AREA DESCRIPTION

1. NAME OF CITY: ALAMEDA, CALIFORNIA
   SECURITY GRADE: HIGH YELLOW
   AREA 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, artisans, store-keepers, minor executives; 
   a. Type or types artisans, store-keepers, minor executives; 
   b. Estimated annual family income $1500-3000
   c. Foreign-born No concentration
   d. Negro No
   e. Infiltration of Lower grades: No
   f. Relief families: None known
   g. Population is increasing Yes; decreasing ____________; static.

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

7. HISTORY:
   SALE VALUES
   YEAR | RANGE | PREDOMINATING %
   1929 level: | $4750-6500 | 100%
   1933 low: | $3000-3750 | 61%
   1937 current: | $3500-4600 | 74%

   PEAK SALE VALUES OCCURRED IN 1927 AND WERE 102% OF THE 1929 LEVEL.

   RENTAL VALUES
   YEAR | RANGE | PREDOMINATING %
   1929 level: | $45-60 | 100%
   1933 low: | $30-37.50 | 60%
   1937 current: | $35-45 | 73%

   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. 6-8 home $4000
   c. Activity: Fair

10. RENTAL DEMAND:
    a. Good
    b. 6-8 home $37.50
    c. Activity: Good

11. NEW CONSTRUCTION:
    a. Types Single-family detached
    b. Amount last year $4000 to $8000
    c. Nine homes in 1936

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. COUTRENE, V.P. Oakland

   Federal Savings & Loan Association.

   Date 6-15-37