25	100 %	\$	100 %	\$	100 %
n. 1936 Rent range	\$ 15 - 20	81 %	\$	%	\$	%
o. 1938 Rent range	\$ 15 - 20	81 %	\$	%	\$	%
p. Rental demand	\$ Fair		\$		\$	
q. Activity	Fair		Very limited		Very limited	

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

5. CLARIFYING REMARKS: Junior Avenue about the best street. Area only slightly improved.