This is a large area of some 150 clocks which is built around and upon the slopes of what is known as Bernal Heights which has an elevation of 250 feet.

The northern part of this area is probably not more than 50% occupied, but the southern part is probably 95% built-up. It is inhabited largely by factory workers, and laborers with incomes ranging from $800 to $2400. Many nationalities are represented, but there is no inharmonious racial concentration. Maintenance is spotted and while a fair degree of pride of ownership is noticeable many of the homes are unkempt. The area is some 50 years of age, and has been developing slowly and in a heterogeneous manner.

The improvements largely consist of small homes of various ages with a cost range of from $2,000 to $3500. It is zoned second-residential with some provision for business. There is a high percentage of owner-occupancy probably as much as 75% with approximately 5% vacancy. School and transportation facilities, parks and recreational areas are conveniently available. It adjoins an industrial area on the east which contains the Packing House District. The prevailing winds, however, are from the west which minimizes the odors. The climate in this area is one of the best in the City.

Many of the mortgagee institutions exclude this area from their lending territory, but it is believed that sound loans may be made in the area on modified terms if care is exercised.

A standard six-room house in this area would have sold for $4250 in 1929, $3,000 in 1933, and is currently selling for $3750. The same home would have rented for $40 in 1929, $27.50 in 1933, and $35 now.