AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level with no construction hazards.
   b. Favorable Influences:
      Convenience to schools, churches, trading centers, and interurban transportation. Readily accessible to employment centers in Sacramento and to new army air base.
   c. Detrimental Influences:
      Heterogenous improvements, both as to types and age, and spotted quality of maintenance. Proximity to two railroads in western and northwestern parts. Unimproved streets north of 21st Avenue.
   d. Percentage of land improved: 65%.
   e. Trend of desirability next 10-15 yrs: Static.

2. INHABITANTS:
   a. Occupation: Laborers, white collar.
   b. Estimated annual family income: $1500-2400.
   d. Negroes: None.
   e. Infiltration of Japanese: None.
   f. Relief families: Few.
   g. Population is increasing: Slowly; decreasing: None; static.

3. BUILDINGS:
   a. Type: 95% of buildings are 5-6 rooms.
   b. Construction: Frame.
   c. Average Age: 15 years.
   d. Repair: Poor to good.
   e. Occupancy: 97%.
   f. Home ownership: 35%.
   g. Constructed past yr: 15.
   h. 1930 Price range: $2500-4500.
   i. 1935 Price range: $1750-3250.
   k. Sales demand: All prices - good.
   l. Activity: Good.
   m. 1930 Rent range: $25 - 37.50.
   n. 1935 Rent range: $20 - 25.
   o. 1938 Rent range: $23.50 - 35.
   p. Rental demand: All prices - good.
   q. Activity: Good.

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS:
   A lower middle-class area, without zoning and deed restrictions. There were many defaults in Improvement District Bonds and much vacant property was forfeited to the bondholders. North Sacramento is said to have a zoning ordinance in preparation, but it is not yet effective. Construction ranges from cheap to medium quality. The northern part of area has a very low percent of land improvement, and it is possible that it may develop into a higher grade. The area as a whole is assigned a "moderately good grade".

6. NAME AND LOCATION: 
   Security Grade: C
   Area No: 3