This area of some 35 blocks which joins Calvary Cemetery on two sides is approximately 90% built-up and is occupied largely by small business men, skilled laborers, "white collar" and service employee groups, with an income range of from $1500 to $3600. The district is 50 years old and is located upon the westerly slope of what is known as "Lone Hill". With the exception of a few business locations, it is zoned second-residential, and its improvements consist of a heterogeneous mixture of frame and stucco, detached and row single-family residences of various ages, together with a very large number of flats and apartment houses. The single-family dwellings are approximately 70% owner-occupied, and owing to its proximity to schools, transportation facilities, parks, and recreational areas, it has a very small percentage of vacancy, probably not to exceed 3%. The northeast portion of the area joins one of the heaviest racial concentrations in the city, and while non-existent in this area at the present time, there is an undoubted threat of infiltration in the future. Negotiations are said to be under way by a responsible group for the purchase of Calvary Cemetery for the purpose of sub-dividing it. Should this become an accomplished fact, it will have a very beneficial effect upon this area. This possibility has some bearing upon the grading of this area which is accorded a rating of "low yellow".

Loan applications in this area are closely scrutinized and are usually made upon a very conservative basis.

A standard six-room house in this area would have sold for $6500 in 1929, $4500 in 1933, and is currently selling for $5500. The same home would have rented for $60 in 1929, $40 in 1933, and $50 now.