

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with favorable grades - no construction hazards.
- b. Favorable Influences. Convenience to transportation, trading areas, schools, churches, etc. Homogeneity of improvements and social and income levels. Adequate deed restrictions. Charm of location and high standard of construction and up-keep.
- c. Detrimental Influences. High percent of land improvement leaves little margin for future growth. Limited market from J Street to Folsom owing to improvements being above popular price range. This does not apply north of J, as residences are more moderate in price.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Up to static

2. INHABITANTS: Professional and business

- a. Occupation executive type; b. Estimated annual family income \$ 3600 to 10,000 and up
- c. Foreign-born families None %; Americans predominating; d. Negro 0 %
- e. Infiltration of Deed protected; f. Relief families None
- g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	6 to 7 rooms					
b. Construction	Frame, stucco & brick					
c. Average Age	12 Years		_____ Years		_____ Years	
d. Repair	Good (excellent)					
e. Occupancy	100 %		_____ %		_____ %	
f. Home ownership	87 %		_____ %		_____ %	
g. Constructed past yr. (1937) 3						
h. 1929 Price range	\$ 7500-20,000	100 %	\$ _____	100 %	\$ _____	100 %
i. 1935 Price range	\$ 6000-16,000	80 %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ 6750-18,000	90 %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ 6750-10,000 good		\$ _____		\$ _____	
l. Activity	Good					
m. 1929 Rent range	\$ 50-100	100 %	\$ _____	100 %	\$ _____	100 %
n. 1935 Rent range	\$ 40-80	80 %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ 50-95	95 %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ 50-70 good		\$ _____		\$ _____	
q. Activity	Good					

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

5. CLARIFYING REMARKS. Development in area began in 1924, and has shown steady growth since that time. In addition to having deed restrictions, it is zoned single-family residences. Is a high degree of homogeneity as to architectural types and standard of construction. Is the city's most popular district, that portion on 45th and 46th Sts. from J to 1/4 of a block north of Folsom Blvd. being particularly high grade. Although area has a 90% land improvement, it will remain "tops" for many years to come. Population density in area is very much below average for the city as a whole. Area is accorded a "high green" grade.

6. NAME AND LOCATION Part of East Sacramento-45th-47th SECURITY GRADE A+ AREA NO. 1
H to Folsom

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with favorable grades - no construction hazards.
- b. Favorable Influences. Convenience to transportation, trading and recreational areas churches, etc. Particularly favored in being in close proximity to a junior college, high school, and grade schools. Nearness to downtown centers and to State Office Buildings.
- c. Detrimental Influences None, fundamentally, but some evidence of a tendency toward heterogeneous architectural types.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS: Professional and business men-

- a. Occupation Sr. and Jr. executives; b. Estimated annual family income \$ 2400-6000
- c. Foreign-born families None%; American predominating; d. Negro None %;
- e. Infiltration of Restricted; f. Relief families None
- g. Population is increasing Rapidly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	5 and 6 rooms					
b. Construction	Frame & stucco & brick					
c. Average Age	3 Years		Years		Years	
d. Repair	Good					
e. Occupancy	98.5 %		%		%	
f. Home ownership	94. %		%		%	
g. Constructed past yr. (1937)	161					
h. 1929 Price range	\$ 6000-10,000	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 5000-8000	80 %	\$	%	\$	%
j. 1938 Price range	\$ 5750-9500	95 %	\$	%	\$	%
k. Sales demand	\$ All price ranges good		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 50-70	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 40-55	80 %	\$	%	\$	%
o. 1938 Rent range	\$ 50-65	95 %	\$	%	\$	%
p. Rental demand	\$ Good in all types		\$		\$	
q. Activity	Good					

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

5. CLARIFYING REMARKS: Development of area began in 1925, subsequent subdivisions being placed on the market in 1926-27-28-29-32-38, almost all carrying deed restrictions. 7th Ave. was dedicated in 1911, but abutting property was never platted. Is zoned 1 and 2-family residential, but over 95% improvements are single-family. Construction generally of good quality, homogeneity of social and income levels is fair to good. Including hatched portion of area, it is only about 25% developed. Is the fastest growing section of city, and when the hatched portion of area is developed, should be broken down and regraded. There is a high-grade, multi-family dwelling project in contemplation for this section. Under the circumstances, it is felt a provisional

6. NAME AND LOCATION Swanston Park & Land Drive Terrace SECURITY GRADE A+ AREA NO. 2
rating of low to medial green should be accorded. Is a keen competition for mortgages in area by all lending agencies, and bidding for loans is not uncommon. More than 25% of city's residential construction in 1937 was in this area.

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Level with favorable grades, no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, trading centers, churches, and recreational areas. Homogeneity of population and improvements.
- c. Detrimental Influences. There is evidence that 11th Avenue may become a main thoroughfare for heavy traffic.
- d. Percentage of land improved 50%; e. Trend of desirability next 10-15 yrs. Up
2. INHABITANTS:
- a. Occupation Executive, business professional; b. Estimated annual family income \$ 3500-10,000
- c. Foreign-born families None%; - predominating; d. Negro None%; -
- e. Infiltration of Deed protected; f. Relief families None
- g. Population is increasing Rapidly; decreasing -; static -
3. BUILDINGS:
- | | PREDOMINATING | % | OTHER TYPE | % | OTHER TYPE | % |
|-------------------------|----------------------|------|------------|------|------------|------|
| a. Type | 6 to 7 room | | | | | |
| b. Construction | Frame, stucco, brick | | | | | |
| c. Average Age | Now to 10 Years | | Years | | Years | |
| d. Repair | Good | | | | | |
| e. Occupancy | 99% | | % | | % | |
| f. Home ownership | 92% | | % | | % | |
| g. Constructed past yr. | 20 | | | | | |
| h. 1929 Price range | \$ 7500-15,000 | 100% | \$ | 100% | \$ | 100% |
| i. 1935 Price range | \$ 6000-12,000 | 80% | \$ | % | \$ | % |
| j. 1938 Price range | \$ 7250-14,500 | 95% | \$ | % | \$ | % |
| k. Sales demand | All prices good | | \$ | | \$ | |
| l. Activity | Active | | | | | |
| m. 1929 Rent range | \$ 60 - 100 | 100% | \$ | 100% | \$ | 100% |
| n. 1935 Rent range | \$ 50 - 80 | 80% | \$ | % | \$ | % |
| o. 1938 Rent range | \$ 55 - 95 | 95% | \$ | % | \$ | % |
| p. Rental demand | All prices good | | \$ | | \$ | |
| q. Activity | Active | | | | | |
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
5. CLARIFYING REMARKS: This area, which is very sparsely settled, has adequate deed restrictions and is zoned single-family residential. The older portion east of Land Park Drive was subdivided in 1926 and the newer portion in 1938. Improvements generally conform both as to type and age, and construction is of the highest grade. This area enjoys a high degree of popularity and is accorded a "high green" grade.
6. NAME AND LOCATION College Tract and Land Park Tract SECURITY GRADE A+ AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards. Hatched portion below grade of the developed parts of area.
- b. Favorable Influences. Schools, churches and trading facilities adequate. Low tax burden. Charm of location. Highly deed restricted.
- c. Detrimental Influences. Inadequate transportation. Being outside city limits, there is a lack of fire and police protection and no sewers. Proximity to low swamp lands to the south.

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

2. INHABITANTS: Executive, professional,

- a. Occupation and business men; b. Estimated annual family income \$ 2400-5000
- c. Foreign-born families Few %; None predominating; d. Negro None %;
- e. Infiltration of Deed protected; f. Relief families None
- g. Population is increasing Rapidly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95+ %	OTHER TYPE	5 %	OTHER TYPE	%
a. Type	5 and 6 rooms		Larger size.			
b. Construction	Frame, stucco & brick		Considered over-improvements			
c. Average Age	New to 10 years		Years		Years	
d. Repair	Good					
e. Occupancy	98 %		%		%	
f. Home ownership	65 %		%		%	
g. Constructed past yr. (1937)	70					
h. 1929 Price range	\$ 4500-10,000	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 3750-8000	80 %	\$	%	\$	%
j. 1938 Price range	\$ 4250-9000	90 %	\$	%	\$	%
k. Sales demand	\$ 4250-6500	Good	\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 45-60	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 32.50-45	70 %	\$	%	\$	%
o. 1938 Rent range	\$ 40-55	90 %	\$	%	\$	%
p. Rental demand	\$ All levels	Good	\$		\$	
q. Activity	Good					

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

5. CLARIFYING REMARKS: This is a new subdivision, located in natural oak grove. It is highly deed restricted but is without zoning. Improvements and population are homogeneous, and construction is high class. There is a movement on foot to obtain a sewer system. This area has many of the qualities of a green area, but owing to detrimental influences set forth, it is deemed inadvisable to accord better than a high blue grade.

6. NAME AND LOCATION Woodlake SECURITY GRADE B AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, churches, trading and recreational areas. General homogeneity of population and improvements
High quality of upkeep.
- c. Detrimental Influences. Proximity to industrial district to the north. Planning Commission has designated McKinley Blvd. as future major traffic arterial and H Street already somewhat affected by heavy traffic volume. Above average density of population in parts of area.
- d. Percentage of land improved 85 %; e. Trend of desirability next 10-15 yrs. Static
to down

2. INHABITANTS: Professional & business men,

- a. Occupation skilled artisans, etc.; b. Estimated annual family income \$ 1800-4000
- c. Foreign-born families Few%; - predominating; d. Negro - %
- e. Infiltration of Largely deed pro-; f. Relief families None known
tected
- g. Population is increasing Slowly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	5 - 6 rooms					
b. Construction	Frame, Rustic, Stucco, Brick					
c. Average Age	10 Years	(33rd to D- North of McKinley 20 years.)				
d. Repair	Good					
e. Occupancy	98 %					
f. Home ownership	67 %					
g. Constructed past yr.	9					
h. 1929 Price range	\$ 4500-10,000	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 3600-8000	80 %	\$	%	\$	%
j. 1938 Price range	\$ 4000-9000	90 %	\$	%	\$	%
k. Sales demand	\$ All prices, good		\$		\$	
l. Activity	Active					
m. 1929 Rent range	\$ 40 - 70	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 32.50 - 55	80 %	\$	%	\$	%
o. 1938 Rent range	\$ 37.50 - 65	95 %	\$	%	\$	%
p. Rental demand	\$ All prices, good		\$		\$	
q. Activity	Active					

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

5. CLARIFYING REMARKS: This area includes subdivisions platted in 1910, 11, 22, 24, 25, 26, 29 and 1937. Generally deed protected; restrictions have expired on 32nd and 33rd Streets, but pattern is well established. Zoned portion single-family; balance two-family. There is a steady sale and rental demand for property in this area, particularly on those streets abutting the park. The northwest section is somewhat lower grade, with some evidence of "Jerry building." The area as a whole is accorded a "high blue" grade.

6. NAME AND LOCATION McKinley Park SECURITY GRADE B AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally level with no construction hazards. There is a low spot on 47th, 48th, and 50th streets, between F and H streets, which subjects this section to backyard flooding for short periods during a heavy rainfall.
- b. Favorable Influences. Convenience to transportation, schools, churches, and trading centers. Proximity to highest grade district in the city. District development still supervised by original high-grade subdivider. Homogeneous population.
- c. Detrimental Influences. Flood water hazard mentioned in 1-a. Maternity hospital located northwest of area offers some sales resistance to adjacent property.

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

2. INHABITANTS: Business & professional men

- a. Occupation & white collar workers; b. Estimated annual family income \$ 2100-3600
- c. Foreign-born families Few %; None subversive predominating; d. Negro None ; %
- e. Infiltration of Remote ; f. Relief families None
- g. Population is increasing Rapidly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	· %	OTHER TYPE	%
a. Type	<u>5 - 6 room</u>					
b. Construction	<u>Frame, stucco, brick</u>					
c. Average Age	<u>10</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>97</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>81</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>17</u>					
h. 1929 Price range	\$ <u>5000-7500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>4000-6000</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>4500-6750</u>	<u>90</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>All prices, good</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Active</u>					
m. 1929 Rent range	\$ <u>40 - 60</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>32.50 - 50</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>37.50 - 55</u>	<u>95</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All prices</u> <u>good</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Active</u>					

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

5. CLARIFYING REMARKS: Area consists of three subdivisions platted in 1926, 29 and 1938.

Population density is below average. Zoned 2-family residential, but owing to deed restrictions, which are adequate and strictly enforced, improvements are wholly single-family residences. Restrictions west of 45th St. are on the point of expiring, but pattern is definitely established and social and price level will protect. There is a good demand for property in area, and while there is evidence of some cheap construction, generally it is of high grade. The area is accorded a "high blue" grade. Hatched portion in eastern part will probably develop into a lower grade.

6. NAME AND LOCATION Part of East Sacramento SECURITY GRADE B AREA NO 3

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Level with no construction hazards.
 - b. Favorable Influences. Transportation, schools, churches, and trading centers unusually convenient. Homogeneous population and high pride of ownership. Many streets have great beauty and charm. Population density below city average. Proximity to highest grade area in the city.
 - c. Detrimental Influences. Quite a sprinkling of large, old residences throughout the area. These, however, are high maintained.
 - d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static to down
2. INHABITANTS: Professional & business men,
 - a. Occupation Sr. & Jr. Executives ; b. Estimated annual family income \$ 2400-5000
white collar workers Up
 - c. Foreign-born families Few %; None subversive predominating; d. Negro None ; None %
 - e. Infiltration of Remote ; f. Relief families None known
 - g. Population is increasing Slowly ; decreasing ; static
3. BUILDINGS:

	<div style="display: inline-block; text-align: left;"> PREDOMINATING <u>6-7 rooms</u> </div> <div style="display: inline-block; text-align: center;"> <u>90</u> % </div>	<div style="display: inline-block; text-align: left;"> OTHER TYPE <u>West of 30th-2 & 4-fam. dwellings. 1 bungalow ct.</u> </div> <div style="display: inline-block; text-align: center;"> <u>5</u> % </div>	<div style="display: inline-block; text-align: left;"> OTHER TYPE <u>Mansion</u> </div> <div style="display: inline-block; text-align: center;"> <u>5</u> % </div>
a. Type			
b. Construction	<u>Frame, brick & stucco</u>	<u>Frame & stucco</u>	<u>Frame & brick</u>
c. Average Age	<u>15-20</u> Years	<u>12</u> Years	<u>20-25</u> Years
d. Repair	<u>Good</u>	<u>Good</u>	<u>Good</u>
e. Occupancy	<u>98.5</u> %	<u>Whole area</u> - %	<u>100 est.</u> %
f. Home ownership	<u>73.</u> %	" " - %	<u>95</u> " %
g. Constructed past yr.	<u>3</u>	-	<u>None</u>
h. 1929 Price range	\$ <u>5000-10,000</u> <u>100</u> %	\$ <u>8000-10,000</u> <u>100</u> %	\$ <u>10,000-15,000</u> <u>100</u> %
i. 1935 Price range	\$ <u>4000-8000</u> <u>80</u> %	\$ <u>6400-8000</u> <u>80</u> %	\$ <u>6000-9000</u> <u>60</u> %
j. 1938 Price range	\$ <u>4500-9000</u> <u>90</u> %	\$ <u>7000-8500</u> <u>85</u> %	\$ <u>7000-10,500</u> <u>70</u> %
k. Sales demand	\$ <u>5000-7500</u> <u>good</u>	\$ <u>7000-8500</u> <u>fair</u>	\$ <u>All prices,</u> <u>poor</u>
l. Activity	<u>Good</u>	<u>Fair</u>	<u>Poor</u>
m. 1929 Rent range	\$ <u>50-100</u> <u>100</u> %	\$ <u>40-60</u> <u>100</u> %	\$ <u>100-125</u> <u>100</u> %
n. 1935 Rent range	\$ <u>40-80</u> <u>80</u> %	\$ <u>32-42.50</u> <u>70</u> %	\$ <u>60-75</u> <u>60</u> %
o. 1938 Rent range	\$ <u>45-90</u> <u>90</u> %	\$ <u>35-50</u> <u>80</u> %	\$ <u>70-87.50</u> <u>70</u> %
p. Rental demand	\$ <u>45-60</u> <u>Good</u>	\$ <u>35-50</u> <u>Good</u>	\$ <u>All levels</u> - <u>poor to fair</u>
q. Activity	<u>Good</u>	<u>Good</u>	<u>Poor</u>
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample ; b. Home building Ample
5. CLARIFYING REMARKS: Composed of 11 sub-divisions opened between 1908 and 1922. Deed restrictions on early building has expired. Present zoning is one family east of 39th St., 2-family west of 39th, and north of J street multiples are allowed. Housing is 95% one family. Although construction and upkeep is high grade throughout, each subdivision presents varying styles of architecture. Except for age the eastern part of this area would warrant a first grade rating. Present rating is high blue.
6. NAME AND LOCATION Wright & Kimbrough Addition SECURITY GRADE B AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
a. Description of Terrain. Level with no construction hazards.

