NAME OF CITY: San Jose, California
SECURITY GRADE: Red
AREA NO.: D-ll

AREA DESCRIPTION

DESCRIPTION OF TERRAIN: Level to slightly undulating.

FAVORABLE INFLUENCES: Convenience to schools, shopping centers, and transportation.

DETREMENTAL INFLUENCES: Heterogeneous population and improvements. Mixture of residences, business and industry, with single-family residences greatly predominating.

INHABITANTS: Skilled and unskilled laborers,
   a. Type Mill, cannery & orchard workers
   Estimated annual family income: 900 to 2700

   truck drivers, etc.
   c. Foreign-born Italians: 75%
   d. Negro: 1%
   e. Infiltration of Mexican: 5%
   f. Relief families/Many largely WP4 Workers:
   g. Population is increasing: Yes

BUILDINGS: Residential of every type,
   a. Type or types: Largely 5 to 7 rm.
   b. Type of construction: Frame-frame & stucco
   1 & 2 story single-family
   c. Average age: 25 years (new to 75 yrs), Repair: Spotted (fair to dilapidation)

INCOME: 
   a. Land: 80%
   b. Dwelling units: 95%
   c. Home owners: 35%

SALES DEMAND: Poor

RENTAL DEMAND: Good

NEW CONSTRUCTION: Types $3000 to 8000 single

AVAILABILITY OF MORTGAGE FUNDS: Home purchase limited

TREND OF DESIRABILITY NEXT 10-15 YEARS: Downward

SALE VALUES

YEAR | RANGE | PREDOMINATING |
1929 level | | 100% |
Current | | 100% |
Peak sale values occurred in 1929 and were 100% of the 1929 level.

Rental VALUES

Peak rental values occurred in 1929 and were 100% of the 1929 level.

CLARIFYING REMARKS: Zoned multi-family residential, industrial and business. This is one of the oldest parts of the city and is extremely heterogeneous. The section is known as "Italian Town" and contains the slum section of San Jose. There are, however, many isolated blocks on secluded streets where the improvements and immediate surrounding area would justify a "B" or "C" grading, but in every direction within a stone's throw of such spots will be found industrial or business development. The area joins the central business district on the north and contains many apartment houses and hotels. The extreme southern part of the area lies outside the city limits and contains a concentration of Mexicans. In the central part along Delmas Aves. there is a serious subterranean situation, possibly a quick sand formation, which has caused much damage to streets and building foundations. The seven blocks along Keys Street in the extreme eastern section of the area is not affected by many of the conditions set forth, and as it is zoned two-family residential, it probably in time will be entitled to a higher grade. The area as a whole contains many thrifty families and soundly improved properties; and applications for loans should not be rejected without investigation.

Date: Sept. 1, 1937

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