AREA DESCRIPTION

1. NAME OF CITY          OAKLAND, CALIFORNIA          SECURITY GRADE       HIGH YELLOW          AREA NO.       C-25

2. DESCRIPTION OF TERRAIN. Rolling; slopes downward from northeast to southwest.

3. FAVORABLE INFLUENCES. Very equitable climate; convenient to grade schools. Hills in northeastern (upper) part of the area afford excellent view. Zoned for single-family residential.

4. DETRIMENTAL INFLUENCES. Lack of adequate transportation to San Francisco; distance from high schools and shopping centers. Heterogeneous mixture of good, modern and new homes and older type cottages.

5. INHABITANTS:
   a. Type Clerical, shop-keepers; b. Estimated annual family income $1500-2500;
   c. Foreign-born Latin 5%; d. Negro No; e. Infiltration of Undesirables Very few;
   f. Relief families Very few;
   g. Population is increasing Rapidly; decreasing : static.

6. BUILDINGS:
   a. Type or types Modern; b. Type of construction Frame, stucco;
   c. Average age 12 (new to 35) yrs.; d. Repair Good.

7. HISTORY: 5-RA modern cottage:
   SALE VALUES
   YEAR   RANGE         PREDOMINATING %
   1929 level $3200-6000 $4500 100%
   1933 low 1600-3750 2500 69%
   1937 current 2000-5000 3450 77%
   Peak sale values occurred in 1937 and were 102% of the 1929 level.

   RENTAL VALUES
   YEAR   RANGE         PREDOMINATING %
   1929 level $30-50 $42.50 100%
   1933 low 17.50-35 25 59%
   1937 current 22.50-40 32.50 77%
   Peak rental values occurred in 1937 and were 100% of the 1929 level.

8. OCCUPANCY:
   a. Land 60%; b. Dwelling units 98%; c. Home owners 90%

9. SALES DEMAND:
   a. Good; b. 5-RA modern $3750; c. Activity is Good

10. RENTAL DEMAND:
    a. Good; b. 5-RA modern $30; c. Activity is Good

11. NEW CONSTRUCTION:
    a. Types 5-RA stucco $5250; b. Amount last year 34 homes 1936

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS
    Upward, due to present small percentage of land occupancy and new construction.

14. CLARIFYING REMARKS: Upper part of this area, due to many new homes, could be classed as LOW BIM. Entire new blocks of homes are under construction in this district, southeast of intersection of HIGH and TOMPKINS. However, mixture of older, cheaper homes and low salaried employees, prohibit grading entire area higher than HIGH YELLOW. WALTER GABRIEL is building forty new homes to sell for approximately $5000 to $5500; bought low-lying lots because they were cheap. Under the circumstances, this is thought to be an ever-improvement, he feels that this amount of new construction will be effective in grading the area up. This area is generally known as the HIGH STREET DISTRICT.

15. Information for this form was obtained from THE F.H.A.; WALTER N. GABRIEL; ARTHUR L.

GOARD, BUILDING INSPECTOR, CITY OF OAKLAND; RALPH R. PRENTICE; JAMES H. STAFFORD

Date 6-15-37