through the courtesy of Mr. Kenneth C. Loggett, Chief Valuator of the Northern California Division.

Accompanied by Mr. Ralph E. Prentice, Property Management Representative of the HOLC, Oakland District, the first day in San Jose was spent in making a general inspection of the various districts of the entire community. Parts of four days were devoted to a detailed inspection of the various districts of the community in the company of either Mr. Prentice or Mr. John H. Lambert, local HOLC Representative. As a result of these inspection trips, it was possible to set up a rough draft or preliminary map.

This map was then submitted to Mr. Mat Arnerich, San Jose Appraiser for the Bank of America and Capital Company, Mr. W. L. Atkinson, realtor and San Jose fee appraiser for the HOLC, Mr. W. P. Rice, Manager of the San Jose office of the State Building and Loan Commissioner, and Mr. David T. Bunker, San Jose appraiser for the San Francisco Bank, all of whom carefully reviewed the work and made many valuable criticisms and suggestions relative to the map and supplied much valuable data necessary for describing the areas. After checking the criticisms and suggestions made, a base map was constructed, and this was exhibited to a number of the realtors and most of the mortgage officials of the community. None of these suggested more than minor changes in the map, but all were helpful in supplying information and making estimates for the Area Descriptions.

Mr. Ralph E. Prentice, Property Management Representative, visited the Building Department of the two cities and took from their records the exact amount of new construction in each area for which permits were issued during the twelve months ending August 31, 1937.

Amounts appearing under "Types of Construction" were determined as follows: To the amount for which permits were issued, there was added the estimated value of the lots and cost of financing. The figures given under "Item 11" of the Area Descriptions are, therefore, much more than mere estimates.

The tables which follow the "Introduction to Area Descriptions" covering estimated costs and rentals, new construction, home ownership, land and residential occupancy are compilations of these figures taken from the Area Descriptions, and, it is believed, will be found useful in reviewing the residential situation of the community as a whole.