The aid of an appraisal study club in Oakland, composed of some twenty realtors and mortgagee officials of the East Bay, was successfully solicited. This group, under the leadership of Mr. James G. Stafford, HOLC Divisional Appraiser, is an unusually earnest and well qualified body, many of whom are members of the American Institute of Real Estate Appraisers. The community was divided into districts, and each one assigned to an individual member of the group. When these individuals had completed the grading of their several districts, a composite map was made of them, and this was taken before the entire group and freely discussed in detail. The suggestions offered and opinions expressed at this meeting were carefully noted.

With these notes as a background and the three maps mentioned as a guide, a personal inspection, in the company of Mr. James G. Stafford, was made of the boundaries of the various areas shown on the maps. Notes were taken and the maps corrected and altered. From these corrected maps and the information which had been accumulated, a preliminary or base map was constructed and a description of the areas outlined upon it was begun.

In this work Mr. Ralph E. Prentice, former appraiser and now HOLC Property Management Representative in the Oakland office, was of the greatest assistance. Accompanied by him, an inspection was made of each of the areas set up on the base map; postmen, fire department inspectors, city officials, local realtors and builders were interviewed. Mr. Prentice undertook, and successfully prosecuted, the task of gathering from the building departments of each of the cities data relative to new construction, costs, land occupancy, etc. needed for each area description. This authoritative information adds greatly to the quality of both the Security Area Map and this report in general, and too much credit cannot be given Mr. Prentice for his painstaking efforts to make the area descriptions and map as accurate as possible.

During the progress of this work, a general refinement and some fundamental changes were made in the base map, all of which are reflected in the final map accompanying this report. Altogether, approximately 1200 miles were traveled within the borders of the community on inspection trips in the execution of this work. During these trips many items of moment were observed and trends noted, outstanding