

8-7. HOME OWNERS LOAN CORPORATION APPRAISES LOS ANGELES, 1939

AREA DESCRIPTIONS - SECURITY MAP OF LOS ANGELES COUNTY

1. POPULATION: a. Increasing Rapidly Decreasing _____ Static _____
 b. Class and Occupation Business & professional men, retired people, Jr. executives, public officials, etc. Income \$2400 to \$5000 and up.
 c. Foreign Families None % Nationalities _____ d. Negro None %
 e. Shifting or Infiltration None apparent

2. BUILDINGS:

	PREDOMINATING	85 %	OTHER TYPE	%
a. Type and Size	<u>6, 7 & 8 rooms</u>		<u>5 rooms</u>	<u>5%</u>
b. Construction	<u>Frame, stucco & masonry</u>			
c. Average Age	<u>3 years</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>99%</u>			
f. Owner-occupied	<u>95%</u>			
g. 1935 Price Bracket	<u>\$ Very few constructed</u>	<u>% chge</u>	<u>\$</u>	<u>% chge</u>
h. 1937 Price Bracket	<u>\$ 6000-10000</u>	<u>%</u>	<u>\$</u>	<u>%</u>
i. <u>1939</u> Price Bracket	<u>\$ 6000-10000</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Good</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>			
l. 1935 Rent Bracket	<u>\$ Not a</u>	<u>% chge</u>	<u>\$</u>	<u>% chge</u>
m. 1937 Rent Bracket	<u>\$ rental</u>	<u>%</u>	<u>\$</u>	<u>%</u>
n. <u>1939</u> Rent Bracket	<u>\$ district</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>—</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>—</u>			

3. NEW CONSTRUCTION (past yr) No 125 Type & Price 6, 7 & 8 rooms \$6500-\$10000 How selling Readily

4. OVERHANG OF HOME PROPERTIES: a. HOLC None b. Institutions Few

5. SALE OF HOME PROPERTIES (3yr) a. HOLC None b. Institutions Few

6. MORTGAGE FUNDS: Ample (FHA) 7. Total Tax Rate per \$1000 (193^{7/8}) \$48.80

8. DESCRIPTION AND CHARACTERISTICS OF AREA:
 Terrain: Level with favorable grades. No construction hazards. Land improved 60%. Deed restrictions provide for architectural supervision and protect against subversive racial hazards. Conveniences are all readily available. This is a recent subdivision which has grown very rapidly in the past few years under the stimulus of promotional effort and FHA Title II financing. While owner occupancy is very high, indications are that in most cases equities are low, which has a decided bearing upon the economic stability of the area. Construction and maintenance are of excellent character. Architectural designs are attractive and population is homogeneous. Improvements are noticeably larger and more imposing on Orange Grove Ave. and Mountain St. This, however, does not affect the harmonious appearance of the area. Indications are that development of the area will progress along the established pattern and it is therefore accorded a "low green" grade.

9. LOCATION Pasadena SECURITY GRADE Low A AREA NO. A-11 DATE 4-24-39

1.1

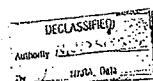


Figure 8-4 A Home Owners Loan Corporation appraisal worksheet for a wealthy section of Pasadena, California, 1939. This area received a favorable "Low A" rating. The HOLC evaluated neighborhoods in cities across the country, following standards that favored suburban communities of white middle- and upper-class residents. Los Angeles City Survey files, Area Descriptions, Home Owners Loan Corporation, Record Group 195, National Archives, Washington, DC, 1939. Doc # A-11.

AREA DESCRIPTIONS - SECURITY MAP OF LOS ANGELES COUNTY

1. POPULATION: a. Increasing Slowly Decreasing _____ Static _____
 b. Class and Occupation Business & professional men, skilled artisans, & white collar workers. Income \$1800 to \$3600 & up
 c. Foreign Families Few % Nationalities None subversive _____ d. Negro None %
 e. Shifting or Infiltration None apparent
2. BUILDINGS:

