This area of some 20 blocks occupies a comparatively level section which is inhabited by semi-skilled laborers, low-wage "white collar" workers, and service group employees, with incomes ranging from $1,000 to $2,000. There is a decided concentration of undesirable racial elements. More than half the Negro population of San Francisco are located here, and it is considered a highly hazardous area. It is zoned second-residential with considerable provision for business, and is largely given over to old apartments and flats some of which show a high degree of obsolescence. The single-family residences had a cost range when new of from $3500 to $7,000 and consist mainly of frame structures having an average age of from 30 to 50 years. It is approximately 40% owner-occupied, but very little pride of ownership is exhibited. Vacancies are numerous, being not less than 10%. There is quite an extensive business district along Divisadero Street which constitutes the area's eastern boundary. Schools and transportation facilities are conveniently available, and many parks and recreational areas are close by. Property in the area is not readily saleable, and assessed value of lands is so high that it constitutes a distinct burden to the home owners. It is felt that when and if Laurel Hill Cemetery is sub-divided and developed, the western portion of this area may be favorably affected. Only one mortgagee institution was found that would accept applications for loans in this area and it did so largely as a matter of principle, officials stating that loans would only be made upon extremely modified terms.

A standard six-room house in this area would have sold for $6000 in 1929, $3500 in 1933, and is currently selling for $3500. The same home would have rented for $45 in 1929, $22.50 in 1933, and $32.50 now.