b. Favorable Influences. Transportation, schools, churches, and trading centers are conveniently available. Adequate deed restrictions. Homogeneity of population and improvements. High pride of ownership. Proximity to high-grade areas A-1 and B-4. Population density below city average.

c. Detrimental Influences. Heavy traffic on Folsom Blvd., which is a major arterial. Proximity to East Lawn Cemetery and areas C-14,15, and 15 is slightly detrimental and is said to cause some sales resistance.
2. INHABITANTS:
a. Occupation Business & professional men & white collar workers; b. Estimated annual family income \$ 2400-3600
c. Foreign-born families -%; None subversive predominating; d. Negro None; -%
e. Infiltration of Protected; f. Relief families None
g. Population is increasing slowly; decreasing -; static -
3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	%	OTHER TYPE	%
a. Type	5 - 6 rooms					
b. Construction	Brick & frame, stucco					
c. Average Age	12 Years except 38th and 39th sts.					
d. Repair	Good					
e. Occupancy	98%					
f. Home ownership	70%					
g. Constructed past yr.	7					
h. 1929 Price range	\$ 5000-7500	100%	\$	100%	\$	100%
i. 1935 Price range	\$ 4000-6000	80%	\$	%	\$	%
j. 1938 Price range	\$ 4500-6750	90%	\$	%	\$	%
k. Sales demand	All prices-good		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 45 - 55	100%	\$	100%	\$	100%
n. 1935 Rent range	\$ 35 - 45	80%	\$	%	\$	%
o. 1938 Rent range	\$ 40 - 50	90%	\$	%	\$	%
p. Rental demand	All prices - good		\$		\$	
q. Activity	Good					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
5. CLARIFYING REMARKS: Except for two blocks between 38th and 30th streets which are somewhat older the balance of area was sub-divided in 1925. Although zoned for two family houses, deed restrictions limit building to one family units. Housing has high degree of conformity as to type, age and soundness of construction. This is a homogeneous and popular medium priced section. Grading is "high blue".
6. NAME AND LOCATION Ridgewood and Ridgo Park SECURITY GRADE B AREA NO. 5

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Generally level with no construction hazard. Gentle grade from 22nd st. both east and west.
- b. Favorable Influences. Transportation, schools, churches, and trading centers conveniently available. Nearness to city center. Steady demand for both purchase and rental.
- c. Detrimental Influences. Proximity to lower grade areas. Lack of restrictions and single family zoning. Substantial number of large, old mansion-type residences, which, while highly maintained, have a tendency to hasten declining period of area as a whole.
- d. Percentage of land improved 85 %; e. Trend of desirability next 10-15 yrs. Up to static

2. INHABITANTS: Business men, clerical & white collar

- a. Occupation workers, skilled artisans; b. Estimated annual family income \$ 1800-5000 or 90%-1800-3000
- c. Foreign-born families Few %; None subversive predominating; d. Negro None ; %
- e. Infiltration of Remote ; f. Relief families None known
- g. Population is increasing slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	90	%	OTHER TYPE	Few	%	OTHER TYPE	8	%
a. Type	5-6 rooms			2-4 family			7-10 rooms-mansion type		
b. Construction	Frame, stucco & brick			Frame			Frame & brick		
c. Average Age	15	Years		15	Years		30	Years	
d. Repair	Good			Good			Good		
e. Occupancy	95	%	All types	--	%		--	%	
f. Home ownership	55	%	" "	--	%		--	%	
g. Constructed past yr.	9			--			--		
h. 1929 Price range	\$ 4000-6000		100%	\$		100%	\$		100%
i. 1935 Price range	\$ 3200-4800		80 %	\$		%	\$		%
j. 1938 Price range	\$ 3600-5400		90 %	\$		%	\$		%
k. Sales demand	\$ All prices-good			\$ Good			\$ Poor		
l. Activity	Good			Good			Poor		
m. 1929 Rent range	\$ 30-50		100%	\$		100%	\$		100%
n. 1935 Rent range	\$ 25-40		80 %	\$		%	\$		%
o. 1938 Rent range	\$ 27.50-45		90 %	\$		%	\$		%
p. Rental demand	\$ All prices - good			\$			\$		
q. Activity	Good								

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

5. CLARIFYING REMARKS:

This area is an outlying district which has been developing slowly for past 40 years. About 40% of the area is zoned for two family houses, but 98% of the homes are single family. Most of the large old mansions are located on 22nd and 23rd streets; they are well maintained and add character to the neighborhood, although not as desirable as the other smaller houses.

6. NAME AND LOCATION Part of "Old City" SECURITY GRADE B AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to city center, transportation, schools, churches and trading centers. Development of district under supervision of competent sub-dividers has had an effect of establishing its pattern along distinctly favorable lines. Proximity to city's main high schools. Below city average in
- c. Detrimental Influences. population density.
Proximity to business and lower grade areas. Some sales resistance to property abutting high school on account of noise and student car parking.
- d. Percentage of land improved 85 %; e. Trend of desirability next 10-15 yrs. Up to static

2. INHABITANTS: White collar workers, small

- a. Occupation business men.; b. Estimated annual family income \$ 1500-2000
- c. Foreign-born families Few %; None subversive predominating; d. Negro None %
- e. Infiltration of considered remote; f. Relief families None known
- g. Population is increasing slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 + %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>5 - 6 room</u>		<u>Few 2-family</u>			
b. Construction	<u>Frame, stucco & brick veneer</u>					
c. Average Age	<u>15</u> Years		_____ Years		_____ Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>99</u> %		_____ %		_____ %	
f. Home ownership	<u>50</u> %		_____ %		_____ %	
g. Constructed past yr. ⁴						
h. 1929 Price range	<u>\$3500-4500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	<u>\$2750-3750</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	<u>\$3250-4000</u>	<u>90</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	<u>\$All prices - good</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$ 35 - 45</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1935 Rent range	<u>\$27.50-37.50</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	<u>\$32.50 - 42.50</u>	<u>95</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	<u>\$ All prices - good</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: This area consists of 7 subdivisions which were placed on market during period from 1913-27. Is zoned 2-family residential with exception of extreme northwestern section where multi-family dwellings are permitted. The area was developed under adequate & strictly enforced deed restrictions, which have generally expired. Improvements are 98% single-family dwellings of medium price range, which are well constructed and conform to type. Population consists of moderate income group and is generally homogeneous. Sales and rental demand is steady. Maintenance is of good quality. Is a well regarded, popular price area and is accorded a "low blue" grade.

6. NAME AND LOCATION High School Tract "T" St. Court SECURITY GRADE B AREA NO. 7

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Transportation, schools, churches, and trading centers conveniently available. Wide-parked streets add charm. Proximity to city's main high school.
- c. Detrimental Influences. Long period of development has tended to produce a wide spread in the ages of improvements.

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

2. INHABITANTS Mixed white collar clerical to business

- a. Occupation & professional; b. Estimated annual family income \$1800-3600
- c. Foreign-born families None %; - predominating; d. Negro None %;
- e. Infiltration of Remote; f. Relief families None known
- g. Population is increasing Slowly; decreasing -; static -

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5 - 6 rooms</u>					
b. Construction	<u>Frame, rustic, stucco & brick</u>					
c. Average Age	<u>15</u> Years (new to 38 yrs.)		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>99</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>63</u> %		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>16</u>					
h. 1929 Price range	<u>\$4000-6000</u>	<u>100</u> %	<u>(excluding over-improvements around 30th & "T")</u>	<u>100</u> %	<u>\$-</u>	<u>100</u> %
i. 1935 Price range	<u>\$2800-4200</u>	<u>70</u> %	<u>\$-</u>	<u>-</u> %	<u>\$-</u>	<u>-</u> %
j. 1938 Price range	<u>\$3600-5500</u>	<u>90</u> %	<u>\$-</u>	<u>-</u> %	<u>\$-</u>	<u>-</u> %
k. Sales demand	<u>All prices-good</u>		<u>\$-</u>		<u>\$-</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>35 - 50</u>	<u>100</u> %	<u>\$-</u>	<u>100</u> %	<u>\$-</u>	<u>100</u> %
n. 1935 Rent range	<u>\$27.50 - 40</u>	<u>80</u> %	<u>\$-</u>	<u>-</u> %	<u>\$-</u>	<u>-</u> %
o. 1938 Rent range	<u>\$32.50 - 47.50</u>	<u>95</u> %	<u>\$-</u>	<u>-</u> %	<u>\$-</u>	<u>-</u> %
p. Rental demand	<u>\$ All prices 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: This area was subdivided in 1910, a number of yrs. ahead of actual demand for property in this location; this has had the effect of slowing up development and giving the area a slightly heterogeneous aspect in architectural types and ages. If it were not for this and the fact that deed restrictions have expired parts of the area could be graded "low green". The area is zoned single-family residential. Construction and maintenance are of high quality, and there is a steady demand, both for rentals and sales. Some of the residences give the impression of being over-improvements. The area is accorded a "high blue" grade.

6. NAME AND LOCATION Elmhurst SECURITY GRADE B AREA NO. 8

Sacramento, Cal.

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS: Level with no construction hazards. There are some low spots in the hatched part of the area, which are flooded in times of heavy rain fall.
- a. Description of Terrain: Adequate transportation, convenience to schools of all grades, including Junior College, churches, recreational, and trading areas. Beneficial affect of first-grade areas to the east. Homogeneous population and improvements.
- b. Favorable Influences: Conterics on the north and industrial area on the west cause some sales resistance to abutting properties.
- c. Detrimental Influences: Percentage of land improved 80%; e. Trend of desirability next 10-15 yrs. Up to static
2. INHABITANTS: Small business men, jr. executives, & white collar workers; b. Estimated annual family income \$ 1500-3000
- a. Occupation: Foreign-born families None; subversive predominating; d. Negro None; %
- e. Infiltration of Deed protection; f. Relief families None
- g. Population is increasing slowly; decreasing; static
3. BUILDINGS:
- | | PREDOMINATING | 95% | OTHER TYPE | % | OTHER TYPE | % |
|-------------------------|-----------------------|------|------------|------|------------|------|
| a. Type | 5 - 6 room | | | | | |
| b. Construction | Frame, brick & stucco | | | | | |
| c. Average Age | 12 Years | | Years | | Years | |
| d. Repair | Good | | | | | |
| e. Occupancy | 98% | | % | | % | |
| f. Home ownership | 74% | | % | | % | |
| g. Constructed past yr. | 1 | | | | | |
| h. 1929 Price range | \$ 4500-5500 | 100% | \$ | 100% | \$ | 100% |
| i. 1935 Price range | \$ 3250-3950 | 70% | \$ | % | \$ | % |
| j. 1933 Price range | \$ 4000-5000 | 90% | \$ | % | \$ | % |
| k. Sales demand | All prices, Good | | \$ | | \$ | |
| l. Activity | Good | | | | | |
| m. 1929 Rent range | \$ 45 - 50 | 100% | \$ | 100% | \$ | 100% |
| n. 1935 Rent range | \$ 35 - 40 | 80% | \$ | % | \$ | % |
| o. 1933 Rent range | \$ 42.50-47.50 | 95% | \$ | % | \$ | % |
| p. Rental demand | All levels - good | | \$ | | \$ | |
| q. Activity | Good | | | | | |
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
5. CLARIFYING REMARKS: This area was sub-divided in 1925 and is ample deed protected, only single-family dwellings being permitted, although zoning is 2-family residential. There is a steady demand for property in this area, both for rentals and sales. It is thought that the hatched portion of area will develop along same general lines when it is subdivided and marketed. Construction in the area is of generally good quality. The area is accorded a "modial blue" grade.
6. NAME AND LOCATION: Riverside Terrace SECURITY GRADE B AREA NO. 9

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level with no construction hazards.

b. Favorable Influences. Transportation, schools of all grades, churches, trading and recreational areas conveniently available. Nearness to city center and State Office Buildings. In path of city's growth. Below city's average density of population.

c. Detrimental Influences. Improvements somewhat heterogeneous as to age and architectural type in certain sections of area; this is overcome to a large extent by high quality of upkeep and maintenance.

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

2. INHABITANTS: Small business men, white collar

a. Occupation workers, skilled artisans; b. Estimated annual family income \$ 1500-2400

c. Foreign-born families - %; None subversive predominating; d. Negro Few; % See note below

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

g. Population is increasing rapidly; decreasing; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	5-6 rooms		Few 2-family dwellings, few larger, single family dwellings.			
b. Construction	Frame, rustic & stucco.					
c. Average Age	12 Years		Years		Years	
d. Repair	Good					
e. Occupancy	93 %		%		%	
f. Home ownership	50 %		%		%	
g. Constructed past yr.	(1937) 53					
h. 1929 Price range	\$ 4000-5000	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 2800-3500	70 %	\$	%	\$	%
j. 1933 Price range	\$ 3200-4000	80 %	\$	%	\$	%
k. Sales demand	\$ All prices - good		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 40 - 45	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 30 - 35	70 %	\$	%	\$	%
o. 1933 Rent range	\$ 35 - 40	90 %	\$	%	\$	%
p. Rental demand	\$ All levels - good		\$		\$	
q. Activity	Good					

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

5. CLARIFYING REMARKS: Maple Park Section (south of Markham) although platted in 1910 has only recently become popular. Deed restrictions have expired. Homeland section was subdivided in 1924 and restrictions are still effective. Zoning throughout is for 2-family houses but 1-family units predominate. Construction is good for price range and maintenance is above average. Architecture is fairly uniform except in portions of Maple Park. There are 3 negro families who own homes near the eastern perimeter of Maple Park, but this influence does not warrant further penalizing of the area. In fact it is possible that some parts of the neighborhood will improve to better than its present medium blue rating.

6. NAME AND LOCATION Maple Park and Homeland SECURITY GRADE B AREA NO. 10

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

a. Description of Terrain.

Level with no construction hazards.

b. Favorable Influences.

Convenience to schools of all grades, including Junior College, churches, recreational and trading areas. Stabilizing effect of high grade areas to the east.

c. Detrimental Influences.

