This area, consisting of 30 blocks which are 60% built-up, is fairly level with a gentle slope from north to south. The inhabitants are principally "white collar" and factory workers, and artisans, having an income range of from $200 to $2400. There are no racial problems at present, nor any indications of any in future years. Maintenance in the area ranges from fair to good. Development began in this area over 35 years ago and has been intermittently active ever since. The dwellings are of various types and styles, four and five-room cottages predominating, and the cost range is from $2500 to $6,000. Homes average in age about 50% new and 50% old, ranging from new to 35 years. The area is zoned first-residential, and there is an 80% owner-occupancy, with 2% vacancies. Primary grade schools are conveniently located, but the high school is distant. Transportation facilities are fair. The area adjoins the industrial section, and parks, recreational areas, etc. are not conveniently available. Climatic conditions are, however, excellent. While some mortgagee institutions do not include this area in their lending territory, a majority will lend readily upon somewhat modified terms. Officials of a Federal Savings and Loan Association which is located on Third Street adjacent to the area state that applications for loans are favorably considered, but that demand is very limited. A standard six-room house in this area would have sold for $5500 in 1929, $3750 in 1933, and is currently selling for $4250. The same home would have rented for $50 in 1929, $35 in 1933, and $42.50 now.