All of the foregoing factors have been taken into consideration in setting up and grading the areas shown upon the map. A very fundamental and important factor, however, which was not considered and is not reflected in the grading of the areas, is the evidence of a subterranean condition, the extent of which cannot be determined, which may seriously affect the terrain of the entire community and be the cause of great damage to foundations and street improvements. This hazard is noted in the descriptions of areas B-7, C-13, C-14, and D-11. In addition to what is set forth in the descriptions of those areas, it is learned that trouble has been experienced with the foundations of some of the cities' business blocks. A number of theories were advanced as to the cause of this subterranean condition, the popular belief seeming to be that it is caused by the lowering of the Santa Clara Valley's water table. There is no question but that this water table is dangerously low. Energetic measures, along the lines of water conservation, are being taken to overcome the menace, and these are said to be meeting with a certain degree of success.

A phenomenon, which it is thought should be taken into consideration in connection with the condition mentioned, is the established fact that the floor of the Santa Clara Valley has lowered some five feet since engineering records were first established in the county.

Remains of marine vegetation and life, found five hundred feet upon the sides of the mountains surrounding the valley, indicate that it was once a part of an inland sea, of which all that now remains is San Francisco Bay. This geological fact may or may not have a bearing upon this subterranean condition.

Without in any way wishing to be an alarmist, it is suggested that this possible hazard is worthy of the serious consideration of all lending agencies and real estate owners of the community.

In constructing the Security Area Map and securing data for the Area Descriptions, the following procedure was followed:

Before proceeding to San Jose, much valuable information relative to that community was secured from the files of the Federal Housing Administration.