Inadequate transportation. Tendency toward heterogeneous population, which is mitigated and checked by better areas to east.

d. Percentage of land improved 80%; e. Trend of desirability next 10-15 yrs. Up to static
2. INHABITANTS:

a. Occupation White collar workers, skilled artisans, etc.; b. Estimated annual family income \$ 1200-2000

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

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

g. Population is increasing Slowly; decreasing ; static
3. BUILDINGS:

	PREDOMINATING	95+	OTHER TYPE	%	OTHER TYPE	%
a. Type	5-6 rooms					
b. Construction	Frame & stucco					
c. Average Age	20 Years					
d. Repair	Fair to good					
e. Occupancy	98 %					
f. Home ownership	70 %					
g. Constructed past yr.	1					
h. 1929 Price range	\$ 3000-4000	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 1800-2400	60 %	\$	%	\$	%
j. 1938 Price range	\$ 2400-3200	80 %	\$	%	\$	%
k. Sales demand	\$ All prices - good		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 27.50-35	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 20-25	70 %	\$	%	\$	%
o. 1938 Rent range	\$ 25-32.50	90 %	\$	%	\$	%
p. Rental demand	\$ All levels - good		\$		\$	
q. Activity	Good					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
5. CLARIFYING REMARKS:

This area was first subdivided in 1909, and was developed under deed restrictions, limiting improvements to single-family dwelling these restrictions have now expired, and zoning permits 2-family dwellings, but very few such dwellings have been constructed, and the area is predominantly single family dwellings of medium-grade construction, with high quality of maintenance. There are several families of Japanese on 8th Street in the "yellow" area to the west. The area is accorded a "low blue" grade.
6. NAME AND LOCATION Part of Bath Tract SECURITY GRADE B AREA NO. 11

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level with no construction hazards.

b. Favorable Influences. Convenience to transportation, churches, State Offices, and trading centers. Proximity to parks and schools of all grades, including Junior College. Homogeneous population of upper middle-class social and income levels.

c. Detrimental Influences. Improvements inclined to be heterogeneous as to age and architectural types in scattered sections of area; this is largely ameliorated by the excellent character of upkeep and maintenance. Density of population and high per-cent of land improvement.

d. Percentage of land improved 95+%; e. Trend of desirability next 10-15 yrs. Static to slowly down

2. INHABITANTS: Professional & business men; senior

a. Occupation & junior executives, etc.; b. Estimated annual family income \$ 2400-4800

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

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

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

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>5-6 rooms</u>					
b. Construction	<u>Frame, brick & stucco</u>					
c. Average Age	<u>16</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>98</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>61</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr.	<u>12</u>					
h. 1929 Price range	\$ <u>5000-10,000</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
i. 1935 Price range	\$ <u>3500-8000</u>	<u>75</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
j. 1938 Price range	\$ <u>4500-9000</u>	<u>90</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
k. Sales demand	\$ <u>All prices - good</u>		\$ <u>_____</u>		\$ <u>_____</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>40-60</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>30-50</u>	<u>80</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
o. 1938 Rent range	\$ <u>37.50-57.50</u>	<u>95</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
p. Rental demand	\$ <u>All levels - 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: Consists of all or parts of 12 subdivisions opened between 1907-1927. Portion south of 5th Ave. with few exceptions is zoned for 2-family units. Restrictions are operative except in early development. Improvements are largely well built one family houses of homogeneous character. Sale & rental demand continues good with prices rising. Although there are a few weak spots in the section the area is predominantly "medial blue" with a few blocks of better grade blue.

6. NAME AND LOCATION Curtis Oaks, West Curtis Oaks, South SECURITY GRADE B AREA NO. 12
Curtis Oaks, Tracts 1 to 6, Heilbron Oaks & St. Francis Oaks.

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:
a. Description of Terrain. Level with some hard pan in spots.
b. Favorable Influences. Schools, churches, and trading center conveniently available. Homogeneity of age and architectural types of improvements. Adequately deed protected.
c. Detrimental Influences. Inadequate transportation. Population inclined to heterogeneity. High percent of land improvement precludes future growth. Dead-end streets and proximity to State Fair Grounds create some sales resistance.
d. Percentage of land improved 95%; e. Trend of desirability next 10-15 yrs. Static
Business men, junior executives, & skilled artisans.
2. INHABITANTS:
a. Occupation _____; b. Estimated annual family income \$ 1800-2400
c. Foreign-born families _____; None subversive
d. Negro _____; None
e. Infiltration of _____; f. Relief families None known
g. Population is increasing _____; decreasing _____; static Yes
3. BUILDINGS:
a. Type 95+
PREDOMINATING 5-6 room _____% OTHER TYPE _____% OTHER TYPE _____%
b. Construction Frame, stucco & brick veneer
c. Average Age 12 Years _____ Years _____ Years
d. Repair Good
e. Occupancy 96% _____% _____%
f. Home ownership 63% _____% _____%
g. Constructed past yr. 3
h. 1929 Price range \$ 5000-6000 100% \$ 100% \$ 100%
i. 1935 Price range \$ 3500-4200 70% _____% _____%
j. 1938 Price range \$ 4000-4750 80% _____% _____%
k. Sales demand Over \$4000-only fair
Fair
l. Activity
m. 1929 Rent range \$ 40 - 50 100% \$ 100% \$ 100%
n. 1935 Rent range \$ 30 - 35 70% _____% _____%
o. 1938 Rent range \$ 37.50 - 45 70% _____% _____%
p. Rental demand All prices - good
Good
q. Activity
Arple Arple
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase _____; b. Home building _____
5. CLARIFYING NOTES: This is a fairly new area which was subdivided in 1926 and placed in speculative development. There was a comparatively large amount of foreclosures during the depression, and re-sale record has been only fair compared to other competing areas. Zoning is 2-family residential, but deed restrictions limit improvements to single-family dwellings. Construction is medium to good quality, and upkeep is creditable. The area is out of the path of the city's present growth, and there is a disposition among realtors to view the district as an over-improvement. The area is accorded a "low blue" grade.

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level; no construction hazards.

b. Favorable Influences. Convenience to schools of all grades, including Junior College which adjoins area on south, churches, trading and recreational areas. Adjacency of one of city's best residential districts.

c. Detrimental Influences. Limited transportation. Proximity to business and industrial districts.

d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Problematical
(balance vacant)

2. INHABITANTS: Small business men,

a. Occupation jr. executives, etc.; b. Estimated annual family income \$ 2400-3600

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

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

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

3. BUILDINGS:

	PREDOMINATING	95+ %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5 - 6 rooms</u>					
b. Construction	<u>Frame & stucco</u>					
c. Average Age	<u>10</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>97</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>75</u> %		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>1</u>					
h. 1929 Price range	\$ <u>6500-8500</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>4500-6000</u>	<u>70</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>5000-7000</u>	<u>80</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>All prices - fair</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>50 - 65</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>40 - 50</u>	<u>80</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
o. 1938 Rent range	\$ <u>47.50 - 60</u>	<u>95</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>All prices - 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: This is a speculative subdivision which was placed on market in 1928. Zoned multi-family residential, but deed restrictions have confined improvements to single-family dwellings, which are of good construction and generally conform to type. Population is generally homogeneous, both as to social and income levels. The low percentage of land development, coupled with the diverse influences noted above, preclude a definite estimate as to future trend; the area is, therefore, accorded a provisional "low blue" grade.

6. NAME AND LOCATION Colloge Plaza Tract SECURITY GRADE B AREA NO. 14

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Generally level with no construction hazards.
 - b. Favorable Influences. Convenience to schools, churches, and trading centers. Has appeal as close-in, semi-suburban district with low tax burden.
 - c. Detrimental Influences. Limited transportation. Outside city limits; therefore, no organized fire and police protection. No sewers. Distance from city center.
 - d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Declining
2. INHABITANTS: Small business men, junior executives
 - a. Occupation white collar, skilled; b. Estimated annual family income \$ 1200-2400
 - c. Foreign-born families Few %; None subversive predominating; d. Negro None %
 - e. Infiltration of Remote; f. Relief families None known
 - g. Population is increasing Slowly; decreasing _____; static _____
3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>95+</u> %	<u>OTHER TYPE</u>	%	<u>OTHER TYPE</u>	%
a. Type	<u>4 - 6 rooms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15+</u> Years					
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98</u> %					
f. Home ownership	<u>67</u> %					
g. Constructed past yr.	<u>7</u>					
h. 1929 Price range	\$ <u>2500-4000</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>1800-3000</u>	<u>70</u> %	\$		\$	
j. 1938 Price range	\$ <u>2000-3500</u>	<u>80</u> %	\$		\$	
k. Sales demand	<u>All prices - fair</u>		\$		\$	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>20 - 40</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
n. 1935 Rent range	\$ <u>15 - 30</u>	<u>70</u> %	\$		\$	
o. 1938 Rent range	\$ <u>20 - 35</u>	<u>90</u> %	\$		\$	
p. Rental demand	<u>All prices - good</u>		\$		\$	
q. Activity	<u>Good</u>					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
5. CLARIFYING REMARKS: Composed of two subdivisions; Colonial Heights opened in 1912 and Acacia Park opened about 1926. Although only county restrictions prevail in the former the pattern is favorably established as one family houses. Acacia Park restrictions continue. Demand for property is steady and the section is well thought of as a popular priced residential district. Although the section is considered "low blue", properties on San Francisco boulevard are of high grade than the balance of the area.
6. NAME AND LOCATION Colonial Heights & Acacia Park SECURITY GRADE B AREA NO. 15

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Level with no construction hazards.
 - b. Favorable Influences. Convenience to schools of all grades, including Junior College, and recreational areas. Adjacence to Wm. Land Park. Development under supervision of strong subdividor. Adequate deed restrictions which are strictly enforced. Low tax rate (outside city limits).
 - c. Detrimental Influences. Inadequate transportation, police and fire protection. Distance from city center, churches, and adequate trading center. Streets not yet fully improved.
 - d. Percentage of land improved 25 %; e. Trend of desirability next 10-15 yrs. Up
2. INHABITANTS: Business and professional
 - a. Occupation men; b. Estimated annual family income \$ 2400-3600
 - c. Foreign-born families - %; None subversive predominating; d. Negro None; - %
 - e. Infiltration of Remote; f. Relief families None
 - g. Population is increasing Slowly; decreasing -; static -
3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>100</u> %	<u>OTHER TYPE</u>	<u>-</u> %	<u>OTHER TYPE</u>	<u>-</u> %
a. Type	<u>5 - 6 rooms</u>					
b. Construction	<u>Frame, brick & stucco</u>					
c. Average Age	<u>5</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>99</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>95</u> %		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>4</u>					
h. 1929 Price range	\$ <u>6000-8000</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>4200-5600</u>	<u>70</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>4800-6400</u>	<u>80</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>All prices - fair</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>40 to 50</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>28 - 35</u>	<u>70</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
o. 1938 Rent range	\$ <u>35 - 40</u>	<u>80</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>All prices - 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: This is a new area, having been subdivided within last eight years. Land improvement mostly confined to Marion and Francis Sts. Although beyond city limits, restrictions permit only one family houses. Continued development is expected to eliminate above detrimental influences. Although pattern of buildings is not well established construction is generally good and owners are of homogenous character. Future building may warrant an improved rating of area, but present rating is "provisional medial blue". Section is in line of city's growth.
6. NAME AND LOCATION Thort Tract, Moad Tract, Babich Tract SECURITY GRADE B AREA NO. 16

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain River bottom land protected from high water by levees. Subject to standing water in periods of excessive rainfall; possibility of hydrostatic pressure aggravating this condition.
 - b. Favorable Influences Good soil for sustenance homesteads. Accessibility by auto to industrial and commercial employment. Low taxes.
 - c. Detrimental Influences Inadequate transportation. Distance to schools and trading centers. Lack of sewers and paved streets. Heterogeneous population, improvements and maintenance.
 - d. Percentage of land improved 30%; e. Trend of desirability next 10-15 yrs. Slowly up to static
2. INHABITANTS:
 - a. Occupation Common labor, subsistence farming; b. Estimated annual family income \$ Relief to 1500
 - c. Foreign-born families 30%; Indeterminate-some Mexicans predominating; d. Negro %
 - e. Infiltration of Possible; f. Relief families Many
 - g. Population is increasing Slowly; decreasing ; static
3. BUILDINGS:

	PREDOMINATING	<u>90</u> %	OTHER TYPE	<u> </u> %	OTHER TYPE	<u> </u> %
a. Type	<u>4 & 5 rooms</u>					
b. Construction	<u>Frame, rustic</u>					
c. Average Age	<u>5 - 6</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Poor to good</u>					
e. Occupancy	<u>Hatched areas</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>"</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>15</u>					
h. 1929 Price range	\$ <u>1500-2500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>1500-1750</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>1500-2000</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>All prices - fair</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>15 - 20</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>12.50 - 15</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>15 - 17.50</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All prices - fair</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Fair</u>					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
5. CLARIFYING REMARKS: This outside, hatched area was subdivided some years ago as a sustenance homestead project, but its real development has only started in the past few years. There is no zoning nor deed restrictions. It is said to fill a community need and to have fair prospects. With continued growth, many of the detrimental influences will be overcome. Property in the area is said to have a fairly ready market. It is hard to conceive of the area ever developing into a higher grade than the provisional "low yellow", which is assigned.
6. NAME AND LOCATION Gardenland SECURITY GRADE C AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS: Generally level with no construction hazards. Western
a. Description of Terrain. portion slopes toward Western Pacific Railroad.
- b. Favorable Influences. Schools, churches, trading areas, and interurban trans-
portation all available. Convenience to employment in Sacramento and now
army air base.
- c. Detrimental Influences. Proximity to Western Pacific and Sacramento Northern
tracks. Heterogeneous nature of improvements, population and maintenance.
Some unpaved streets.
- d. Percentage of land improved 40%; e. Trend of desirability next 10-15 yrs. Down
2. INHABITANTS: Laborers & white collar
a. Occupation workers; b. Estimated annual family income \$ 1500-1800
- c. Foreign-born families Few%; None subversive predominating; d. Negro None%;
e. Infiltration of Subversive racial elements - a possibility Relief families Many
- g. Population is increasing Slowly; decreasing _____; static _____
3. BUILDINGS:
- | | PREDOMINATING | 95 % | OTHER TYPE | % | OTHER TYPE | % |
|-------------------------|-------------------|-------|------------|-------|------------|-------|
| a. Type | 5 - 6 room | | | | | |
| b. Construction | Frame | | | | | |
| c. Average Age | 15 Years | | | | | |
| d. Repair | Fair to good | | | | | |
| e. Occupancy | 96 % | | | | | |
| f. Home ownership | 45 % | | | | | |
| g. Constructed past yr. | 6 | | | | | |
| h. 1929 Price range | \$2000-3000 | 100 % | \$ | 100 % | \$ | 100 % |
| i. 1935 Price range | \$1500-2000 | 60 % | \$ | % | \$ | % |
| j. 1938 Price range | \$1750-2550 | 80 % | \$ | % | \$ | % |
| k. Sales demand | All prices - fair | | \$ | | \$ | |
| l. Activity | Fair | | | | | |
| m. 1929 Rent range | \$20 - 30 | 100 % | \$ | 100 % | \$ | 100 % |
| n. 1935 Rent range | \$15 - 22.50 | 70 % | \$ | % | \$ | % |
| o. 1938 Rent range | \$18 - 27.50 | 90 % | \$ | % | \$ | % |
| p. Rental demand | All prices - good | | \$ | | \$ | |
| q. Activity | Good | | | | | |
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
5. CLARIFYING REMARKS: Area has seemingly developed without direction. It has neither
zoning nor deed restrictions and lacks homogeneity. There is said,
however, to be a fair purchase and a good rental demand. It is understood that a
zoning ordinance is in process of preparation for North Sacramento. There was a
heavy default on local improvement bonds in this area, and a large amount of vacant
lots was forfeited to the bondholders. This area has some possibilities, but
present situation does not warrant a higher grade than "low yellow".
6. NAME AND LOCATION North Sacramento Subdivision SECURITY GRADE C AREA NO. 2
No. 9

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level with no construction hazards.

b. Favorable Influences. Convenience to schools, churches, trading centers, and inter-urban transportation. Readily accessible to employment centers in Sacramento and to new army air base.

c. Detrimental Influences. Heterogeneous improvements, both as to types and age, and spotted quality of maintenance. Proximity to two railroads in western and northwestern parts. Unimproved streets north of El Camino Avenue.

