AREA DESCRIPTION - SECURITY MAP OF Stockton, Cal.

1. AREA CHARACTERISTICS:
   a. Description of Terrain.
      Level with no construction hazards.
   b. Favorable Influences.
      Convenience to schools, churches, trading centers and industrial employment. Well improved streets. Proximity to recreational areas.
   c. Detrimental Influences.
      Heterogeneous population and improvements. Surrounded by industrial and business areas.
   d. Percentage of land improved 85%;
   e. Trend of desirability next 10-15 yrs.
      Static

2. INHABITANTS:
   a. Occupation
      Chinese merchants, Japanese truck farmers, common laborers.
   b. Estimated annual family income
      $1000-2000
   c. Foreign-born families 20%;
   d. Negro
      Yes
   e. Infiltration of Subversive races
      exist
   f. Relief families
      Few
   g. Population is increasing slowly; decreasing; static

3. BUILDINGS:
   a. Type
      Predominating 80%: 5-6 rooms; Other Type 15%: Multi family
   b. Construction
      Predominating: Frame; Other Type: Frame & brick
   c. Average Age
      27 Years
   d. Repair
      Poor to fair
   e. Occupancy
      95% $; 45% $; 3% $
   f. Home ownership
      45% $
   g. Constructed past yr.
      2
   h. 1929 Price range
      $2000-3000 100% $; $1800-2700 90% $; $2000-3000 100% $
   i. 1936 Price range
      $1800-2700 90% $; $2000-3000 100% $
   j. 1938 Price range
      $2000-3000 100% $; $2000-3000 100% $
   k. Sales demand
      All prices - poor
   l. Activity
      Poor
   m. 1929 Rent range
      $20 - 30 100% $; $20 - 30 100% $
   n. 1936 Rent range
      $17.50 - 27.50 90% $; $17.50 - 27.50 90% $
   o. 1938 Rent range
      $20 - 30 100% $; $20 - 30 100% $
   p. Rental demand
      $25 - fair
   q. Activity
      Fair

4. AVAILABILITY OF MORTGAGE FUNDS:
   a. Home purchase
      Very limited
   b. Home building
      Very limited

5. CLARIFYING REMARKS:
   This area is without deed protection and while zoned to permit small apartment buildings, it is predominantly a single family district. Many of the dwellings show age and neglect. This is a typical 4th grade area and while there is little evidence of slum conditions at present, it might easily develop into such a district. While some mortgage institutions will make loans in the area, they are usually made only to superior moral risks. The area is accorded a medial red grade.

6. NAME AND LOCATION
   SECURITY GRADE D
   AREA NO. 8