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:
   a. Type of workers: Laborers, white-collar
   b. Estimated annual family income: $1200-1800
   c. Foreign-born: Various 
   d. Negro: Three families 
   e. Infiltration of Lower classes: Occasional 
   f. Population is increasing: decreasing; static.

6. BUILDINGS:
   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:
   a. Sale values:
      
      | YEAR      | RANGE   | PREDOMINATING |
      |-----------|---------|---------------|
      | 1929 level| $3500-6000| $4250         |
      | 1933 low | $1500-4500| $2250         |
      | 1937 current | $2500-4500 | $2750         |

   b. Rental values:
      
      | YEAR      | RANGE   | PREDOMINATING |
      |-----------|---------|---------------|
      | 1929 level| $30-50  | $40           |
      | 1933 low | $18-30  | $22.50        |
      | 1937 current | $22.50-40 | $26.50        |

   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.

8. OCCUPANCY:
   a. Land: 95%
   b. Dwelling units: 98%
   c. Home owners: 80%

9. SALES DEMAND:
   a. Fair
   b. 5-rm cottage $2750
   c. Activity is: Fair

10. RENTAL DEMAND:
    a. Fair
    b. 5-rm cottage $25
    c. Activity is: Fair

11. NEW CONSTRUCTION:
    a. Types: Single-fam detached
    b. Amount last year: One at $5000

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

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:

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