d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs. Static to down
2. INHABITANTS:

a. Occupation Laborers, white collar workers, small business men; b. Estimated annual family income \$ 1500-2400

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

e. Infiltration of Remote; f. Relief families Few

g. Population is increasing slowly; decreasing _____; static _____
3. BUILDINGS:

	PREDOMINATING	<u>95</u> %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>5-6 rooms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15</u> Years		_____ Years		_____ Years	
d. Repair	<u>Poor to good</u>					
e. Occupancy	<u>97</u> %		_____ %		_____ %	
f. Home ownership	<u>35</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>15</u>					
h. 1929 Price range	\$ <u>2500-4500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1935 Price range	\$ <u>1750-3250</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>2000-3750</u>	<u>80</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>All prices - good</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>25 - 37.50</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1935 Rent range	\$ <u>20 - 25</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ <u>22.50 - 35</u>	<u>90</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>All prices - good</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
5. CLARIFYING REMARKS:

A lower middle-class area, without zoning and deed restrictions. There were many defaults in Improvement District Bonds and much vacant property was forfeited to the bond holders. North Sacramento is said to have a zoning ordinance in preparation, but it is not yet effective. Construction ranges from cheap to medium quality. The northern part of area has a very low percent of land improvement, and it is possible that it may develop into a higher grade. The area as a whole is assigned a "medial yellow grade".
6. NAME AND LOCATION No. Sacramento Subdivision No. 10 SECURITY GRADE C AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS: Level with no construction hazards.
- a. Description of Terrain.
- b. Favorable Influences. Convenience to schools, churches, and trading centers. Accessibility to Sacramento employment centers and now army air base.
- c. Detrimental Influences. Heterogeneous population, improvements and maintenance. Proximity to Sacramento Northern Railroad on southern border. Inadequate transportation to Sacramento.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Static to down
2. INHABITANTS: Laborers and white collar workers
- a. Occupation white collar workers; b. Estimated annual family income \$ 1500-1800
- c. Foreign-born families Few %; None %; (Some Portuguese & possibly 1 or 2 negro families in) predominating; d. Negro %
- e. Infiltration of Possible; f. Relief families Many eastern par
- g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:		PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	5 - 6 rooms						
b. Construction	Frame						
c. Average Age	15 Years			_____ Years		_____ Years	
d. Repair	Poor to good						
e. Occupancy	99 %			_____ %		_____ %	
f. Home ownership	60 %			_____ %		_____ %	
g. Constructed past yr.	12						
h. 1929 Price range	\$ 2000-3500	100 %		\$ _____	100 %	\$ _____	100 %
i. 1935 Price range	\$ 1500-2500	70 %		\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ 1600-3000	80 %		\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ All prices - good			\$ _____		\$ _____	
l. Activity	Good						
m. 1929 Rent range	\$ 20 - 35	100 %		\$ _____	100 %	\$ _____	100 %
n. 1935 Rent range	\$ 15 - 25	70 %		\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ 18 - 30	90 %		\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ All prices - good			\$ _____		\$ _____	
q. Activity	Good						

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
5. CLARIFYING REMARKS: No zoning or deed restrictions, although zoning ordinance is said to be in preparation for North Sacramento. Improvements are mixed as to age but with a fair degree of conformity as to type. Construction is cheap to medium quality. This area is assigned a "medial yellow" grade.

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Level with no construction hazards.
 - b. Favorable Influences. Convenience to schools, churches, trading centers, and industrial employment.
 - c. Detrimental Influences. Proximity to business district on the north and low, swampy district to the south. Some streets unimproved.
 - d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Declining
2. INHABITANTS: Local business men, white collar workers, skilled artisans
 - a. Occupation workers, skilled artisans; b. Estimated annual family income \$ 1500-2400
 - c. Foreign-born families Few %; None subversive predominating; d. Negro None %
 - e. Infiltration of Romto; f. Relief families None known
 - g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	5 - 6 room					
b. Construction	Frame					
c. Average Age	12 Years		_____ Years		_____ Years	
d. Repair	Fair to good					
e. Occupancy	97 %		_____ %		_____ %	
f. Home ownership	60 %		_____ %		_____ %	
g. Constructed past yr.	None					
h. 1929 Price range	\$ 3000-5000	100 %	\$ _____	100 %	\$ _____	100 %
i. 1935 Price range	\$ 2000-3000	60 %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ 2500-4000	80 %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ All prices - fair		\$ _____		\$ _____	
l. Activity	Fair					
m. 1929 Rent range	\$ 25 - 35	100 %	\$ _____	100 %	\$ _____	100 %
n. 1935 Rent range	\$ 20 - 25	70 %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ 25 - 32.50	90 %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ Good - All levels		\$ _____		\$ _____	
q. Activity	Good					

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

5. CLARIFYING REMARKS: No city zoning nor deed restrictions. This area has developed without direction, and improvements, consisting of single-family dwellings, are mixed as to type. Construction is generally of medium quality, and maintenance is spotted. Some homes in the area are of distinctly better type, and maintenance shows high pride of ownership. The area is assigned a "medial yellow" grade.

6. NAME AND LOCATION Part of North Sacramento SECURITY GRADE C AREA NO. 5

AREA DESCRIPTION - SECURITY MAP OF North Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to schools, churches, and trading centers.
Proximity to Area B-1.
- c. Detrimental Influences. Some streets not improved. Mixed types and age of im-
provements. Proximity to railroad on the north.

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

2. INHABITANTS: Small business men, white collar

- a. Occupation workers, skilled artisans; b. Estimated annual family income \$1800-2400
- c. Foreign-born families Few %; None subversive predominating; d. Negro None ; %
- e. Infiltration of Remote ; f. Relief families None known
- g. Population is increasing moderately decreasing ; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	5 - 6 room					
b. Construction	Frame, rustic, and stucco					
c. Average Age	12 Years		Years		Years	
d. Repair	Fair to good					
e. Occupancy	99 %		%		%	
f. Home ownership	73 %		%		%	
g. Constructed past yr.	6					
h. 1929 Price range	\$3000-5000	100%	\$	100%	\$	100%
i. 1935 Price range	\$2250-3500	70 %	\$	%	\$	%
j. 1938 Price range	\$2750-4500	90 %	\$	%	\$	%
k. Sales demand	\$All prices - good		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 30 - 40	100%	\$	100%	\$	100%
n. 1935 Rent range	\$ 22.50 - 30	70 %	\$	%	\$	%
o. 1938 Rent range	\$ 27.50 - 37.50	90 %	\$	%	\$	%
p. Rental demand	\$ All prices - good		\$		\$	
q. Activity	Good					

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

5. CLARIFYING REMARKS: No city zoning and very inadequate deed restrictions. In common
with all areas in North Sacramento save B-1, this area shows the
lack of direction in its development and presents a general heterogeneous appear-
ance, due largely to lack of uniformity in type and maintenance of improvements.
Construction is of medium to good quality. Next to Area B-1, this is the best
area in North Sacramento and is assigned a "high yellow" grade.

6. NAME AND LOCATION Part of North Sacramento SECURITY GRADE C AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards,
- b. Favorable Influences. Convenience to schools, churches, transportation, trading centers, and recreational areas. Nearness to city center, State Capitol Buildings and areas of industrial employment.
- c. Detrimental Influences. Proximity to railroad, industry, and business. Heterogeneity of population, type, size, and age of improvements, and quality of maintenance. High density of population in 2 southern tiers of blocks.
- d. Percentage of land improved 85 %; e. Trend of desirability next 10-15 yrs. Declining

2. INHABITANTS: Mixed from executives to

- a. Occupation skilled artisans; b. Estimated annual family income \$ 1800-3600+
- c. Foreign-born families Few %; None predominating; d. Negro Few on northern border, %
- e. Infiltration of Possible; f. Relief families Few
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	80 %	OTHER TYPE	12 %	OTHER TYPE	8 %
a. Type	<u>5-6 room</u>		<u>Multi-family, including some 10-20 unit apts.</u>		<u>8 - 10 room</u>	
b. Construction	<u>Frame & stucco</u>		<u>Frame, brick & stucco</u>		<u>Frame & brick</u>	
c. Average Age	<u>15</u> Years		<u>15</u> Years		<u>25</u> Years	
d. Repair	<u>Poor to good</u>		<u>Good</u>		<u>Good</u>	
e. Occupancy	<u>99</u> %	<u>all types</u>	<u> </u> %		<u> </u> %	
f. Home ownership	<u>45</u> %	<u>" "</u>	<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>11</u>	<u>" "</u>	<u> </u>		<u> </u>	
h. 1929 Price range	<u>\$ 3500-5000</u>	<u>100 %</u>	<u>\$ 6,000-8000</u>	<u>100 %</u>	<u>\$?</u>	<u>100 %</u>
i. 1935 Price range	<u>\$ 2500-3500</u>	<u>70 %</u>	<u>\$ 4250-5500</u>	<u>70 %</u>	<u>\$?</u>	<u> </u> %
j. 1938 Price range	<u>\$ 3000-4000</u>	<u>80 %</u>	<u>\$ 5000-6500</u>	<u>80 %</u>	<u>\$?</u>	<u> </u> %
k. Sales demand	<u>\$ To 4500 - good</u>		<u>\$ All prices - fair</u>		<u>\$</u>	
l. Activity	<u>Balance - poor</u>		<u>Fair</u>		<u> </u>	
	<u>Same as "k"</u>		<u> </u>		<u> </u>	
m. 1929 Rent range	<u>\$ 35 - 50</u>	<u>100 %</u>	<u>\$ 35 - 45</u>	<u>100 %</u>	<u>\$?</u>	<u>100 %</u>
n. 1935 Rent range	<u>\$ 25 - 35</u>	<u>70 %</u>	<u>\$ 25 - 32.50</u>	<u>70 %</u>	<u>\$?</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 30 - 40</u>	<u>80 %</u>	<u>\$ 30 - 37.50</u>	<u>80 %</u>	<u>\$?</u>	<u> </u> %
p. Rental demand	<u>\$ All prices - good</u>		<u>\$ All prices - good</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Good</u>		<u> </u>	

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

5. CLARIFYING REMARKS: Present housing predominantly 1-family but restrictions have expired and zoning permits multi-family except in northeast portion which is zoned 2-family. Originally platted in 1950 with many lots 40x80. In eastern portion along 21st, 22nd, & 23rd streets are many old, mansion type houses, 25 years or more of age which still house original owners and which are well maintained. A few scattered blocks if better located would warrant a "blue" rating. However, the area is very mixed and warrants individual property consideration because of its lack of homogeneity. As a whole it is graded "medial yellow".

6. NAME AND LOCATION Part of "Old City" SECURITY GRADE C AREA NO. 7

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazard except small section of filled in low land between "D" Street and McKinley Blvd.
- b. Favorable Influences. Transportation, schools, churches, trading, and recreational centers all conveniently available. Relative nearness to city center. Adjacence to Area B-2 is a stablizing factor. Population density below city average.
- c. Detrimental Influences. Heterogeneous type and age of improvements due to slow development over long period.

d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Up to static and down

2. INHABITANTS: Small business men,

- a. Occupation white collar, skilled ; b. Estimated annual family income \$ 1800-2400
artisans
- c. Foreign-born families Few %; None subversive predominating; d. Negro None ; %
- e. Infiltration of Remote ; f. Relief families None known
- g. Population is increasing slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5 - 6 rooms</u>					
b. Construction	<u>Frame & stucco</u>					
c. Average Age (mixed)	<u>15+</u> Years		(vacant lots being built up by <u> </u> Years (speculative builders primarily.)			
d. Repair	<u>Good</u>					
e. Occupancy	<u>98</u> %					
f. Home ownership	<u>47</u> %					
g. Constructed past yr.	<u>29</u>					
h. 1929 Price range	\$ <u>4000-5000</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
i. 1935 Price range	\$ <u>2800-3500</u>	<u>70</u> %	\$	<u> </u> %	\$	<u> </u> %
j. 1938 Price range	\$ <u>3600-4500</u>	<u>90</u> %	\$	<u> </u> %	\$	<u> </u> %
k. Sales demand	\$ <u>All prices - good</u>		\$		\$	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>35 - 40</u>	<u>100</u> %	\$	<u>100</u> %	\$	<u>100</u> %
n. 1935 Rent range	\$ <u>25 - 30</u>	<u>70</u> %	\$	<u> </u> %	\$	<u> </u> %
o. 1938 Rent range	\$ <u>32.50 - 37.50</u>	<u>95</u> %	\$	<u> </u> %	\$	<u> </u> %
p. Rental demand	\$ <u>All prices - good</u>		\$		\$	
q. Activity	<u>Good</u>					

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

5. CLARIFYING REMARKS: Although zoned 2-family, improvements are practically all single-family dwellings. Some deed restrictions are still in effect, but generally they have expired. Area consists of 5 subdivisions which were placed on market as follows: 1906, 10, 17, 23 and 24. Quality of construction runs from cheap to medium, but maintenance is of high order. Is a steady sale and rental demand for property in area and a tendency to improve vacant lots with good, medium-class dwellings in 4500 dollar price range. Many of these improvements are being made by speculative builders. Population is homogeneous, both as to social and income levels. Area is accorded a "high yellow" grade.

6. NAME AND LOCATION Part of East Sacramento District SECURITY GRADE C AREA NO. 8

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, churches, trading and recreational centers. Relatively close to city center. Adjacence to area B-3 is stablizing factor.
- c. Detrimental Influences. Heterogeneous improvements, both as to type and age, due to long period of slow growth. Some unpaved streets north of "D" street.

d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs Up to static and decli

2. INHABITANTS: Laborers, skilled laborers

- a. Occupation white collar workers; b. Estimated annual family income \$ 1500-2100
- c. Foreign-born families Few %; None subversive predominating; d. Negro 2 fam. (See Clarifying Remarks); — %
- e. Infiltration of Remote; f. Relief families None known
- g. Population is increasing Slowly; decreasing —; static —

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	— %	OTHER TYPE	— %
a. Type	5 - 6 room					
b. Construction	Frame & stucco					
c. Average Age	15 - 20 Years	and now	— Years		— Years	
d. Repair	Good					
e. Occupancy	99 %		— %		— %	
f. Home ownership	50 %		— %		— %	
g. Constructed past yr.	7					
h. 1929 Price range	\$ 3500-4500	100 %	\$ —	100 %	\$ —	100 %
i. 1935 Price range	\$ 2500-3250	70 %	\$ —	— %	\$ —	— %
j. 1938 Price range	\$ 3000-3750	80 %	\$ —	— %	\$ —	— %
k. Sales demand	\$ All prices - good		\$ —		\$ —	
l. Activity	Good					
m. 1929 Rent range	\$ 30 - 40	100 %	\$ —	100 %	\$ —	100 %
n. 1935 Rent range	\$ 22.50 - 30	70 %	\$ —	— %	\$ —	— %
o. 1938 Rent range	\$ 27.50 - 37.50	90 %	\$ —	— %	\$ —	— %
p. Rental demand	\$ All prices - good		\$ —		\$ —	
q. Activity	Good					

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

5. CLARIFYING REMARKS: With the exception of a small tract north of H street between 41st and 42nd, the balance of the area was opened prior to 1911. Restrictions except on the former have expired. Zoning permits 2-family building, but development is primarily of single family units. Construction is cheap to medium quality, but maintenance is good. 2 negro families live at 32nd and F streets, but realtors aver their presence is not detrimental except to abutting properties. Area north of D street is sparsely settled and its development is of questionable nature, probably no better than "low yellow". The balance of this section is graded "medial yellow".

6. NAME AND LOCATION East Sacramento proper SECURITY GRADE C AREA NO. 9

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level with no construction hazards.

b. Favorable Influences. Transportation, schools, churches, and trading centers conveniently available. Developed portion comparatively new subdivision under supervision of reliable firm of realtors.

c. Detrimental Influences. Proximity of railroad and levee is slightly retardant. Distance to city center.

