1. AREA CHARACTERISTICS:
   a. Description of Terrain. 
      Loyal with favorable grade and no construction hazards.

   b. Favorable Influences. 
      Proximity to industrial employment and trading centers. 
      Adequate transportation and grade schools. Walking distance to city center.

   c. Detrimental Influences. 
      Population density considerably higher than city average.
      Disadvantages of industry and commerce. Heterogeneous population. Age and obsolescence of residential structures. Western Pacific Railroad render shanty residential properties practically unanable, except at a great discount.

   d. Percentage of land improved: 90.

2. INHABITANTS: Common and semi-skilled.
   a. Occupation: Inliers;
   b. Estimated annual family income: $1000-2400.
   c. Foreign-born families: 50%; Latin races predominating; d. Negroes;
   e. Infiltration of has occurred;
   f. Relief families: Many.
   g. Population is increasing; decreasing; static.

3. BUILDINGS:
   a. Type: 5 - 6 room.
   b. Construction:
   c. Average Age: 40 Years.
   d. Repair: Fair.
   e. Occupancy: 97.5%.
   f. Home ownership: 20%.
   g. Constructed past yr.: 2.
   h. 1929 Price range: $3000-3500.
   i. 1935 Price range: $2500-2750.
   j. 1936 Price range: $2400-3000.
   k. Sales demand: Poor.
   l. Activity: Slow.
   m. 1929 Rent range: $25 - 30.
   n. 1935 Rent range: $17.50-22.50.
   o. 1938 Rent range: $22.50-27.50.
   p. Rental demand: All prices - good.
   q. Activity: Good.

4. AVAILABILITY OF MORTGAGE FUNDS: 

5. CLARIFYING REMARKS: Old area is without good restrictions, and while general consensus of multi-family residential, the improvements are predominantly single-family, five and six room, frame dwellings of cheap to medium quality construction. These dwellings are, as a rule, quite old, but for a district of this kind have been well maintained. Population is very mixed. Italians predominate but with a sprinkling of Mexicans, Negroes, and Orientals. The subversive character of population constitutes the area's principal hazard. The area is accorded a "social red" grade.

6. NAME AND LOCATION: Part of Old City. 
   SECURITY GRADE: D. 
   AREA NO: 2.