home construction but which has stagnated. The homes are scattered and not uniform in appearance. There is no new construction in any part of the area.

This area is located on the north side of Fresno but is separated from the best and most popular sections by a main line railroad running northwest. The area is level and is occupied by American whites entirely, most of whom are laborers and artisans, a few being small business men. The area is 75% built up, with the exception of a small hatched section in the northeast part of the area. The properties are perhaps 75% owner-occupied and show little pride of ownership. The houses are not uniform in type or cost of construction and range in cost from $1,000 to $3,000. The houses are of frame construction for the most part, the area containing a few stucco houses. There is no new building here at the present time, although there is some sales activity in improved properties. The streets are graded and oiled but not lighted, and there are only a few streets with curbing and sidewalks. Besides the fact that the area is not uniform and is spotted with some very poor structures, there are some small industries along the railroad on the west, and there is a college athletic field on the southeast. All of these factors tend to make it a hazardous section in which to loan money on residences.

This is a section in which American white laborers live whose incomes range from $300 to $1,300. The properties are generally not well-kept, and for the most part the improvements are of very poor construction. Many of the houses are little better than mere shacks. The houses range from 10 to 15 years in age, and there has been no new building during the last 8 or 10 years. The area is outside of the city limits; consequently, it is not protected by any zoning nor are there deed restrictions. The area is 90% owner-occupied, and there is no vacancy at the present time. The streets are graded and oiled only in part, and they are not lighted. City utilities are in, however. The hatched area to the north has the same characteristics except that the houses are