enumerated above will be present but almost anyone of them is a sufficient reason for this classification. All areas which do not fall within the Hazardous (Red) classification but are still not up to the standard outlined as a "Still Desirable" (Blue) area should all be given this designation.

**D - Hazardous - Red**

The thing that is happening to a gradual degree in the "C" neighborhoods has happened in the "D" neighborhoods. These areas are characterized by detrimental influences in a pronounced degree: undesirable population or a rapid infiltration of the same. "D" neighborhoods are much broader than slum areas; are frequently characterized by low percentage of home ownership, high tenant occupancy, very poor maintenance and often vandalism. Most of the very old sections of the city will be included. Obnoxious odors, noises, traffic conditions, special hazards of topography or geology, or other adverse influences may also require portions of otherwise higher grade sections to be classed as Hazardous. Low range of income and/or nearness to industrial or commercial districts are frequently deterring influences. It should be understood that the "D"-"Hazardous"-red designation should be considered as a warning suggesting a careful reading of the description of the area. It may or may not preclude the making of sound loans by careful mortgagee officials.

**E - Business & Industrial**

The main business and industrial, and other sections incapable of development are left blank. It is not the intention to show all portions of a city which are zoned for commercial and industrial uses. This will require unnecessary effort and if desired can be obtained from the zoning ordinance. Reference to zoning maps however have been helpful in the preparation of the security map.

**F - Undeveloped Areas**

Color of cross hatching forecasts the trend or probable future development; when black cross-hatching is used it indicates that future of area is indeterminate.