AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level with favorable grades - no construction hazards.
   b. Favorable Influences: Convenience to transportation, trading and recreational areas, churches, etc. Particularly favored in being in close proximity to a junior college, high school, and grade schools. Nearness to downtown centers and to State Office Buildings.
   c. Detrimental Influences: None, fundamentally, but some evidence of a tendency toward heterogeneous architectural types.
   d. Percentage of land improved: 60%; e. Trend of desirability next 10-15 yrs: Up

2. INHABITANTS:
   a. Occupation: Professional and business men - Sr. and Jr. executives
   b. Estimated annual family income: $2400-6000
   c. Foreign-born families: None; American predominating; d. Negro: None
   e. Infiltration of: Restricted; f. Relief families: None
   g. Population is increasing: Rapidly; decreasing: static

3. BUILDINGS:
   PREDOMINATING 95% OTHER TYPE % OTHER TYPE %
   a. Type: 5 and 6 rooms
   b. Construction: Frame & stucco & brick
   c. Average Age: 3 Years
   d. Repair: Good
   e. Occupancy: 98.5%
   f. Home ownership: 94%
   g. Constructed past yr. (1937): 161
   h. 1929 Price range: $6000-10,000
   i. 1935 Price range: $5000-8000
   j. 1938 Price range: $5750-9500
   k. Sales demand: $ All price ranges good
   l. Activity: Good
   m. 1929 Rent range: $50-70
   n. 1935 Rent range: $40-55
   o. 1939 Rent range: $50-65
   p. Rental demand: $ Good in all types
   q. Activity: Good

4. AVAILABILITY OF MORTGAGE FUNDS:

5. CLARIFYING REMARKS: Development of area began in 1925, subsequent subdivisions being placed on the market in 1926-27-28-29-32-38, almost all carrying deed restrictions. 7th Ave. was dedicated in 1911, but abutting property was never platted. Is zoned 1 and 2-family residential, but over 95% improvements are single-family. Construction generally of good quality, homogeneity of social and income levels is fair to good. Including hatched portion of area, it is only about 25% developed. In the fastest growing section of city, and when the hatched portion of area is developed, should be broken down and regraded. There is a high-grade, multi-family dwelling project in contemplation for this section. Under the circumstances, it is felt a provisional rating of low to medial green should be accorded. Is a keen competition for mortgages in area by all lending agencies, and bidding for loans is not uncommon. More than 25% of city's residential construction in 1937 was in this area.

6. NAME AND LOCATION: Swanston Park & Land Drive Terrace

   SECURITY GRADE: A+

   AREA NO. 2

   RATING OF LOW TO MEDIUM GREEN SHOULD BE ACCORDED. IS A KEEN COMPETITION FOR MORTGAGES IN AREA BY ALL LENDING AGENCIES, AND BIDDING FOR LOANS IS NOT UNCOMMON. MORE THAN 25% OF CITY'S RESIDENTIAL CONSTRUCTION IN 1937 WAS IN THIS AREA.