AREA DESCRIPTION

1. NAME OF CITY ALAMEDA, CALIFORNIA
SECURITY GRADE HIGH YELLOW
ARRA NO. 0-37

2. DESCRIPTION OF TERRAIN.
Level

3. FAVORABLE INFLUENCES.
Convenience to local and San Francisco transportation, schools, local shopping district, recreational facilities and beach. Zoned mainly one-family residential.

4. DETRIMENTAL INFLUENCES.
Occasional multiple-family zoning of parts of blocks.

5. INHABITANTS:
White-collar employees,
a. Type - artisans, store-keepers, minor executives.
b. Estimated annual family income $1500-3600.
c. Foreign-born. No concentration.
e. Infiltration of Lower grades. No.
f. Relief families. None known.
g. Population is increasing. Yes; decreasing. static.

6. BUILDINGS:
Single-family detached cottage.
a. Type or types.
b. Type of construction. Stucco predominates.
c. Average age. 15 (new to 25) yrs.
d. Repair. Good.

7. HISTORY:

<table>
<thead>
<tr>
<th>YEAR</th>
<th>SALE VALUES</th>
<th>RENTAL VALUES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RANGE</td>
<td>PREDOMINATING</td>
</tr>
<tr>
<td>1929 level</td>
<td>$4750-6500</td>
<td>$5750</td>
</tr>
<tr>
<td>1933 low</td>
<td>3000-3750</td>
<td>3500</td>
</tr>
<tr>
<td>1937 current</td>
<td>3500-4600</td>
<td>4250</td>
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Peak sale values occurred in 1927 and were 100% of the 1929 level.
Peak rental values occurred in 1927 and were 100% of the 1929 level.

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

9. SALES DEMAND:
a. Good; b. 6-rm home $4000; c. Activity is Fair

10. RENTAL DEMAND:
a. Good; b. 6-rm home $37.50; c. Activity is Good

11. NEW CONSTRUCTION:
a. Types Single-fam. detached; b. Amount last year $4000 to $5000

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Static

14. CLARIFYING REMARKS:
New construction was scattered all over the area; however, the best type construction was in the southwest section, around TAYLOR and CENTRAL AVENUES. This southwest section has several blocks sufficiently attractive to be given BLUE rating, except for above detrimental influences. Zoning ordinance in Alameda very unstable.

15. Information for this form was obtained from JOHN F. WARD, Realtor, Alameda; E.H. ROGERS, Building Inspector, CITY OF ALAMEDA; RALPH E. PRENTICE; F. D. COURNEEN, V. P. Oakland

Federal Savings & Loan Association. Date 6-15-37