	<u>PREDOMINATING</u>	<u>85 %</u>	<u>OTHER TYPE</u>	<u>%</u>
a. Type and Size	<u>5, 6 & 7 rooms</u>		<u>Large outmoded types</u>	<u>5%</u>
b. Construction	<u>Frame, stucco & masonry</u>		<u>8, 9 & 10 rooms</u>	<u>10%</u>
c. Average Age	<u>16 years</u>			
d. Repair	<u>Good</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>75%</u>			
g. 1935 Price Bracket	<u>\$ 3250-5000</u>	<u>% chge</u>	<u>\$</u>	<u>% chge</u>
h. 1937 Price Bracket	<u>\$ 3500-5500</u>	<u>%</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ 3500-5500</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Good</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>			
l. 1935 Rent Bracket	<u>\$ 25-50</u>	<u>% chge</u>	<u>\$</u>	<u>% chge</u>
m. 1937 Rent Bracket	<u>\$ 30-60</u>	<u>%</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ 30-60</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			
3. NEW CONSTRUCTN (past yr) No 35 Type & Price 5 & 6 rooms \$4500 to \$7500 How selling Moderately
4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions Few
5. SALE OF HOME PROPERTIES (3 yr) a. HOLC None b. Institutions Few
6. MORTGAGE FUNDS: Ample 7. Total Tax Rate per \$1000 (1937/8) \$49.54
 Co. \$37.54 Cy. \$11.90
8. DESCRIPTION AND CHARACTERISTICS OF AREA: Terrain: level with favorable grades. No construction hazards. Land improved 85%. Deed restrictions have expired but movement is on foot to cover area with protective racial restrictions. Zoning is single family residential. Conveniences are all readily available. This area has been developing steadily for more than 25 years and is still comparatively active. Construction is of standard quality or better and maintenance indicates a high pride of occupancy. Population is homogeneous, the district being particularly favored by the business men of the community. Variance in size and types of improvements gives a heterogeneous aspect to parts of area. Convenience of location and stability are outstanding characteristics. Proximity to Pasadena Golf Club and Altadena Recreational Center are favorable influences. Prevalence of age and obsolescence are derogatory factors. Indications are that the area will remain desirable for a number of years to come and it is accorded a "medial blue" grade.
9. LOCATION North Pasadena SECURITY GRADE Med. B AREA NO. B-29 DATE 4-14-39

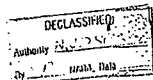


Figure 8-5 In this HOLC appraisal of a neighborhood in north Pasadena, officials made open reference to "protective racial restrictions," which they believed positively enhanced neighborhood stability. These "protections" helped this area earn a favorable "B" rating, the second highest. Los Angeles City Survey files, Area Descriptions, Home Owners Loan Corporation, Record Group 195, National Archives, Washington, DC, 1939. Doc # B-29.

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____

b. Class and Occupation Skilled artisans, letter carriers, laborers, & WPA workers
Income \$700-\$1800

c. Foreign Families Few Nationalities Mexicans & Italians d. Negro 5 %

e. Shifting or Infiltration Indications of increasing subversive racial influences

2. BUILDINGS: PREDOMINATING 90 % OTHER TYPE %

a. Type and Size 5 & 6 room

b. Construction Frame & stucco

c. Average Age 18 years

d. Repair Fair

e. Occupancy 96%

f. Owner-occupied 80%

g. 1935 Price Bracket \$ 3000-4000 % change \$ % change

h. 1937 Price Bracket \$ 2750-3750 % \$ %

i. 1939 Price Bracket \$ 2750-3750 % \$ %

j. Sales Demand Poor

k. Predicted Price Trend (next 6-12 months) Downward

l. 1935 Rent Bracket \$ 25-35 % change \$ % change

m. 1937 Rent Bracket \$ 25-35 % \$ %

n. 1939 Rent Bracket \$ 25-35 % \$ %

o. Rental Demand Fair

p. Predicted Rent Trend (next 6-12 months) Static

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price -- How Selling --

4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions Few

5. SALE OF HOME PROPERTIES (.3 yr.) a. HOLC 1 b. Institutions Few

6. MORTGAGE FUNDS: Limited 7. TOTAL TAX RATE PER \$1000 (1937-) \$ 50.27
County \$11.90-City \$38.37 1938

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

Terrain: Level with favorable grades. No construction hazards or flood threats. Land improved 85%. Zoned single family residential. All conveniences. This area is favorably located but is detrimentally affected by 10 owner occupant Negro families located in center of area north and south of Bell St. between Marvista and Catalina Aves. Although the Negroes are said to be of the better class their presence has caused a wave of selling in the area and it seems inevitable that ownership and property values will drift to lower levels. Construction, maintenance and architectural designs while not of the highest type are generally of good quality. The area is accorded a "high red" solely on account of racial hazards. Otherwise a medial yellow grade would have been assigned.

