1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level with no construction hazards.

   b. Favorable Influences. Transportation, schools, churches, and trading centers all conveniently available. Adjacent to Area B-5 is a stabilizing factor. Homogeneous population.

   c. Detrimental Influences. Proximity to main line of Southern Pacific Railroad. Danger of commercial and industrial encroachment. Congested population west of 54th Street due to sub-standard size lots. Many dead-end streets, and 54th Street only partially improved.

   d. Percentage of land improved — 80%; e. Trend of desirability next 10-15 yrs. Declining

2. INHABITANTS: Laboring class, white collar workers;
   a. Occupation
   b. Estimated annual family income $1500-2100

   c. Foreign-born families Few;
      Latin predominating; d. Negro None; __% (A Japanese owns a piece of residential income property)

   e. Infiltration of Possible; net prop-f. Relief families
      able in any serious degree

   g. Population is increasing very slightly decreasing —; static —

3. BUILDINGS:
   a. Type 5 and 6 room
   b. Construction Frame and stucco
   c. Average Age 15+ Years
   d. Repair Good
   e. Occupancy 100 %
   f. Home ownership 60 %
   g. Constructed past yr. 6

   h. 1929 Price range $5000 - $4500 100 %
   i. 1935 Price range $3500 - $3250 70 %
   j. 1938 Price range $3250 - $4000 90 %
   k. Sales demand $ All prices - fair
   l. Activity Slow

   m. 1929 Rent range $24.50 - $340 100 %
   n. 1935 Rent range $22.50 - $247.50 70 %
   o. 1938 Rent range $20 - $237.50 90 %
   p. Rental demand $ All prices - good
   q. Activity Good

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase proportion
   b. Home building selected properties

5. CLARIFYING REMARKS:
   This area consists of five subdivisions which were placed on the market as follows: 1907, 1906, 1908, 1914, and 1922. Deed restrictions have expired on property east of 54th Street but are still in effect west of 54th St. Although the area is zoned two-family residential, it is predominantly improved with single-family dwellings of cheap to medium quality construction which, however, are well maintained. Except for age and obsolescence, parts of this area in the western portion would warrant a second-grade. The area as a whole is accorded a "medial yellow" grade.

6. NAME AND LOCATION
   Folsom to "R" - west of 56th Street
   SECURITY GRADE C

   AREA NO. 15