In the East Bay Area, topography plays an important part in the mapping and grading of many of the better residential districts. The long, stringy areas shown on the map are the direct result of the character of the terrain. A marked example of this will be found in Area B-21. This area occupies a glen or glade and is divided from the areas on either side by the crests of a series of hills. This condition is plainly indicated by the absence of the cross streets running from one area to the other. Similar conditions prevail in a number of the areas.

Local and San Francisco transportation has such a bearing upon residential property values in the East Bay, that it is more than ordinarily a factor in the grading of areas and is specifically referred to in the area descriptions as a favorable or detrimental influence, as the case may be.

The purpose of the Residential Security Map is to graphically reflect the trend of desirability in neighborhoods from a residential viewpoint. Four classifications are used as indicated by the legend, namely: First, Second, Third and Fourth grades. The code letters and colors are A, B, C and D, and Green, Blue, Yellow and Red respectively. In establishing the grade of an area, such factors as these are considered: intensity of the sale and rental demands; percentage of home ownership; age and type of building; economic stability of area; social status of the population; sufficiency of public utilities, accessibility of schools, churches, and business centers; transportation methods; topography of the area; and the restrictions set up to protect the neighborhood. The price level of the homes is not the guiding factor.

The First grade or A areas are "hot spots"; they are not yet fully built up. In nearly all instances they are the new well planned sections of the city, and almost synonymous with the areas where good mortgage lenders with available funds are willing to make their maximum loans to be amortized over a 10-15 year period — perhaps up to 75-80% of the appraisal. They are homogeneous; in demand as residential locations in "good times" or "bad"; hence on the up grade. The Second grade or B areas, as a rule, are completely developed. They are like a 1935 automobile — still good but not what the people are buying today who can afford a new one. They are the neighborhoods where good mortgage lenders will have a tendency to hold loan commitments 10-15% under the limit. The Third grade or C areas are characterized by age, obsolescence, and change of style; expiring restrictions or lack of them; infiltration of a lower grade population; the presence of influences which increase sales resistance such as inadequate transportation, insufficient utilities, perhaps heavy tax burdens, poor maintenance...