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

2. INHABITANTS: Skilled laborers to upper

a. Occupation bracket white collar ; b. Estimated annual family income \$ 1800-2100
workers

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

e. Infiltration of Remote ; f. Relief families Few

g. Population is increasing Slowly ; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5 - 6 room</u>					
b. Construction	<u>Frame, rustic, stucco</u>					
c. Average Age	<u>12</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>99</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>55</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>14</u>					
h. 1929 Price range	\$ <u>3000-4500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>2500-3600</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2750-4250</u>	<u>90</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>All prices - good</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>30 - 40</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>22.50 - 30</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>27.50 - 37.50</u>	<u>95</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All prices - 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: An abortive attempt was made to market the hatched portion of this area in 1896; a small tract between 54th and 56th was subdivided in 1907; the balance of area was subdivided in 1925 and is adequately deed restricted. The whole area is zoned 2-family, but improvements are all single-family dwellings which conform to type, construction being of medium quality with high-grade maintenance. Population is homogeneous, both as to social and income levels. The future grade of the hatched portion of this area is problematical; the developed part is accorded a "high yellow" grade.

6. NAME AND LOCATION 53rd to 58th Sts. H to J SECURITY GRADE C AREA NO. 10

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Adequate transportation, schools, churches, and trading centers. Proximity to city center and State Office Building.
- c. Detrimental Influences. Rapidly developing into residential income property district Old and mixed types of single-family dwellings. Adjacency to business and commercial districts. Higher than city average of population density.

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

2. INHABITANTS: All types (very mixed as to owners

- a. Occupation and renters); b. Estimated annual family income \$ 1500-5000*
- c. Foreign-born families Few %; None subversive predominating; d. Negro None known; — %
- e. Infiltration of —; f. Relief families None known
- g. Population is increasing Slowly; decreasing —; static —

3. BUILDINGS:

	PREDOMINATING	65 %	OTHER TYPE	25 %	8 OTHER TYPE 10	%
					to 10 room homes	
a. Type	5- 6 room		4 - 6 unit		to 14-30 unit apts.	
b. Construction	Frame		Flats			
c. Average Age	30+ Years		20+ Years			
d. Repair	Fair to good		Fair to good			
e. Occupancy	99 %	single family -	%			%
f. Home ownership	25 %	"	"	-	%	%
g. Constructed past yr.	1	"	"	-		
h. 1929 Price range	\$ 6000-10,000+	100%	\$ 6000-10,000	100%	\$	100%
i. 1935 Price range	\$ 3750-6000	60 %	\$ 4500-7000	70 %	\$	%
j. 1938 Price range	\$ 4250-7000	70 %	\$ 5000-8000	80 %	\$	%
k. Sales demand	\$ All prices - fair		\$ All prices - fair		\$	
l. Activity	Fair		Fair			
m. 1929 Rent range	\$ 40 - 50	100%	\$ 35 - 50	100%	\$	100%
n. 1935 Rent range	\$ 30 - 35	70 %	\$ 25 - 35	70 %	\$	%
o. 1938 Rent range	\$ 32.50 - 40	80 %	\$ 30 - 40	80 %	\$	%
p. Rental demand	\$ All prices - good		\$ All prices - good		\$	
q. Activity	Good		Good			

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

5. CLARIFYING REMARKS: This area is part of the old city and is zoned multi-family residential without deed restrictions. As stated under 1-c., it is rapidly becoming an income property district, and price ranges given reflect speculative land values transfers are usually effected upon a speculative basis. The area is hazardous from a strictly single-family dwelling standpoint, but owing to active rental demand for this class of property and the generally high quality of maintenance, it is deemed more accurate to accord a "low yellow" grade.

6. NAME AND LOCATION Part of Old City SECURITY GRADE C AREA NO. 11

AREA DESCRIPTION - SECURITY MAP OF

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Level with no construction hazards.
 - b. Favorable Influences. Convenience to transportation, schools, churches, and trading centers. Below city's average of population density. Nearness to city center and State Office Buildings. Stabilizing effect of adjacent Areas B-2 and B-4.
 - c. Detrimental Influences. Heterogeneous nature of improvements (see 5 below). Proximity to business and commercial districts.
 - d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static
2. INHABITANTS:
 - a. Occupation Skilled laborers to white collar and small business types; b. Estimated annual family income \$ 1800-2400+
 - c. Foreign-born families Few %; d. Negro %; e. Infiltration of possible, not probable; f. Relief families %
 - g. Population is increasing Very slowly; decreasing ; static
3. BUILDINGS:

	Income Residential		Income Residential	
	PREDOMINATING	80 %	OTHER TYPE	20 %
a. Type	5 - 6 room		2 - 4 family	
b. Construction	Frame & stucco		Frame & stucco	
c. Average Age	15 Years	but wide spread	12 Years	
d. Repair	Good		Good	
e. Occupancy	99 %			
f. Home ownership	70 %			
g. Constructed past yr.	1			
h. 1929 Price range	\$ 4000-5000	100 %	\$ 6000-10,000	100 %
i. 1935 Price range	\$ 3000-3500	70 %	\$ 5000-8000	80 %
j. 1938 Price range	\$ 3750-4500	90 %	\$ 5500-8500	85 %
k. Sales demand	All prices - good		All prices - fair	
l. Activity	Good		Fair	
m. 1929 Rent range	\$ 35 - 40	100 %	\$ 35 - 50	100 %
n. 1935 Rent range	\$ 25 - 32.50	70 %	\$ 25 - 35	70 %
o. 1938 Rent range	\$ 32.50 - 37.50	95 %	\$ 30 - 40	80 %
p. Rental demand	All prices - good		All prices - good	
q. Activity	Good		Good	
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample
5. CLARIFYING REMARKS: Composed of 17 subdivisions opened between 1898 and 1923 with no continuity of development. Although new and old houses are interspersed, maintenance of properties and construction is generally good. Deed restrictions in the main have expired but development is primarily one family units, largely owner occupied. Zoning in southern part permits 2 family and the balance multi-family units. Population is rather homogeneous as to social & income levels. Section is graded "high yellow".
6. NAME AND LOCATION Part of East Sacramento SECURITY GRADE C AREA NO. 13

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS:

Level with no construction hazards. City owns some old
a. Description of Terrain pits around 50th and M streets, which are not suitable for building sites, which will in time be converted into a park.
b. Favorable Influences. Adequate transportation, schools, churches, and shopping centers. In path of city's growth. Population density below city's average.
c. Detrimental Influences. Many dead-end and some unimproved streets in western portion. Mixture of old and new subdivisions causes wide range, both in age and architectural types of improvements. Population inclined to heterogeneity with subversive racial elements in spots.
d. Percentage of land improved 40 %; e. Trend of desirability next 10-15 yrs. Slow increase

2. INHABITANTS: Common laborers to white collar workers
a. Occupation _____; b. Estimated annual family income \$ 1200-2100
c. Foreign-born families 10 %; Latin _____ predominating; d. Negro Few scattered; _____ %
e. Infiltration of Possible, but no concentration likely; f. Relief families ?
g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	4-5 room					
b. Construction	Frame, rustic, stucco, brick					
c. Average Age	2 groups 12+ Years and now					
d. Repair	Poor to good					
e. Occupancy	94 %					
f. Home ownership	55 %					
g. Constructed past yr.	21					
h. 1929 Price range	\$ 2000-4500	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 1500-3250	70 %	\$	_____ %	\$	_____ %
j. 1938 Price range	\$ 1800-4000	90 %	\$	_____ %	\$	_____ %
k. Sales demand	All prices - active		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 20 - 30	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 15 - 25	70 %	\$	_____ %	\$	_____ %
o. 1938 Rent range	\$ 20 - 27.50	90 %	\$	_____ %	\$	_____ %
p. Rental demand	All prices - good		\$		\$	
q. Activity	Good		Ample for selected properties		Ample for selected properties	

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

5. CLARIFYING REMARKS: Composed of 20 subdivisions opened between 1893 and 1925, the new and old districts interspersed. Deed restrictions have largely expired, but development was one family. Construction range from cheap to medium quality with poor to good maintenance of properties. New construction is largely confined to 54th, 55th and 56th streets north of M street and being sold with FHA insurance. Realtors consider this construction as speculative and over-improving. The 4 negro families are scattered and considered to affect only adjacent property. The area is accorded a "low yellow" grade.

6. NAME AND LOCATION 48th to 58th - J to Folsom SECURITY GRADE C AREA NO. 14

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Transportation, schools, churches, and trading centers all conveniently available. Adjacence to Area B-5 is a stabilizing factor. Homogeneous population.
- c. Detrimental Influences. Proximity to main line of Southern Pacific Railroad. Danger of commercial and industrial encroachment. Congested population west of 34th Street due to sub-standard size lots. Many dead-end streets, and "P" Street only partially improved.
- d. Percentage of land improved 60%; e. Trend of desirability next 10-15 yrs. Declining

2. INHABITANTS: Laboring class, white

- a. Occupation collar workers; b. Estimated annual family income \$ 1500-2100
- c. Foreign-born families Few%; Latin predominating; d. Negro None; %
(A Japanese owns a piece of residential income property)
- e. Infiltration of Possible; not prob- f. Relief families ?
able in any serious degree
- g. Population is increasing very slowly decreasing ; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5 and 6 room</u>					
b. Construction	<u>Frame and stucco</u>					
c. Average Age	<u>15+</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>60</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>6</u>					
h. 1929 Price range	\$ <u>3500 - \$4500</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
i. 1935 Price range	\$ <u>2500 - \$3250</u>	<u>70%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>3250 - \$4000</u>	<u>90%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>All prices - fair</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	\$ <u>32.50 - \$40</u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>	\$ <u> </u>	<u>100%</u>
n. 1935 Rent range	\$ <u>22.50 - \$27.50</u>	<u>70%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>30 - \$37.50</u>	<u>90%</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All prices - good</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample for selected properties b. Home building Ample for selected properties

5. CLARIFYING REMARKS:

This area consists of five subdivisions which were placed on the market as follows: 1907, 1908, 1908, 1914, and 1922. Deed restrictions have expired on property east of 34th Street but are still in effect west of 34th St. Although the area is zoned two-family residential, it is predominantly improved with single-family dwellings of cheap to medium quality construction which, however, are well maintained. Except for age and obsolescence, parts of this area in the western portion would warrant a second-grade. The area as a whole is accorded a "medial yellow" grade.

6. NAME AND LOCATION Folsom to "R" - west of 38th Street SECURITY GRADE C AREA NO. 15

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Transportation, schools, churches, and trading centers all conveniently available. Adjoining Areas B-5 and B-8 are a stabilizing factor. Population density below city's average.
- c. Detrimental Influences. Proximity to main line of Southern Pacific Railroad and East Lawn Cemetery and Crematorium. Many dead-end streets caused by railroad which is also responsible for "R" St. being unpaved.
- d. Percentage of land improved 68%; e. Trend of desirability next 10-15 yrs. Static to downward.

2. INHABITANTS: Skilled laborers and

- a. Occupation white collar workers; b. Estimated annual family income \$ 1500-2100
- c. Foreign-born families Few %; None subversive predominating; d. Negro None; %
- e. Infiltration of Remote; f. Relief families Few
- g. Population is increasing Slowly; decreasing; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>4 to 5 room</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>12</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>60</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>5</u>					
h. 1929 Price range	<u>\$ 2500 - \$4000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 1750 - \$2800</u>	<u>70%</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 2000 - \$3200</u>	<u>80%</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ All prices - fair</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	<u>\$ 25 - 35</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 20 - 25</u>	<u>70%</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 22.50-32.50</u>	<u>90%</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ All prices - 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: This area is composed largely of two subdivisions which were placed on the market in 1910 and 1911 with adequate deed restrictions which expired a few years ago. Zoning is two-family residential, but improvements are practically all small, single-family dwellings in the moderate price range. Maintenance is of high quality, and population is homogeneous. This is, in part, a buffer area, and were it not for the detrimental influences which have been noted, a large part of the area could be classed as second grade; as it is, a "medial yellow" grade is accorded.

6. NAME AND LOCATION Elmhurst and Ridgewood SECURITY GRADE C AREA NO. 16

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Transportation, schools, churches, and shopping centers conveniently available. Within walking distance to State Office Buildings and city center.
- c. Detrimental Influences. Danger of infiltration of subversive racial elements and encroachment of commerce and business. Proximity to main line of Western Pacific R.R. between 19th and 20th Sts. Belt line R.R. on "X" St., and Southern Pacific R.R. and Western Pacific R.R. spur tracks on "R" St. Mixed types and age of improvements. Heterogeneous population above city average of density.
- d. Percentage of land improved 70%; e. Trend of desirability next 10-15 yrs. Static to downward.

2. INHABITANTS: Common and skilled laborers,

- a. Occupation white collar workers, and small business men.; b. Estimated annual family income \$1500 - 2100
- c. Foreign-born families 40 %; Latin races predominating; d. Negro Yes; 1 %
- e. Infiltration of Oriental - slowly f. Relief families Few
- g. Population is increasing slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	90 %	OTHER TYPE	10 %	OTHER TYPE	%
a. Type	<u>5 and 6 room</u>		<u>2 to 4 room flats</u>			
b. Construction	<u>Frame</u>		<u>Frame and rustic</u>			
c. Average Age	<u>20 Years</u>		<u>20 Years</u>			
d. Repair	<u>Fair to good</u>		<u>Good</u>			
e. Occupancy	<u>97 % single-family</u>					
f. Home ownership	<u>30 %</u>	"	"			
g. Constructed past yr.	<u>None</u>	"	"			
h. 1929 Price range	<u>\$ 3000 - \$5000</u>	<u>100%</u>	<u>\$ 5000 - 7000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 2250 - \$3500</u>	<u>70%</u>	<u>\$ 3500 - 5000</u>	<u>70%</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 2500 - \$4000</u>	<u>80%</u>	<u>\$ 4000 - 5500</u>	<u>80%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ All prices - good</u>		<u>\$ All prices - fair</u>		<u>\$</u>	
l. Activity	<u>Good</u>		<u>Fair</u>			
m. 1929 Rent range	<u>\$ 25 - \$40</u>	<u>100%</u>	<u>\$ 25 - 35.</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 17.50-\$30</u>	<u>70%</u>	<u>\$ 17.50-32.50</u>	<u>70%</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 20 - \$35</u>	<u>80%</u>	<u>\$ 20 - 30</u>	<u>80%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ All prices - good</u>		<u>\$ All prices - good</u>		<u>\$</u>	
q. Activity	<u>Good</u>		<u>Good</u>			

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

5. CLARIFYING REMARKS: This area is part of the old city and is without deed restrictions. Zoning permits multi-family dwellings, but improvements are predominantly single-family dwellings of cheap to medium quality construction. Maintenance is generally of good quality. Lending is limited to selected risks. In the southwest section along Howell and Yale improvements are of distinctly better grade. The area is very spotted, but there is a steady demand for properties, both for purchase and rental, and it is not believed the area is over-graded when it is accorded a "low-yellow" grade.

