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

AREA DESCRIPTIONS - SECURITY MAP OF LOS ANGELES COUNTY

1. POPULATION:
   a. Increasing
   b. Class and Occupation: Business & professional men, retired people, Jr. executives, public officials, etc. Income $2000 to $5000 and up.
   c. Foreign Families None
   d. Negroes: None
   e. Shifting or Infiltration: None apparent

2. BUILDINGS:
   a. Type and Size: Predominating 6, 7 & 8 rooms
   b. Construction: Frame, stucco & masonry
   c. Average Age: 7 years
   d. Repair: Poor
   e. Occupancy: 90%
   f. Owner-occupied: 90%
   g. 1935 Price Bracket: Very few, 1% new, 1% old, $2000 to $10000
   h. 1937 Price Bracket: 6% 6000 to 10000
   i. 1939: Price Bracket: 6000 to 10000
   j. Sales Demand: Good
   k. Predicted Price Trend: Static
   l. 1935 Rent Bracket: Not a
   m. 1937 Rent Bracket: $700
   n. 1939 Rent Bracket: $800
   o. Rental Demand: —
   p. Predicted Rent Trend: (next 6-12 months)


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: Average (FA): 7. Total Tax Rate per $1000: 15, 7/4
   8. DESCRIPTION AND CHARACTERISTICS OF AREA:
   a. Terrain: Level with favorable grades. No construction hazards. Land improved 60%.
   b. sewer restrictions: for architectural supervision and protect against subsurface hazards. Convenience is all readily available. This is a recent subdivision which grows very rapidly in the past few years, under the stimulus of promotional efforts and FHA Title II financing. While owner occupancy is very high, indications are that in some cases equity decline, 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 harried 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

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 $1000 to $5000 & up
   c. Foreign Families: Few ___________ Nationalities: None predominating ___________ d. Negro None ___________
   e. Shifting or Infiltration: None apparent ___________

2. BUILDINGS:
   a. Type and Size: 5, 6 & 7 rooms ___________ Other types ___________
   b. Construction: Frame, stucco & masonry ___________ 8, 9 & 10 rooms ___________
   c. Average Age: 16 years ___________
   d. Repair: Good ___________
   e. Occupancy: 98% ___________
   f. Owner-occupied: 75% ___________
   g. 1955 Price Bracket: $2500-5000 ___________ 7% ___________
   h. 1957 Price Bracket: $3000-5000 ___________ 5% ___________
   i. 1959 Price Bracket: $3500-5000 ___________ 5% ___________
   j. Sales Demand: Good ___________
   k. Predicted Price Trend: Static ___________
   l. 1955 Rent Bracket: $25-50 ___________ 7% ___________
   m. 1957 Rent Bracket: $30-60 ___________ 5% ___________
   n. 1959 Rent Bracket: $35-60 ___________ 5% ___________
   o. Rental Demand: Good ___________
   p. Predicted Rent Trend: Static ___________

3. NEW CONSTRUCTION (past yr): No ___________ Type & Price: 5 & 6 rooms ___________ How selling: Moderately

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

5. SALE OF HOME PROPERTIES: a. HOLC ___________ b. Institutions Few

6. MORTGAGE FUNDS: Ample ___________ 7. Total Tax Rate per $1000: 1939: 9%

8. DESCRIPTION AND CHARACTERISTICS OF AREA: Terrain: Level with favorable grades.
   No construction hazards. Land improved 65%. Deed restrictions have expired but covenant 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 sizes 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 obscurity are derogatory factors. Indications are that the area will remain desirable for a number of years to come and it is accorded a "medal blue" grade.

9. LOCATION: North Pasadena ___________ SECURITY GRADE: Med. ___________

Figure B-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  
   b. Class and Occupation: Skilled artisans, letter carriers, laborers, & WPA workers  
      Nationalities: Mexicans & Italians  
   e. Slowing or Inflation: Indications of increasing subversive racial influences  

2. BUILDINGS:  
   a. Type and Size: Predominating 90%  
   b. Construction: Frame & stucco  
   c. Average Age: 18 years  
   d. Repair: Fair  
   e. Occupancy: 90%  
   f. Owner-occupied: 90%  
   g. 1935 Price Bracket: $3000-6000  
   h. 1937 Price Bracket: $3750-3750  
   i. 1939 Price Bracket: $3750-3750  
   j. Sales Demand: Poor  
   k. Predicted Price Trend: Downward  
   l. 1935 Rent Bracket: $25-35  
   m. 1937 Rent Bracket: $25-35  
   n. 1939 Rent Bracket: $25-35  
   o. Rental Demand: Fair  
   p. Predicted Rent Trend: Static  

3. NEW CONSTRUCTION (past yr.): No.  
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: (1938) $0.27  
   County: $1.90; City: $34.57 1939  
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 occupied  
Negro families located in center of area north and south of Boll St. between  
Maravista 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 median yellow grade would have been  
assigned.  

9. LOCATION: Pasadena  
   SECURITY GRADE: 4th  
   AREA NO.: D-7  
   DATE: 4/5/39  

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 rank-  
ing. This neighborhood received a "D" rating, the lowest score. Los Angeles City Survey  
files, Area Descriptions, Home Owners Loan Corporation, Record Group 195, National  
1. POPULATION: a. Increasing Decreasing Static Year
b. Class and Occupation Laborers, farm and WPA workers Income $700–$1000
c. Foreign Families 100% Mexicans d. Negro 0% Many American born impossible to differentiate
e. Skid Row Inflation of seats, rabbits and dark-skinned babies indicated.

2. BUILDINGS
   a. Type and Size 2 to 5 rooms
   b. Construction Shacks and shingles
   c. Average Age 50 or more years
   d. Repair Terrible
   e. Occupancy 50%
   f. Owner-occupied 50% (formerly homesteads)
g. 1935 Price Bracket $Up to $1000 $change $change
h. 1937 Price Bracket $Up to $1000 $change $change
i. 1939 Price Bracket $Up to $1000 $change $change
j. Sales Demand Poor
k. Predicted Price Trend (next 6–12 months) Static
l. 1935 Rent Bracket $ Up to $10 $change $change
m. 1937 Rent Bracket $ Up to $10 $change $change
n. 1939 Rent Bracket $ Up to $10 $change $change
   o. Rent Demand Good
   p. Predicted Rent Trend (next 6–12 months) Static

3. NEW CONSTRUCTION (per yr) No. New Type of 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) $47.58

8. DESCRIPTION AND CHARACTERISTICS OF AREA:
   Terrain: Low lying level. Some adobe soil. Land improved 50%. Many dwellings have small acreage adjoining. Dead restrictions and zoning are lacking. Conveniences are all readily available, including bus line on Whittier Blvd. This is an extremely old Mexican shanty district, which has been "as in" for many generations. Like the "Army slide" it has no pride of ancestry nor hope of posterity. It is a typical semi-tropical countryside "alma.
   The area is generally accorded a "low rent" grade.

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 185, National Archives, Washington, DC, 1939. Doc # D-57.