AREA CHARACTERISTICS:

a. Description of Terrain. Level with no construction hazards.

b. Favorable Influences. Convenience to schools, churches, trading centers, recreational areas, transportation and city center. Homogeneous improvements and inhabitants. Presence of large number of large old oak trees adds charm to location.

c. Detrimental Influences. Proximity to railroads, industry and business. Lack of opportunity for expansion.

d. Percentage of land improved 85%; e. Trend of desirability next 10-15 yrs. Up to static

INHABITANTS:

Small business men, white collar workers, R. R. employees, and artisans

a. Occupation; b. Estimated annual family income $1800-2500

c. Foreign-born families None predominating; d. Negro None

e. Infiltration of None but believed remote; f. Relief families None known

g. Population is increasing Slowly; decreasing; static

BUILDINGS:

PREDOMINATING 90% OTHER TYPE % OTHER TYPE %

a. Type 5 - 6 rooms

b. Construction Frame, brick and stucco

c. Average Age 22 Years

d. Repair Fair to good

e. Occupancy 98%

f. Home ownership 70%

9. Constructed past yr. 5

10. 1929 Price range $2750-4500 100% $ 100% $ 100%

11. 1936 Price range $2500-4000 90% $ 100% $ 100%

12. 1938 Price range $2750-4500 100% $ 100% $ 100%

13. Sales demand $3500 - good

14. Activity Good

15. 1929 Rent range $30 - 45 100% $ 100% $ 100%

16. 1936 Rent range $27.50-40 90% $ 100% $ 100%

17. 1938 Rent range $30 - 45 100% $ 100% $ 100%

18. Rental demand $ 35 - good

q. Activity Good

AVAILABILITY OF MORTGAGE FUNDS:

a. Home purchase Ample; b. Home building Ample

While not good restricted this area is noted single family residential and pattern of district is well established. This is an area of medium priced homes of good construction and maintenance whose popularity is indicated by the high percent of home ownership and occupancy. It derives its name from the large number of wide spreading oak trees mentioned above, which adds greatly to its attractiveness. Owing to its convenience to the railway terminal it is particularly popular with conductors, engineers and other better paid railroad workers. While a shade better than B-9 to the north both, in type of improvements and income level, its age and location produces better than "low blue" grade.

NAME AND LOCATION The Oaks SECURITY GRADE B AREA NO. 12