6. NAME AND LOCATION Part of Old City SECURITY GRADE C AREA NO. 17

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Transportation, schools, churches, and shopping centers conveniently available. Within walking distance to State Office Buildings and city center.
- c. Detrimental Influences. Bisected by a general commercial zone and a limited retail zone in eastern part. Danger of infiltration of subversive racial elements and encroachment of commerce and business. Population somewhat heterogeneous and above city average density. Mixed types and age of improvements.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Downward but slowly
Small business men, white

2. INHABITANTS: collar workers, and semi-skilled

- a. Occupation artisans; b. Estimated annual family income \$ 1500 - 2400
- c. Foreign-born families Few %; Latins - none subversive predominating; d. Negro Few; scattered %
- e. Infiltration of Possibility; f. Relief families Few
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	5 %	OTHER TYPE	%
a. Type	<u>4 and 5 room</u>		<u>Income residential</u>			
b. Construction	<u>Frame</u>					
c. Average Age	<u>20+ Years</u>		<u>Years</u>		<u>Years</u>	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98 %</u>		<u>%</u>		<u>%</u>	
f. Home ownership	<u>50 %</u>		<u>%</u>		<u>%</u>	
g. Constructed past yr.	<u>3</u>					
h. 1929 Price range	<u>\$ 3000-5000</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 2000-3500</u>	<u>70%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. 1938 Price range	<u>\$ 2500-4000</u>	<u>80%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
k. Sales demand	<u>\$ All prices - fair</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	<u>\$ 25 - 40</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 17.50 - 30</u>	<u>70%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. 1938 Rent range	<u>\$ 20 - 35</u>	<u>80%</u>	<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
p. Rental demand	<u>\$ All levels - 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: Part of the old city, although development was slow. Eastern section not subdivided until 1910. Zoned for multi-family construction. Area, as a whole, conform fairly well as to type, and maintenance is better than would be expected in such an area. Financing limited as to property and individual. The few Negro families (two known) are said to affect values of only adjacent properties. Graded "low yellow".

6. NAME AND LOCATION Part of old city SECURITY GRADE C AREA NO. 18

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Adequate transportation, schools, churches, and trading areas. Adjacence to Area B-8 is a stabilizing factor. Homogeneous social and income level population. Below city average of population density. Steady demand for property, both for purchase and rental.
- c. Detrimental Influences. "V" Street and cross streets unimproved east of 51st St. Proximity of northeast perimeter of hatched part north of "S" to "General Commercial" zoning. Far flung area of retarded growth.
- d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Upward possibly to high grade

2. INHABITANTS: Small business men, white collar

- a. Occupation workers, skilled artisans; b. Estimated annual family income \$ 1500-1800
- c. Foreign-born families Few %; None subversive predominating; d. Negro None; %
- e. Infiltration of Remote; f. Relief families Few
- g. Population is increasing slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	<u>95 %</u>	OTHER TYPE	<u> </u> %	OTHER TYPE	<u> </u> %
a. Type	<u>4 and 5 room</u>					
b. Construction	<u>Frame & stucco</u>					
c. Average Age	<u>15+ Years</u>		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>99.5 %</u>		<u> </u> %		<u> </u> %	
f. Home ownership	<u>54 %</u>		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>13</u>					
h. 1929 Price range	\$ <u>3000-4000</u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>
i. 1935 Price range	\$ <u>2250-3000</u>	<u>70 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2500-3500</u>	<u>80 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	All prices good except \$ <u>"V" St. frontages 45th</u> to 50th Streets				\$ <u> </u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>25-35</u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>	\$ <u> </u>	<u>100 %</u>
n. 1935 Rent range	\$ <u>20-25</u>	<u>70 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>22.50-32.50</u>	<u>95 %</u>	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All levels - 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:

Developed portion, Stockton Blvd. to 57th St. acts as buffer to area "B" 8. Section's development was retarded by abortive attempt to build up the hatched portion in 1888. Proximity to fair grounds not seriously detrimental for fair operates only 2 weeks a year. Deed restrictions have expired and zoning permits multi-family to 46th St. and two-family in balance of area. Houses are generally small, one-family units of cheap to medium quality although well maintained. Owing to city's need of expansion, the few detrimental influences and ground available here, the section is considered to have possibilities, and is,

6. NAME AND LOCATION Elmhurst recorded a provisional "high yellow" SECURITY GRADE C AREA NO. 19

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level; no construction hazards in developed portion. Some places below grade in hatched part.
- b. Favorable Influences. Adequate transportation, school, church, shopping and recreational facilities. In line of city's present development. Population density below city's average.
- c. Detrimental Influences. Proximity to Area D-7 which contains high river levee, upon which a railroad runs. Age and obsolescence of improvements, while not apparent upon casual inspection, are an actuality.
- d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static to downward

2. INHABITANTS:

- Common laborers to
a. Occupation white collar workers; b. Estimated annual family income \$ 1200-1800
- c. Foreign-born families 20 %; Latin predominating; d. Negro 1 %
Several Japanese families family, see 5 below
- e. Infiltration of Subversive races; f. Relief families Few
a possibility
- g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>5 and 6 room</u>					
b. Construction	<u>Frame & stucco</u>					
c. Average Age	<u>20</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>99</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>70</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>3000-4000</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
i. 1935 Price range	\$ <u>1800-2400</u>	<u>60</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
j. 1938 Price range	\$ <u>2400-3200</u>	<u>80</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
k. Sales demand	\$ <u>All prices - fair</u>		\$ <u>_____</u>		\$ <u>_____</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>27.50-35</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %	\$ <u>_____</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>20 - 25</u>	<u>70</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
o. 1938 Rent range	\$ <u>25 - 32.50</u>	<u>90</u> %	\$ <u>_____</u>	<u>_____</u> %	\$ <u>_____</u>	<u>_____</u> %
p. Rental demand	\$ <u>All prices - 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: This area was subdivided and placed on the market in 1911 and 1912. Opened in 1911 and 1912. Now zoned for two-family houses, restrictions having expired. Houses are largely one-family units of cheap to medium quality, well maintained and of similar conformity. Population is homogeneous. The Negro family resides on the western perimeter and Japanese occupy leased garden tracts in the hatched part of the area. Although 7th & 8th Ave. properties appear good the possibility of infiltration of lower classes and the presence of above detrimental influences warrants only a "low yellow" grade for the section. The hatched portion is largely unplatted and under proper handling could develop into a

6. NAME AND LOCATION moderate priced second grade area SECURITY GRADE C AREA NO. 20
Villa Riviera

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to schools of all grades from kindergarden to Junior College. Adequate transportation, recreational and shopping facilities. Adjacence to areas of higher grade is a stabilizing factor.
- c. Detrimental Influences. Proximity to Western Pacific Railroad and shops, St. Joseph's Cemetery. Presence of scattered Negro and Oriental families. Spotted development and heterogeneous improvements, both as to age and architectural type.
- d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs. Downward
- Small business men,

2. INHABITANTS: white collar workers,

- a. Occupation skilled artisans, etc.; b. Estimated annual family income \$ 1500-3000
- c. Foreign-born families Few %; Mixed predominating; d. Negro Few %; Some Orientals
- e. Infiltration of Subversive races; f. Relief families Few
- slowly
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>95+ %</u>	<u>OTHER TYPE</u>	<u> % </u>	<u>OTHER TYPE</u>	<u> % </u>
a. Type	<u>5 and 6 room</u>					
b. Construction	<u>Frame, rustic, stuecco, brick</u>					
	<u>Mixed</u>	<u>12</u>				
c. Average Age	<u>2 groups</u>	<u>& Years</u>	<u>also new</u>	<u> Years</u>		<u> Years</u>
		<u>20</u>				
d. Repair	<u>Good</u>					
e. Occupancy	<u>94</u> %			<u> % </u>		<u> % </u>
f. Home ownership	<u>48</u> %			<u> % </u>		<u> % </u>
g. Constructed past yr.	<u>16</u>					
h. 1929 Price range	<u>\$ 3500-6500</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 2500-4500</u>	<u>70%</u>	<u>\$</u>	<u> % </u>	<u>\$</u>	<u> % </u>
j. 1938 Price range	<u>\$ 3000-5000</u>	<u>80%</u>	<u>\$</u>	<u> % </u>	<u>\$</u>	<u> % </u>
k. Sales demand	<u>\$ All prices - fair</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	<u>\$ 30 - 50</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>	<u>\$</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 22.50-35</u>	<u>70</u>	<u>\$</u>	<u> % </u>	<u>\$</u>	<u> % </u>
o. 1938 Rent range	<u>\$ 27.50-47.50</u>	<u>95</u>	<u>\$</u>	<u> % </u>	<u>\$</u>	<u> % </u>
p. Rental demand	<u>\$ All prices - 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: This is distinctly a border-buffer area, set up as a margin to adjoining higher-grade areas, many of whose characteristics are reflected in this area. With the exception of a strip along 24th St. between Donner Way and Colevan Way, all deed restrictions have expired, and zoning now permits two-family residences; however, construction varies from cheap to good in various parts, with maintenance universally good. If only age, quality, maintenance, and type of improvements were taken into consideration, the area would grade from "high red" to "low blue", but when the detrimental influences are considered, it is believed that a grade of "low yellow" should be accorded.

6. NAME AND LOCATION Boxler Tract, Myer Park, West SECURITY GRADE C AREA NO. 21
Curtis Oaks Addition, South Curtis Oaks.

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, churches, trading and recreational area. Adjacence to higher-grade areas and main High School and convenience to Junior College are all stabilizing factors.
- c. Detrimental Influences. Danger of subversive racial infiltration and encroachment of business. Age and obsolescence of improvements.
- d. Percentage of land improved 75 %; e. Trend of desirability next 10-15 yrs. Slow decline

2. INHABITANTS: Common laborers to upper

- a. Occupation bracket white collar ; b. Estimated annual family income \$ 1500-2400
workers.
- c. Foreign-born families 10 %; Latin predominating; d. Negro Few; scattered %
- e. Infiltration of Possible ; f. Relief families Few
- g. Population is increasing very slowly decreasing ; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5 and 6 room</u>		<u>Few income residential,</u>			
b. Construction	<u>Frame</u>		<u>both new and remodeled</u>			
c. Average Age	<u>30</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>95</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>45</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>17</u>					
h. 1929 Price range	<u>\$3000-5000</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>
i. 1935 Price range	<u>\$2000-3500</u>	<u>70 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$2500-4000</u>	<u>80 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ All prices - good</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$ 25-40</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>	<u>\$</u>	<u>100 %</u>
n. 1935 Rent range	<u>\$ 17.50-30</u>	<u>70 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 22.50-37.50</u>	<u>90 %</u>	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ All prices - 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: Composed of 33 or more subdivisions which date from 1887 to 1925, the majority opened between 1900 and 1910. Deed restrictions have expired. Zoned multi-family in northeast portion, 2-family in balance of area. Dwellings are cheap to medium quality of construction and are generally well maintained. Realtors state that the few scattered Negro families (six known) are old residents and do not affect values beyond adjoining property. The southern part of area is sparsely settled and with proper treatment might develop into a higher grade. The area is well established as an old, middle-class district with a generally harmonious population. Although there is a steady demand for both purchase and rental properties in the area, owing to age and obsolescence, it is not deemed
6. NAME AND LOCATION Oak Park (proper) and Highland Park SECURITY GRADE C AREA NO. 22
feasible to accord higher than a "low yellow" grade.

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, churches, and trading centers.
- c. Detrimental Influences. Danger of subversive racial infiltration. Heterogeneous character of development. Mixed types and age of improvements.
- d. Percentage of land improved 60%; e. Trend of desirability next 10-15 yrs. Upward to declining.

2. INHABITANTS: Common and skilled laborers,

- a. Occupation white collar clerical workers.; b. Estimated annual family income \$ 1200-2400
- c. Foreign-born families 10 %; Latin predominating; d. Negro Few families (7 %
- e. Infiltration of - Scattered - not; f. Relief families Few families known) likely to increase to serious proportions.
- g. Population is increasing slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>4 and 5 room</u>		<u>Few new two-family</u>			
b. Construction	<u>Frame, rustic, stucco, brick</u>		<u>dwellings and large, old homes converted</u>			
c. Average Age	<u>Very mixed) 20 Years</u>		<u>into two and three-family units.</u>		<u>Years</u>	
d. Repair	<u>Poor to good</u>					
e. Occupancy	<u>99.5 %</u>		<u>_____ %</u>		<u>_____ %</u>	
f. Home ownership	<u>72. %</u>		<u>_____ %</u>		<u>_____ %</u>	
g. Constructed past yr.	<u>22 New construction in \$4000 to \$4500 price range..</u>					
h. 1929 Price range	<u>\$ 17.50 to 45</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
i. 1935 Price range	<u>\$ 15 - 32.50</u>	<u>70%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
j. 1938 Price range	<u>\$ 15 - 36</u>	<u>80%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
k. Sales demand	<u>\$ All prices - good</u>		<u>\$ _____</u>		<u>\$ _____</u>	
l. Activity	<u>Good</u>		<u>_____</u>		<u>_____</u>	
m. 1929 Rent range	<u>\$ 15 - 35</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>	<u>\$ _____</u>	<u>100%</u>
n. 1935 Rent range	<u>\$ 15 - 25</u>	<u>70%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
o. 1938 Rent range	<u>\$ 15 - 32.50</u>	<u>90%</u>	<u>\$ _____</u>	<u>_____ %</u>	<u>\$ _____</u>	<u>_____ %</u>
p. Rental demand	<u>\$ All prices - good</u>		<u>\$ _____</u>		<u>\$ _____</u>	
q. Activity	<u>Good</u>		<u>_____</u>		<u>_____</u>	

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

5. CLARIFYING REMARKS: Composed of 30 subdivisions opened as early as 1896. Poor planning prevented successful development and deed restrictions were not enforced. Now zoned for two family houses. Single family units predominate and range in quality from very cheap to good. Maintenance is also spotty. Population is mixed. Negro families are concentrated between 5th & 8th Aves. on San Jose. Their presence has started active resistance to further infiltration of all subversive elements. Although there are a few streets which warrant a "high and medial" yellow the section as a whole does not warrant better than a "low yellow" grade.

6. NAME AND LOCATION East Oak Park SECURITY GRADE C AREA NO. 23

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, churches, trading and recreational areas. Proximity to High School, Junior College, Wm. Land Park, and Area A-3 are all stabilizing factors. In path of city's present development.
- c. Detrimental Influences. Proximity to Western Pacific Railroad shop and yards. Heterogeneous nature of development. Mixed types and age of improvements.
- d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs. Static to downward.

2. INHABITANTS: Skilled laborers and white collar workers

- a. Occupation white collar workers; b. Estimated annual family income \$ 1500-2100
- c. Foreign-born families Few %; None subversive predominating; d. Negro None %;
- e. Infiltration of Remote; f. Relief families None known
- g. Population is increasing slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	4 and 5 room					
b. Construction	Frame and stucco					
c. Average Age	15+ Years		Years		Years	
d. Repair	Good					
e. Occupancy	98.5 %		%		%	
f. Home ownership	51 %		%		%	
New construction is in western part and of higher price						
g. Constructed past yr.	3 - range	than given below.				
h. 1929 Price range	\$ 2500-4000	100 %	\$	100 %	\$	100 %
i. 1935 Price range	\$ 1750-3000	70 %	\$	%	\$	%
j. 1938 Price range	\$ 2000-3250	80 %	\$	%	\$	%
k. Sales demand	\$ All prices good. Poor in section adjacent to railroad.		\$		\$	
l. Activity	Good					
m. 1929 Rent range	\$ 25 - 35	100 %	\$	100 %	\$	100 %
n. 1935 Rent range	\$ 20 - 25	70 %	\$	%	\$	%
o. 1938 Rent range	\$ 22.50-32.50	90 %	\$	%	\$	%
p. Rental demand	\$ All levels - good		\$		\$	
q. Activity	Good					

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

5. CLARIFYING REMARKS: This area is composed of three subdivisions which were abortively placed on the market during 1906, 1911, and 1924. Deed restrictions have expired except along 7th Ave. Zoned to permit multi-family dwellings, but improvements are predominantly small, single-family dwellings of medium quality construction, which are highly maintained. Population is generally homogeneous. There is a small unplatted section south of 7th Avenue and east of Freeport Blvd. that will develop into higher grade if properly handled. This area has many favorable influences and some very detrimental ones. After due consideration, it is accorded a "medial yellow" grade. The strip along the railroad is considered hazardous.

