1. AREA CHARACTERISTICS:
   a. Description of Terrain: Level with no construction hazards.

   b. Favorable Influences: Convenience to schools, in line of city growth, low tax burden.

   c. Detrimental Influences: Inadequate transportation, trading centers, and public utilities, including fully improved streets. Outside city - no fire or police protection. No zoning or deed restrictions.

   d. Percentage of land improved: 30%; e. Trend of desirability next 10-15 yrs: Probably upward

2. INHABITANTS:
   Common & skilled laborers,
   a. Occupation: White collar workers, etc.
   b. Estimated annual family income: $1200-1600
   c. Foreign-born families: Few;
   d. Indeterminate predominating; d. Negro Negro; %
   e. Infiltration of Roma;
   f. Relief families: Many

   g. Population is increasing slowly; decreasing; static

3. BUILDINGS:
   PREDOMINATING % OTHER TYPE % OTHER TYPE %
   a. Type
   4 & 5 room
   b. Construction
   Frame
   c. Average Age
   12 Years
   d. Repair
   Poor to good
   e. Occupancy
   99%
   f. Home ownership
   47%
   g. Constructed past yr.:
   8
   h. 1929 Price range
   $2000-3000
   i. 1935 Price range
   $1500-2100
   j. 1938 Price range
   $1750-2500
   k. Sales demand
   All prices - good
   l. Activity
   Good
   m. 1929 Rent range
   $15 - 25
   n. 1933 Rent range
   $16 - 20
   o. 1938 Rent range
   $16 - 25, 50
   p. Rental demand
   All prices - good
   q. Activity
   Good

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase ample; b. Home building ample

5. CLARIFYING REMARKS: This outlying area is very sparsely settled, and many blocks are unplatted. Pattern of area is by no means definitely formed. Existing improvements consist largely of small, 4 & 5-room, frame dwellings of very cheap to modium quality construction. Many dwellings are of maintenance homestead type. Part of area was subdivided by speculators in 1909 and sales made upon small down payment. There was a high foreclosure rate during the depression. As all of the detrimental influences noted under l-c will undoubtedly be cured with further development, the area is thought to have definite promise, but under present state of development, it can only be accorded a provisional "low yellow" grade.

6. NAME AND LOCATION: Gould Tract, Coloma Heights, etc. SECURITY GRADE 9 AREA NO. 27