9. LOCATION Pasadena SECURITY GRADE 4th + AREA NO. D-7 DATE 4/6/39

Figure 8-6 HOLC appraisal of a mixed-race section of Pasadena, 1939. The presence of racial diversity—regardless of class—automatically downgraded a neighborhood's ranking. This neighborhood received a "D" rating, the lowest score. Los Angeles City Survey files, Area Descriptions, Home Owners Loan Corporation, Record Group 195, National Archives, Washington, DC, 1939. Doc # D-7.

Security Map of LOS ANGELES COUNTY

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes _____
- b. Class and Occupation Laborers, farm and WPA workers.. Income \$700-\$1000
- c. Foreign Families 100 % Nationalities Mexicans d. Negro 0 %
Many American born - impossible to differentiate
- e. ~~Shifting~~ Infiltration of goats, rabbits and dark skinned babies indicated.
2. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%
a. Type and Size	<u>2 to 5 rooms</u>			
b. Construction	<u>Shacks and hovels</u>			
c. Average Age	<u>50 or more years</u>			
d. Repair	<u>Terrible</u>			
e. Occupancy	<u>98%</u>			
f. Owner-occupied	<u>50% (formerly homesteads)</u>			
g. 1935 Price Bracket	<u>\$ Up to \$1000</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
h. 1937 Price Bracket	<u>\$ Up to \$1000</u>	<u>%</u>	<u>\$</u>	<u>%</u>
i. 1939 Price Bracket	<u>\$ Up to \$1000</u>	<u>%</u>	<u>\$</u>	<u>%</u>
j. Sales Demand	<u>Poor</u>			
k. Predicted Price Trend (next 6-12 months)	<u>Static</u>			
l. 1935 Rent Bracket	<u>\$ Up to \$10</u>	<u>% change</u>	<u>\$</u>	<u>% change</u>
m. 1937 Rent Bracket	<u>\$ Up to \$10</u>	<u>%</u>	<u>\$</u>	<u>%</u>
n. 1939 Rent Bracket	<u>\$ Up to \$10</u>	<u>%</u>	<u>\$</u>	<u>%</u>
o. Rental Demand	<u>Good</u>			
p. Predicted Rent Trend (next 6-12 months)	<u>Static</u>			
3. NEW CONSTRUCTION (past yr.) No. None Type & Price _____ How Selling _____
4. OVERHANG OF HOME PROPERTIES: a. HOLC 0 b. Institutions 0
5. SALE OF HOME PROPERTIES (3 yr.) a. HOLC 0 b. Institutions 0
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1937-8) \$ 47.58
8. DESCRIPTION AND CHARACTERISTICS OF AREA:
Terrain: Low Lying level. Some adobe soil. Land improved 90%. Many dwellings have small acreage adjoining. Deed restrictions and zoning are lacking. Conveniences are all readily available, including bus line on Whittier Blvd. This is an extremely old Mexican shack district, which has been "as is" for many generations. Like the "Army mule" it has no pride of ancestry nor hope of posterity. It is a typical semi tropical countryside "slum". The area is generously accorded a "low red" grade.

San Gabriel Wash
& Whittier Way
9. LOCATION San Gabriel Wash & Whittier Way SECURITY GRADE 4th AREA NO. D-57 DATE 4-26-39
405

Figure 8-7 HOLC appraisal of the "San Gabriel Wash & Whittier Way" section of Los Angeles, 1939. The harsh language on this worksheet reveals that ethnic Mexicans, too, were targeted as racially inferior by federal appraisers. This area received a "D" rating. Los Angeles City Survey files, Area Descriptions, Home Owners Loan Corporation, Record Group 195, National Archives, Washington, DC, 1939. Doc # D-57.