1. Name of City: Alameda, California  Security Grade: Low Yellow  Area No.: 0-41

2. Description of Terrain: Level

3. Favorable Influences: Convenience to local and San Francisco transportation, schools, local shopping district and recreational facilities. Zoned single-family residential.

4. Detrimental Influences: Heterogeneous mixture of old, cheap cottages and semi-modern bungalows; also presence of inharmonious human elements.

5. Inhabitants: Laborers, white-collar workers, salaried;
   a. Type of workers: Various
   b. Estimated annual family income: $1200-1800
   c. Foreign-born: Various; 10%
   d. Negro: Three families; 1/2%
   e. Infiltration of Lower classes: Occasional
   f. Relief families: Occasional
   g. Population is increasing: Decreasing; static: Yes

   a. Type or types: Single-fam cottages;
   b. Type of construction: Frame; some stucco
   c. Average age: 20 (10 to 40) yrs.
   d. Repair: Fair

7. History:
<table>
<thead>
<tr>
<th>Year</th>
<th>Range</th>
<th>Predominating</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1929</td>
<td>$3500-6000</td>
<td>$4250</td>
<td>100%</td>
</tr>
<tr>
<td>1929</td>
<td>Low</td>
<td>1500-4500</td>
<td>53%</td>
</tr>
<tr>
<td>1927</td>
<td>Current</td>
<td>2500-4500</td>
<td>66%</td>
</tr>
</tbody>
</table>

   Peak sale values occurred in 1927 and were 102% of the 1929 level.

   Peak rental values occurred in 1927 and were 100% of the 1929 level.


9. Sales Demand: a. Fair; b. 5-6 rm cottage: $2750; c. Activity is Fair

10. Rental Demand: a. Fair; b. 5-6 rm cottage: $225; c. Activity is Fair


13. Trend of Desirability Next 10-15 Years: Static to downward

14. Clarifying Remarks:
   There are some new, attractive stucco homes scattered throughout this area. Under present conditions these are over-improvements and mainly occupied by well-to-do Italian families. The western part of this area is somewhat similar to, although of a cheaper construction than, houses of area 0-40. This part of area is classed as LOW YELLOW because of infiltration of colored families. The eastern part of area has possibilities and under proper direction could be developed into higher grade.

15. Information for this form was obtained from John F. Ward, Realtor, Alameda; E. H. Rogers, Building Inspector, City of Alameda; Ralph H. Prentice, F. D. Cournere, Vice President.

Oakland Federal Savings & Loan Association  Date: 6-15-37  193

Low Yellow 0-41