

KEY TO SECURITY MAP

"CITY OF DUBUQUE"

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(A')

An advance of 60 per cent on conservative valuation could be made in this district. The construction is predominately brick and frame of an age of 25 to 30 years. Rents run from twenty to sixty dollars, and the average price for property here would be \$10,000, although some homes might sell for twenty to twenty-five thousand dollars. The inhabitants are mostly professional men and merchants. There is some rehabilitation required. Very few sales have taken place for several years. The growth of this district is southeast and west. The depreciation from 1929 is from 20 to 25 per cent. There has been little recovery from this depreciation.

(B')

Percentage of loans that might be made in this district on a conservative valuation, would be between 30 and 50 per cent. Frame predominates with some brick, and the average age of residences here would be better than 40 years. Rentals are from fifteen to thirty-five dollars, and the average price of homes \$2500 to \$3000. These are mostly inhabited by laborers and clerks. Considerable rehabilitation work necessary. Practically no sales of property. Values have depreciated here from 30 to 40 per cent since 1929, and recovery has been negligible.

(B<sup>2</sup>)

On the east, on a conservative valuation, loans might be made up to 40 to 50 per cent, and on the west of (B<sup>2</sup>) from 30 to 50 per cent. The construction of residences in this district is mostly frame -- some brick. The average age of those on the east side is 40 years, and on the west 20 years. Rentals on the east run from 20 to 40 dollars per month, and on the west the average rental would be \$25.00. The values of property on the east are from \$2500 to \$5000, and on the west from \$2000 to \$5000. The class of inhabitants is mostly high class with mixed professional, business men, and wage earners. There is considerable rehabilitation necessary. No sales are taking place. Depreciation of property in the east and west is from 30 to 35 per cent from 1929, with about 10 per cent recovery. Acreage in the south of (B<sup>2</sup>) is worth from \$200 to \$500 per acre.

(C')

On a conservative valuation, loans might be made in this district up to 50 per cent. Frame predominates. Average age is 40 to 50 years, and rentals are from \$10.00 to \$30.00 per month. The average value of homes is about \$3500. Mostly labor people live here. Rehabilitation is required to a considerable extent. Few if any sales are taking place. The depreciation from 1929 in this district is fully 40 to 50 per cent.

(C<sup>2</sup>)

Mostly vacant rough property with a few scattered homes and acreages at about \$150 per acre.

(C<sup>3</sup>)

On a conservative valuation, loans of from 30 to 50 per cent could be made in some sections. Frame predominates with some brick. Houses run from 15 to 30 years of age and rent for from 15 to 25 dollars per month, with an average value of \$2500. Mostly laborers live here. There is some rehabilitation required. No sales are taking place. The shrinkage here has been 30 per cent from 1929, with very little recovery, if any.

(C<sup>4</sup>)

Old construction, mostly brick, average age of fully 60 years, and on a conservative valuation, loans might be made up to 50 per cent. Rents are from 30 to 50 dollars, and values average \$5000. Considerable rehabilitation is required. No sales are taking place. Values have depreciated here from 1929 about 45 per cent, with very little comeback.

(D<sup>1</sup>)

East of the railroad tracks and north to the end of rail, this residential property can be considered as bad. Would consider making no loans at all on any valuation east of tracks. Frame predominates, with an average age of 50 years. Rentals are from 10 to 20 dollars per month. The average value of property is \$1000. Laborers of the poor class live here. No sales are taking place. Property has declined fully 60 per cent from 1929.

(D<sup>2</sup>)

West of the railroad tracks it would be necessary to be extremely careful of any loans made. Some might be considered on a conservative valuation of from 30 to 50 per cent. A mixture of old frame and brick buildings with an average age of better than 50 years. This is the business section of the city, and in the south part of (D<sup>2</sup>) is the industrial section. Apartments in these districts rent from \$25.00 upward, and in some cases as high as \$75.00 per month. No sales of residential property are taking place. Values are from \$2000 to \$7500. Type of inhabitant here is mixed. A great deal of rehabilitation is required. Values are down fully 40 per cent from 1929, with little or no recovery.

(D<sup>3</sup>)

A few loans might be made here on a conservative valuation of from 30 to 40 per cent. That is, if a value could be fixed. Mixed frame and brick construction. Average age 25 years. Rentals are from 10 to 20 dollars per month, and average value of homes about \$25.00. Mostly laborers live here. Rehabilitation is required. No sales are taking place, and the depreciation from 1929 is between 30 and 40 per cent, with very little if any recovery.