This area contains some 40 blocks and is about 50% built-up. It has a slightly undulating topography which is favorable to residential development, and it is inhabited largely by skilled and semi-skilled factory workers and artisans, having incomes ranging from $800 to $2400. The area presents no racial problems, and maintenance shows pride of ownership. Its improvements are largely single-family row and detached, frame and stucco cottages and bungalows, having a cost range of $2,000 to $8,000 and an average age of from 12 to 30 years. The area is zoned first-residential but contains some multi-family flats. The single-family dwellings are 80% owner-occupied, and there are but few vacancies. Schools of all grades, transportation facilities, parks and recreational areas are all conveniently available. Light industrial areas adjoin on the south and southeast in San Mateo County and the proposed but as yet unimproved John McLaren Park adjoins on the west. Part of this area might have been accorded a "low yellow" grading were it not for the threat of industrial development on its border.

Some mortgagee institutions do not include this area in their lending territory and all of them are inclined to be conservative in their attitude toward applications.

A standard six-room house in this area would have sold for $4250 in 1929, $3000 in 1933, and is currently selling for $3500. The same home would have rented for $40 in 1929, $27.50 in 1933, and $32.50 now.