AREA DESCRIPTION - SECURITY MAP OF Sacramento

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

   b. Favorable Influences. Convenience to transportation, schools, churches, trading
      and recreational area. Adjacency to higher-grade areas and main High School and convenience to Junior College
      are all stabilizing factors.


   d. Percentage of land improved —75%; e. Trend of desirability next 10-15 yrs. Slow decline

2. INHABITANTS:
   a. Occupation (white-collar) 20% workers.
   b. Estimated annual family income $1500-2400
   c. Foreign-born families 10%; Latin predominating; d. Negro few; % scattered
   e. Infiltration of possible; f. Relief families few

   g. Population is increasing very slowly decreasing; static

3. BUILDINGS:

   a. Type 5 and 6 room
   b. Construction frame
   c. Average Age 90 years
   d. Repair fair to good
   e. Occupancy 95%
   f. Home ownership 45%
   g. Constructed past yr. 17

   a. 1929 Price range $2000-6000
   b. 1935 Price range $2000-5500
   c. 1938 Price range $2500-4000

   d. Sales demand $ All prices good

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase ample; b. Home building ample

5. CLARIFYING REMARKS: the majority opened between 1930 and 1930. Recent restrictions have expired. Zoned multi-family in northeast portion, 2-family in balance of area. Dwellings are cheap to medium quality of construction and are generally well maintained. Realtors state that the few scattered Negro families (six known) are old residents and do not affect values beyond adjoining property. The southern part of the area is sparsely settled and with proper treatment might develop into a higher grade. The area is well established as an old, middle-class district with a generally harmonious population. Although there is a steady demand for both purchase and rental properties in the area, owing to age and obsolescence, it is not deemed feasible to accord higher than a "low yellow" grade.

6. NAME AND LOCATION: Oak Park (proper) and Highland Park SECURITY GRADE
   a. AREA NO. 22