This area of some 75 blocks contains numerous hills which have many short but sharp inclines and low-lying but steep bluffs. The streets are platted to overcome this topographical disadvantage. The population of the area, while quite stable, is composed of lower-income groups, being largely "white collar" and factory workers in the industrial districts which adjoins the area on the north, south, and east, whose incomes range from $1,000 to $2,400. While many of the inhabitants are of foreign extraction, no racial problem is presented, and the likelihood of any is considered remote. The area, which has been developing in a heterogeneous manner over the past 45 years, is still less than 60% built-up. The improvements consist largely of row and detached, frame and stucco single-family dwellings of various types and styles, having a cost range of from $2,000 to $5,000. Owner-occupancy is high, being 85% with few vacancies. Maintenance, while spotted, is in general fairly satisfactory. The zoning is largely first-residential, with a few scattered blocks given over to neighborhood shops and markets. The topography is also a protection from undesirable encroachment, and a further protection is afforded by the large undeveloped area adjoining on the southeast which is zoned first-residential. School, transportation, and recreational facilities are all conveniently available. Occasional winds from the northeast bring obnoxious odors from stockyards and packing plants located in that direction.

While a few mortgagee institutions consider it possible to make safe loans in the area, they are very careful as to moral risks and conservative as to terms.

A standard six-room house in this area would have sold for $4,250 in 1929, $3,000 in 1933, and is currently selling for $3,500. The same house would have rented for $40 in 1929, $27.50 in 1933, and $32.50 now.