AREA DESCRIPTION - SECURITY MAP OF Sacramento, Cal.

1. AREA CHARACTERISTICS:
   a. Description of Terrain. Level with favorable grade and no construction hazards.
   b. Favorable Influences. Transportation, schools, churches, trading and recreation centers all conveniently available. Convenience to industrial and commercial employment.
   c. Detrimental Influences. Proximity to Area - D-4. Population density much above city's average. Many substandard-size lots, many of them 40' x 80'. Heterogeneity, age and obsolescence of improvements. Presence of large amount of subversive racial elements.
   d. Percentage of land improved 80%.

2. INHABITANTS:
   b. Estimated annual family income $2400.
   c. Foreign-born families 30-40% Latin predominating;
   d. Negro 2%.
   e. Infiltration of Orientals - rapid;
   f. Relief families Many;
   g. Population is very increasing slowly; decreasing; static.

3. BUILDINGS:
   a. Type 5 - 6 room Residential income 2-4 family
   b. Construction Frame
   c. Average Age 20+ Years
   d. Repair Fair to good
   e. Occupancy 99.5%
   f. Home ownership 31%
   g. Constructed past yr. 1
   h. 1929 Price range $2500-5000
   i. 1935 Price range $1750-3500
   j. 1938 Price range $2000-4000
   k. Sales demand All prices - good
   l. Activity Good
   m. 1929 Rent range $0-30
d. 1935 Rent range $15-30
   o. 1938 Rent range $20-37.50
   p. Rental demand All prices - good
   q. Activity Limited

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

5. CLARIFYING REMARKS:
   This old district (no deed restrictions) is zoned for multi-family dwellings. Dwellings are very cheap to medium quality construction. Maintenance is high-grade for type of neighborhood. It is the "bon ton" Oriental and Negro residential district of the city. A steady demand for dwellings for purchase and rent exists. Loans are made quite freely in area but are limited to selected risks. Improvements are very mixed, ranging from new to old and obsolete, from small cottages to large, old houses, many of which have been made over into multi-family dwellings. Many diverse influences, from a mortgagee standpoint, make the area difficult to accurately depict; it is accorded a "high red" grade.

6. NAME AND LOCATION
   Old City Limits-West of 16th SECURITY GRADE D AREA NO. 6
   South of R