6. NAME AND LOCATION East of Freeport Blvd. Weller Way to 9th Avenue SECURITY GRADE C AREA NO. 24

AREA DESCRIPTION - SECURITY MAP OF Sacramento

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Level with no construction hazards.
 - b. Favorable Influences. Convenience to transportation, schools, churches, and trading centers. High percent of home ownership and occupancy. Uniform and intelligent development in northern part. Homogeneous population both as to social and income levels.
 - c. Detrimental Influences. Age and obsolescence. Some streets not fully improved, mostly in southern part.
 - d. Percentage of land improved 60 %; e. Trend of desirability next 10-15 yrs Upward to declining.
2. INHABITANTS:
 - a. Occupation Skilled laborers and white collar workers; b. Estimated annual family income \$ 1500-1800
 - c. Foreign-born families 10 %; Latin predominating; d. Negro %
 - e. Infiltration of Remote; f. Relief families None known
 - g. Population is increasing slowly; decreasing ; static
3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>95</u> %	<u>OTHER TYPE</u>	<u> </u> %	<u>OTHER TYPE</u>	<u> </u> %
a. Type	<u>4 and 5 room</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15+</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Good</u>					
e. Occupancy	<u>99</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>70</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>3</u>					
h. 1929 Price range	\$ <u>3000-4500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>2500-3500</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2750-4000</u>	<u>90</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>All prices - good</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>good</u>					
m. 1929 Rent range	\$ <u>30 - 35</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>22.50-25</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>27.50-32.50</u>	<u>90</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All prices - 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:

The portion of this area north of 14th Avenue was platted in 1911 and was developed under the supervision of a competent subdivider. Some of the deed restrictions that have expired have been renewed by mutual agreement of owners. This part is zoned two-family residential except along Stockton Boulevard where multi-family buildings are permitted. The southern portion of the area is outside the city and is but sparsely settled. It is without deed restrictions or zoning but is not believed to be in jeopardy on this account. Improvements are predominantly small, frame, single-family dwellings of cheap to medium quality construction, which are well maintained. The area is accorded a "high yellow" grade.
6. NAME AND LOCATION Tract 21 and Vina Vista, etc. SECURITY GRADE C AREA NO. 25

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to schools of all grades. Proximity to Wm. Land Park, Junior College, and areas of higher grade. In line of city's present development.
- c. Detrimental Influences. Inadequate transportation, and public utilities, including street improvements. Distance from churches and trading centers. Sparsely improved with heterogeneous architectural types. Outside city with no zoning or deed restrictions.
- d. Percentage of land improved 20%; e. Trend of desirability next 10-15 yrs. Probably upward

2. INHABITANTS: Railway workers and shop

- a. Occupation employees & laborers; b. Estimated annual family income \$ 1200-1500
- c. Foreign-born families Few%; None predominating; d. Negro None; %
- e. Infiltration of ; f. Relief families Few
- g. Population is increasing Slowly; decreasing ; static

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>4 and 5 rooms</u>					
b. Construction	<u>Frame, rustic, and stucco</u>					
c. Average Age	<u>15+</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>98</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>70</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr. <u>1</u>						
h. 1929 Price range	\$ <u>2500-3500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>1750-2500</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2000-2800</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>Poor</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	\$ <u>20 - 30</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>15 - 22.50</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>17.50-25</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>Poor</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Slow</u>					

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

5. CLARIFYING REMARKS: Area was prematurely platted many years ago, and the western part is not to exceed 10% developed. The eastern part is more fully developed, many residents being employed by the Western Pacific Railroad. Owing to low percent of land improved, it is not feasible to give a definite grade. The area is accorded a provisional "low yellow" grade with the distinct thought that under proper direction it will reach a much higher grade in the western part.

6. NAME AND LOCATION Carleton SECURITY GRADE C AREA NO. 26

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to schools. In line of city growth. Low tax burden.
- c. Detrimental Influences. Inadequate transportation, trading centers, and public utilities, including fully improved streets. Outside city - no fire or police protection. No zoning or deed restrictions.
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Probably upward

2. INHABITANTS:

- Common & skilled laborers,
a. Occupation white collar workers, etc.; b. Estimated annual family income \$ 1200-1800
- c. Foreign-born families Few %; Indeterminate predominating; d. Negro None %;
- e. Infiltration of Remote; f. Relief families Many
- g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	4 & 5 room					
b. Construction	Frame					
c. Average Age	12 Years		_____ Years		_____ Years	
d. Repair	Poor to good					
e. Occupancy	99 %		_____ %		_____ %	
f. Home ownership	47 %		_____ %		_____ %	
g. Constructed past yr.	8					
h. 1929 Price range	\$ 2000-3000	100 %	\$ _____	100 %	\$ _____	100 %
i. 1935 Price range	\$ 1500-2100	70 %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ 1750-2500	80 %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ All prices - good		\$ _____		\$ _____	
l. Activity	Good					
m. 1929 Rent range	\$ 15 - 25	100 %	\$ _____	100 %	\$ _____	100 %
n. 1935 Rent range	\$ 15 - 20	80 %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ 15 - 22.50	90 %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ All prices - good		\$ _____		\$ _____	
q. Activity	Good					

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

5. CLARIFYING REMARKS:

This outlying area is very sparsely settled, and many blocks are unplatted. Pattern of area is by no means definitely formed. Existing improvements consist largely of small, 4 & 5-room, frame dwellings of very cheap to medium quality construction. Many dwellings are of sustenance homestead type. Part of area was subdivided by speculators in 1909 and sales made upon small down payment. There was a high foreclosure rate during the depression. As all of the detrimental influences noted under 1-c will undoubtedly be cured with further development, the area is thought to have definite promise, but under present state of development, it can only be accorded a provisional "low yellow" grade.

6. NAME AND LOCATION Gould Tract, Coloma Heights, etc. SECURITY GRADE C AREA NO. 27

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, churches, and trading center. Low tax burden (outside of city). In general direction of city's growth.
- c. Detrimental Influences. Inadequate public utilities and improvements, including sewers. Majority of streets have center paving only. Outside city limits and, therefore, has limited police and fire protection.
- d. Percentage of land improved 30 %; e. Trend of desirability next 10-15 yrs. Up, static, downward

2. INHABITANTS: Small business men, white collar

- a. Occupation workers, skilled and semi-skilled artisans; b. Estimated annual family income \$ 1200-1800
- c. Foreign-born families Few %; None subversive predominating; d. Negro None; %
- e. Infiltration of Remote; f. Relief families Few
- g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	<u>5 - 6 rooms</u>					
b. Construction	<u>Frame & stucco</u>					
c. Average Age	<u>15+</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>97</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>67</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr. <u>5</u>						
h. 1929 Price range	<u>\$ 2500-4000</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1935 Price range	<u>\$ 1750-3000</u>	<u>70</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
j. 1938 Price range	<u>\$ 2000-3250</u>	<u>80</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
k. Sales demand	<u>\$ All prices - good</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Good</u>					
m. 1929 Rent range	<u>\$ 15 - 30</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1935 Rent range	<u>\$ 15 - 25</u>	<u>80</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
o. 1938 Rent range	<u>\$ 15 - 27.50</u>	<u>90</u> %	<u>\$</u>	<u> </u> %	<u>\$</u>	<u> </u> %
p. Rental demand	<u>\$ All prices - 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: An old development outside the city. Restrictions have expired & area is unzoned. Construction is very cheap to medium grade but well maintained. There are several very high grade houses (prices omitted above) on Stockton Blvd. near Yocumite. These units are considered over-improvements but they have a stabilizing effect on the district. Area fills a definite need for semi-suburban homes and the section is thought to have possibilities if unplatted area is well handled in development. Area is accorded a provisional "medial yellow" grade.

6. NAME AND LOCATION Sacramento Heights SECURITY GRADE C AREA NO. 28

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. In general direction of city's growth, City's average density of population indicates need of expanding residential areas.
- c. Detrimental Influences. Lack of improved streets, sewers and inadequacy of other public utilities and improvements. Distance from transportation, schools, churches trading and recreational centers.
- d. Percentage of land improved 15 %; e. Trend of desirability next 10-15 yrs. Problematical

2. INHABITANTS: White collar workers

- a. Occupation and laborers; b. Estimated annual family income \$1200-1800
- c. Foreign-born families Few %; None subversive predominating; d. Negro None %;
- e. Infiltration of Problematical; f. Relief families Few
- g. Population is increasing Slowly; decreasing _____; static _____

3. BUILDINGS:

	PREDOMINATING	95 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>4 & 5 room</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>15+</u> Years		<u>_____</u> Years		<u>_____</u> Years	
d. Repair	<u>Fair to good</u>					
e. Occupancy	<u>Hatched area</u> %		<u>_____</u> %		<u>_____</u> %	
f. Home ownership	<u>_____</u> %		<u>_____</u> %		<u>_____</u> %	
g. Constructed past yr. ⁷	<u>_____</u>		<u>_____</u>		<u>_____</u>	
h. 1929 Price range	<u>\$2000-3000</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
i. 1935 Price range	<u>\$1650-2500</u>	<u>80</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
j. 1938 Price range	<u>\$1850-2750</u>	<u>90</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
k. Sales demand	<u>\$ All prices - fair</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	<u>\$ 20 - 30</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %	<u>\$</u>	<u>100</u> %
n. 1935 Rent range	<u>\$ 15 - 22.50</u>	<u>70</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
o. 1938 Rent range	<u>\$ 18 - 27.50</u>	<u>90</u> %	<u>\$</u>	<u>_____</u> %	<u>\$</u>	<u>_____</u> %
p. Rental demand	<u>\$ All prices - fair</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Fair</u>					

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

5. CLARIFYING REMARKS: Since 1905 there have been eight abortive attempts to develop subdivisions in this hatched area; these efforts were clearly premature. While there were 7 new dwellings constructed in the area during 1937, they were scattered and largely of the sustenance homestead type. It is improbable that this area will be susceptible of successful development until the more favorably located areas nearer the city center are more highly developed. The area is accorded a provisional "low yellow" grade.

6. NAME AND LOCATION East of 57th - South of 5th Ave. SECURITY GRADE C AREA NO. 29

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
- a. Description of Terrain. Level with no construction hazards.
- b. Favorable Influences. In line of city's development.
- c. Detrimental Influences. Outside city limits.
- d. Percentage of land improved Very low; e. Trend of desirability next 10-15 yrs. Up
2. INHABITANTS:
- a. Occupation Sustenance homesteaders; b. Estimated annual family income \$?
- c. Foreign-born families ? %; ? predominating; d. Negro None %;
- e. Infiltration of ?; f. Relief families ?
- g. Population is increasing Slowly; decreasing ?; static ?
3. BUILDINGS:
- | | PREDOMINATING | % | OTHER TYPE | % | OTHER TYPE | % |
|-------------------------|---------------|-------|------------|-------|------------|-------|
| a. Type | | | | | | |
| b. Construction | | | | | | |
| c. Average Age | | Years | | Years | | Years |
| d. Repair | | | | | | |
| e. Occupancy | | % | | % | | % |
| f. Home ownership | | % | | % | | % |
| g. Constructed past yr. | | | | | | |
| h. 1929 Price range | \$ | 100% | \$ | 100% | \$ | 100% |
| i. Price range | \$ | % | \$ | % | \$ | % |
| j. Price range | \$ | % | \$ | % | \$ | % |
| k. Sales demand | \$ | | \$ | | \$ | |
| l. Activity | | | | | | |
| m. 1929 Rent range | \$ | 100% | \$ | 100% | \$ | 100% |
| n. Rent range | \$ | % | \$ | % | \$ | % |
| o. Rent range | \$ | % | \$ | % | \$ | % |
| p. Rental demand | \$ | | \$ | | \$ | |
| q. Activity | | | | | | |
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building None
5. CLARIFYING REMARKS: This is undeveloped territory and is set up as a hatched area solely on account of its being in the direction of the city's present greatest development. Future of area will depend largely upon manner in which it is developed. Is accorded a strictly provisional "medial yellow" grade.
6. NAME AND LOCATION ? SECURITY GRADE C AREA NO. 30

AREA DESCRIPTION - SECURITY MAP OF Washington - Yolo County
Suburb of Sacramento

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Generally level - some low acres near river. Subject to hydrostatic pressure due to high water in river would flood deep basements.
 - b. Favorable Influences. Adequate schools and trading center. Proximity to all classes of employment in Sacramento and in Rice Mills. Washington is an incorporated town with low tax burden.
 - c. Detrimental Influences. Heterogeneous population and improvements. Inadequate transportation, public utilities, and street improvements. Pressure of subversive racial elements.
 - d. Percentage of land improved 75 %; e. Trend of desirability next 10-15 yrs. Static
2. INHABITANTS: Laboring classes to
 - a. Occupation white collar workers ; b. Estimated annual family income \$ Relief to 1800
 - c. Foreign-born families 40 %; None predominating; d. Negro None ; Mixture of Orientals, Mexicans, and low-class Italians. %
 - e. Infiltration of Subversive races ; f. Relief families Many has occurred
 - g. Population is increasing Slowly ; decreasing _____ ; static _____
3. BUILDINGS:

	<u>PREDOMINATING</u>	<u>60</u> %	<u>OTHER TYPE</u>	<u>30</u> %	<u>OTHER TYPE</u>	<u>10</u> %
a. Type	<u>5 - 6 room</u>		<u>Non-descript</u>		<u>Rooming houses</u>	
b. Construction	<u>Frame</u>				<u>Frame</u>	
c. Average Age	<u>30+</u> Years		<u> </u> Years		<u>30+</u> Years	
d. Repair	<u>Poor to good</u>				<u>Poor to good</u>	
e. Occupancy	<u>94</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>38</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>100</u> %	\$ <u>No sales activity</u>	<u>100</u> %
i. 1935 Price range	<u>\$1250-2000</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u>" " "</u>	<u> </u> %
j. 1938 Price range	<u>\$1250-2500</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u>" " "</u>	<u> </u> %
k. Sales demand	<u>\$Poor - all prices</u>		\$ <u> </u>		\$ <u>None</u>	
l. Activity	<u>Poor</u>				<u>None</u>	
m. 1929 Rent range	\$ <u>15.00-25</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u>Usually owner-occupied - no rental</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>12.50-15</u>	<u>60</u> %	\$ <u> </u>	<u> </u> %	\$ <u>market for this purpose.</u>	<u> </u> %
o. 1938 Rent range	\$ <u>12.50-20</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>Fair - all prices</u>		\$ <u> </u>		\$ <u> </u>	
q. Activity	<u>Poor</u>					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited ; b. Home building Limited
5. CLARIFYING REMARKS: Comprises the incorporated town of Washington with a population of 2000 or more people. Construction ranges from very cheap to good and there are no restrictions or zoning laws. Maintenance is also spotty. The particular hazard is "racial"; 30% of the populace is foreign, including Orientals, Mexicans and low-class Italians. Although the section is heterogeneous with lodging houses, auto-trailer camps, flats and dwelling units over stores its physical appearance is not as bad as might be expected. Graded a "medial red" area.
6. NAME AND LOCATION Washington (Broderick) Yolo County SECURITY GRADE D AREA NO. 1

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Level with favorable grade and no construction hazards.
 - b. Favorable Influences. Proximity to industrial employment and trading centers. Adequate transportation and grade schools. Walking distance to city center.
 - c. Detrimental Influences. Population density considerably higher than city average. Encroachment of industry and commerce. Heterogeneous population. Age and obsolescence of residential structures. Western Pacific Railroad renders abutting residential properties practically unsaleable, except at a great discount.
 - d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Downward
2. INHABITANTS: Common and semi-skilled laborers
 - a. Occupation laborers; b. Estimated annual family income \$ 1000-2400
 - c. Foreign-born families 50 %; Latin races predominating; d. Negro Few families; %
 - e. Infiltration of has occurred; f. Relief families Many
 - g. Population is increasing ; decreasing ; static Yes
3. BUILDINGS:

	PREDOMINATING	<u>90</u> %	OTHER TYPE	<u> </u> %	OTHER TYPE	<u> </u> %
a. Type	<u>5 - 6 room</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>40</u> Years		<u> </u> Years		<u> </u> Years	
d. Repair	<u>Fair</u>					
e. Occupancy	<u>97.5</u> %		<u> </u> %		<u> </u> %	
f. Home ownership	<u>20</u> %		<u> </u> %		<u> </u> %	
g. Constructed past yr.	<u>2</u>					
h. 1929 Price range	\$ <u>3000-3500</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
i. 1935 Price range	\$ <u>2250-2750</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
j. 1938 Price range	\$ <u>2400-3000</u>	<u>80</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
k. Sales demand	\$ <u>Poor</u>		\$ <u> </u>		\$ <u> </u>	
l. Activity	<u>Slow</u>					
m. 1929 Rent range	\$ <u>25 - 30</u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %	\$ <u> </u>	<u>100</u> %
n. 1935 Rent range	\$ <u>17.50-22.50</u>	<u>70</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
o. 1938 Rent range	\$ <u>22.50-27.50</u>	<u>90</u> %	\$ <u> </u>	<u> </u> %	\$ <u> </u>	<u> </u> %
p. Rental demand	\$ <u>All prices - 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: Old area is without deed restrictions, and while zoned general commercial & multi-family residential, the improvements are predominantly single-family, five and six room, frame dwellings of cheap to medium quality construction. These dwellings are, as a rule, quite old, but for a district of this kind have been well maintained. Population is very mixed. Italians predominate but with a sprinkling of Mexicans, Negroes, and Orientals. The subversive character of population constitutes the area's principal hazard. The area is accorded a "medial red" grade.
6. NAME AND LOCATION Part of Old City SECURITY GRADE D AREA NO. 2

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS: Level with favorable grade and no construction hazards.

a. Description of Terrain.

b. Favorable Influences: Convenience to transportation, schools, churches, trading and recreational centers. Proximity to industrial employment. Population density below city's average.

c. Detrimental Influences: Presence of levee and Southern Pacific Railroad. Excessive "hobo" traffic. Encroachment of business and industry.

