own school. Inasmuch as the people form sort of a unit, sales potentialities are limited. The neighborhood is somewhat benefited by having a city park directly to the north.

This large area, almost divided by areas "D-4" and "D-5", is occupied by laborers, tradesmen, and a few "white-collar" workers, with incomes ranging from $600 to $2,000. The population is approximately 30% foreign born, 50% people of foreign parentage, and 20% people of white American parentage. The foreign born and people of foreign parentage are generally Germans and Russians with a very slight scattering of colored races. On the whole, the people in this area are frugal and honest—good citizens. Most of them have real equities in their homes, and many of them own their homes free of encumbrance. Throughout the area the cost of the homes ranges from $800 to $2,500, with a few more substantial. The average age of these homes is about 15 years, and there are no new houses and none under construction at present. The area is zoned for single family residences except a few lots zoned for business on Fresno Avenue. California Avenue, however, is a business street. The area is about 90% owner-occupied, and there is no vacancy at present. Normal vacancy runs little more than 5%. The best part of the whole area is a triangular section northwest of Merced Avenue and east of Tehama. This was a development started about 10 years ago, and improvements are more substantial than in the remaining part of the area. However, it is an area isolated from the other desirable residential districts of the city by the main business district and by the large foreign population in "D-4". Consequently, the area stagnated and is now declining. The hatched section east of the main part of the area contains the same type of population and the same type of improvements as other parts of the area, differing only in the fact that the houses are scattered.

This is an area which was sub-divided 20 years ago with low-priced lots for low-priced houses. It is now occupied by workers employed