This large area of 125 blocks or more slopes gradually from northwest to southeast. It is what might be termed the "melting pot of the West" and is the nearest approach to a slum district in San Francisco. It has a highly congested population consisting of Japanese, Russians, Mexicans, Negroes, etc. having a very low income level. In the north-central part of the area is the largest concentration of Japanese in the City, and Negroes predominate in its northwest section. The southern part is much less affected by the racial situation which has been described, and has many of the qualities of Area D-4. The area is approximately 100% built-up and has a population density estimated to run up to as high as 100,000 to the square mile.

The percentage of owner-occupied is very low, and vacancies are numerous with an average of over 10%. About 50% of the area is zoned second-residential, the balance being given over to business and light industry.

There are very few single-family residences in the area, and they are invariably very old. The area is well provided with schools, transportation facilities, and recreational areas.

Only one mortgagee institution was found who would even consider residential loans in this neighborhood, and they will only consider applications on the basis of land value.

A standard six-room house in this area would probably have sold for $4250 in 1929, $2750 in 1933, and is currently selling for $3500. The same home would have rented for $40 in 1929, $25 in 1933, and $32.50 now.