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

2. INHABITANTS: Common & skilled laborers

a. Occupation some white collar workers; b. Estimated annual family income \$ 1000-1800

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

e. Infiltration of subversive races a definite hazard f. Relief families _____

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

3. BUILDINGS:

	PREDOMINATING	90	OTHER TYPE	OTHER TYPE
a. Type	5 - 6 rooms	%	%	%
b. Construction	Frame			
c. Average Age	20+ Years		Years	Years
d. Repair	Poor to good			
e. Occupancy	97.5 %		%	%
f. Home ownership	44 %		%	%
g. Constructed past yr.	None			
h. 1929 Price range	\$ 2500-4000	100%	\$ 100%	\$ 100%
i. 1935 Price range	\$ 1500-2500	60 %	\$ %	\$ %
j. 1938 Price range	\$ 2000-2800	70 %	\$ %	\$ %
k. Sales demand	Poor (all prices)		\$	\$
l. Activity	Poor			
m. 1929 Rent range	\$ 20 - 30	100%	\$ 100%	\$ 100%
n. 1935 Rent range	\$ 15 - 22.50	70 %	\$ %	\$ %
o. 1938 Rent range	\$ 20 - 27.50	90 %	\$ %	\$ %
p. Rental demand	All prices - fair		\$	\$
q. Activity	Poor			

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

5. CLARIFYING REMARKS: An area without deed restrictions and, with exception of the ex-
posed eastern portion, which is zoned 2-family, and the half-blocks on southern
perimeter, zoned multi-family residential, zoning is "general commercial" and "heavy
industrial." Improvements, are generally fairly well-maintained. Characteristics
of area similar to those of Area C-7. Population, while of the lower social and
income levels, contains but few subversive elements. Residential improvements are
largely confined to district south of the railroad. The area, on account of hazards
mentioned and general lack of appeal, is accorded a "low red" grade.

6. NAME AND LOCATION Old City - 21st to 31st SECURITY GRADE D AREA NO. 3

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:

- a. Description of Terrain. Level with favorable grade and no construction hazards.
- b. Favorable Influences. Convenience to transportation, schools, churches, trading and amusement areas. Nearness to city center. Proximity to centers of commercial and industrial employment.
- c. Detrimental Influences. Highly congested population whose density greatly exceeds city's average. Presence in large numbers of subversive racial elements. Encroachment of commerce and business.
- d. Percentage of land improved 95 %; e. Trend of desirability next 10-15 yrs. Declining

2. INHABITANTS: All groups from relief to

- a. Occupation Oriental business and professional men & executives; b. Estimated annual family income \$ Relief to 3600
- c. Foreign-born families 75 %; Latin and Japanese predominating; d. Negro Yes ; 10 %
- e. Infiltration of Oriental has occurred; f. Relief families Many
- g. Population is increasing ; decreasing ; static Yes

3. BUILDINGS: (exclusive of business property)

	PREDOMINATING	45	%	OTHER TYPE	30	%	OTHER TYPE	25	%
a. Type	<u>5 - 6 room</u>			<u>7 - 10 room</u>			<u>Apts. flats, rooming and lodging houses</u>		
b. Construction	<u>Frame</u>			<u>Frame</u>					
c. Average Age	<u>50+</u> Years			<u>50+</u> Years			<u>Mixed</u> Years		
d. Repair	<u>Poor to fair</u>			<u>Poor to fair</u>			<u>Fair to good</u>		
e. Occupancy	<u>95.5</u> % single family								
f. Home ownership	<u>9</u> % " "								
g. Constructed past yr.	<u>None</u>								
h. 1929 Price range	\$ <u>2000-5000</u>		<u>100</u> %	\$ <u>3500-5500</u>		<u>100</u> %	\$ <u> </u>		<u>100</u> %
i. 1935 Price range	\$ <u>1500-3000</u>		<u>60</u> %	\$ <u>2250-3500</u>		<u>60</u> %	\$ <u> </u>		<u> </u> %
j. 1938 Price range	\$ <u>1750-4000</u>		<u>80</u> %	\$ <u>3000-4500</u>		<u>80</u> %	\$ <u> </u>		<u> </u> %
k. Sales demand	\$ <u>All prices - fair</u>			\$ <u> </u>			\$ <u> </u>		
l. Activity	<u>Slow</u>								
m. 1929 Rent range	\$ <u>20 - 30</u>		<u>100</u> %	\$ <u> </u>		<u>100</u> %	\$ <u> </u>		<u>100</u> %
n. 1935 Rent range	\$ <u>15 - 20</u>		<u>60</u> %	\$ <u> </u>		<u> </u> %	\$ <u> </u>		<u> </u> %
o. 1938 Rent range	\$ <u>17.50 - 25</u>		<u>80</u> %	\$ <u> </u>		<u> </u> %	\$ <u> </u>		<u> </u> %
p. Rental demand	\$ <u>All prices - 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: This old area is the "melting pot" of Sacramento. It contains the principal Japanese colony and the greatest concentration of Negroes in the city. There are no deed restrictions, and zoning is for general commercial uses. Dwellings are very cheap to medium construction. The quality of maintenance, for a district of this character, is much above the average. It is stated that many buildings in the area violate the State Housing Act and city housing ordinances, and Grand Jury investigation is under way at the present time. Heterogeneity, age and obsolescence of improvements, and predominance of subversive racial elements are the area's chief hazards. Rated "low red" grade.

6. NAME AND LOCATION Part of Old City SECURITY GRADE D AREA NO. 4

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
 - a. Description of Terrain. Generally level with no construction hazards. City operates some large gravel pits in hatched portion of area, and this part would be unsuitable for residential sites.
 - b. Favorable Influences. Adequate school and trading facilities.
 - c. Detrimental Influences. Inadequate transportation, churches, and public utilities, including sewers and street improvements. Proximity to levee and Southern Pacific Railroad.
 - d. Percentage of land improved 10%; e. Trend of desirability next 10-15 yrs. Declining
2. INHABITANTS:
 - a. Occupation Unskilled laborers; b. Estimated annual family income \$ 1200-1500
 - c. Foreign-born families None%; - predominating; d. Negro None; -%
 - e. Infiltration of Remote; f. Relief families Few
 - g. Population is increasing Very slowly, decreasing -; static -
3. BUILDINGS:

	PREDOMINATING	<u>95</u> %	OTHER TYPE	<u>-</u> %	OTHER TYPE	<u>-</u> %
a. Type	<u>4 and 5 room</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>25+</u> Years		<u>-</u> Years		<u>-</u> Years	
d. Repair	<u>Poor to fair</u>					
e. Occupancy	<u>80</u> %		<u>-</u> %		<u>-</u> %	
f. Home ownership	<u>31</u> %		<u>-</u> %		<u>-</u> %	
g. Constructed past yr.	<u>None</u>					
h. 1929 Price range	\$ <u>1800-3000</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
i. 1935 Price range	\$ <u>1500-1800</u>	<u>60</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
j. 1938 Price range	\$ <u>1500-2250</u>	<u>70</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
k. Sales demand	\$ <u>None</u>		\$ <u>-</u>		\$ <u>-</u>	
l. Activity	<u>None</u>					
m. 1929 Rent range	\$ <u>15 - 20</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %	\$ <u>-</u>	<u>100</u> %
n. 1935 Rent range	\$ <u>12.50 - 17.50</u>	<u>-</u> %	\$ <u>Too small an improved area to measure variations</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
o. 1938 Rent range	\$ <u>15 - 20</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %	\$ <u>-</u>	<u>-</u> %
p. Rental demand	\$ <u>Poor</u>		\$ <u>-</u>		\$ <u>-</u>	
q. Activity	<u>Slow</u>					
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
5. CLARIFYING REMARKS: Practically all the improvements in this area are in the 2 blocks between 64th & Park Streets which were subdivided in 1907. There are no deed restrictions, and zoning permits 2-family residences; however, improvements consist entirely of four and five-room, frame, single-family dwellings of below medium quality of construction. These are usually old and obsolete. The area is very largely unplatted, and land improvement is so small that it is difficult to classify. Owing to its distance from city center, lack of appeal, and detrimental influences noted, the area is accorded a "low red" grade.
6. NAME AND LOCATION (No designation) SECURITY GRADE D AREA NO. 5

AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS: Level with favorable grade and no construction hazards.
- a. Description of Terrain.
- b. Favorable Influences: Transportation, schools, churches, trading and recreation centers all conveniently available. Convenience to industrial and commercial employment.
- c. Detrimental Influences: Proximity to Area - D-4. Population density much above city's average. Many substandard-size lots, many of them 40' x 80'. Heterogeneity, age and obsolescence of improvements. Presence of large amount of subversive racial elements.
- d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Declining
2. INHABITANTS: Common laborers, Oriental business & professional
- a. Occupation men; b. Estimated annual family income \$ 2400 Relief to
- c. Foreign-born families 30-40 %; Latin predominating; d. Negro 2% %
- e. Infiltration of Oriental - rapid; f. Relief families Many
- g. Population is increasing very slowly; decreasing _____; static _____
3. BUILDINGS:
- | | PREDOMINATING | 90 % | OTHER TYPE | 10 % | OTHER TYPE | % |
|-------------------------|-------------------|-------|-------------------------------|-------|------------|-------|
| a. Type | 5 - 6 room | | Residential income 2-4 family | | | |
| b. Construction | Frame | | Frame | | | |
| c. Average Age | 20+ Years | | 20+ Years | | | |
| d. Repair | Fair to good | | Fair to good | | | |
| e. Occupancy | 99.5 % | | | | | |
| f. Home ownership | 31. % | | | | | |
| g. Constructed past yr. | 1 | | | | | |
| h. 1929 Price range | \$ 2500-5000 | 100 % | \$ 5000-7500 | 100 % | \$ | 100 % |
| i. 1935 Price range | \$ 1750-3500 | 70 % | \$ 3000-4500 | 60 % | \$ | % |
| j. 1938 Price range | \$ 2000-4000 | 80 % | \$ 3500-5500 | 70 % | \$ | % |
| k. Sales demand | All prices - good | | All prices - fair | | \$ | |
| l. Activity | Good | | Fair | | | |
| m. 1929 Rent range | \$ 20 - 40 | 100 % | \$ 20 - 35 | 100 % | \$ | 100 % |
| n. 1935 Rent range | \$ 15 - 30 | 70 % | \$ 15 - 25 | 70 % | \$ | % |
| o. 1938 Rent range | \$ 20 - 37.50 | 90 % | \$ 20 - 32.50 | 90 % | \$ | % |
| p. Rental demand | All prices - good | | All prices - good | | \$ | |
| q. Activity | Good | | Good | | | |
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited
5. CLAIMING: This old district (no deed restrictions) is zoned for multi-family dwellings are very cheap to medium quality construction. Maintenance is high-grade for type of neighborhood. Is the "bon ton" Oriental and Negro residential district of the city. A steady demand for dwellings for purchase and rent exists. Loans are made quite freely in area but are limited to selected risks. Improvements are very mixed, ranging from new to old and obsolete, from small cottages to large, old houses, many of which have been made over into multi-family dwellings. Many diverse influences, from a mortgagee standpoint, make the area difficult to accurately depict; it is accorded a "high red" grade.
6. NAME AND LOCATION Old City Limits-West of 16th South of R SECURITY GRADE D AREA NO. 6

AREA DESCRIPTION - SECURITY MAP OF _____

1. AREA CHARACTERISTICS: Generally level. During periods of high water in the
a. ~~Description of terrain~~ of basement flooding from hydrostatic pressure. Land in western part near levee below grade.
b. ~~Favorable Influences~~ Adequate transportation, schools, and trading centers. Proximity to Mt. Land Park, higher grade areas, and its ready accessibility.
c. ~~Detrimental Influences~~ Proximity to high river levee upon which are the tracks of two railroad lines. Presence of increasing number of Orientals. Heterogeneous improvements and population.
d. Percentage of land improved 50%; e. Trend of desirability next 10-15 yrs. _____

2. INHABITANTS: Very mixed - laborers to white collar work-
a. Occupation ~~ers~~ _____; b. Estimated annual family income \$ 1200-1500
c. Foreign-born families 50%; Latin _____ predominating; d. Negro _____; _____%
e. Infiltration of Orientals, slowly occurring _____; f. Relief families Few
g. Population is increasing _____; decreasing _____; static Yes

3. BUILDINGS: 95+
a. Type _____
b. Construction _____
c. Average Age 20+ Years _____ Years _____ Years
d. Repair Fair to good _____
e. Occupancy 99% _____% _____%
f. Home ownership 65% _____% _____%
g. Constructed past yr. None _____
h. 1929 Price range \$ 2500-3500 100% \$ 100% \$ 100%
i. 1935 Price range \$ 1750-2500 70% \$ _____% \$ _____%
j. 1938 Price range \$ 2000-3000 80% \$ _____% \$ _____%
k. Sales demand \$ All prices - poor \$ _____ \$ _____
l. Activity Poor _____
m. 1929 Rent range \$ 20 - 30 100% \$ 100% \$ 100%
n. 1935 Rent range \$ 15 - 20 70% \$ _____% \$ _____%
o. 1938 Rent range \$ 20 - 27.50 90% \$ _____% \$ _____%
p. Rental demand \$ All levels - good \$ _____ \$ _____
q. Activity Good _____

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

5. CLARIFYING REMARKS: The southern part of this area was subdivided between 1909 and 1912, but deed restrictions have expired. The northern part is hatched and unplatted. Zoning permits 2-family residences, but improvements consist wholly of small, frame, single-family dwellings of cheap to medium quality construction. Maintenance is remarkably good for this type of neighborhood. This is a border-line or buffer area, and location has little appeal. It is questionable whether hatched portion of area will ever be developed as a residential district. The area is accorded a "medial red" grade.

6. NAME AND LOCATION West end Bath Tract, etc. SECURITY GRADE D AREA NO. 7