present, and it was not feasible. However, it is believed that in the course of time it will be necessary that this be done and will result in a number of areas grading from "low blue" to 4th grade. A large amount of FHA financing has recently taken place in the area and has had the effect of greatly increasing home ownership and strengthening its grade. Much of the southwest portion of the area occupies County territory which further confuses the situation. Construction ranges from low to good standard quality. Maintenance is generally fair. Both population and improvements, however, are heterogeneous. There are no major detrimental influences, and taken by and large the area will grade "low yellow" throughout.