The southern part of this area of approximately 100 blocks consists of low-lying hills, the northern and central part of gentle slopes, and the eastern section is comparatively level. Topographically, this should be set up as three areas, but otherwise the area is comparatively uniform in character. The population is made up of factory workers, skilled and semi-skilled laborers and artisans, with incomes ranging from $800 to $2400. There are no racial problems, and possibility of any is considered remote. Maintenance, while spotted, shows a degree of pride of ownership. The district has slowly developed over the past 30 years, and though continuing to show activity, is still only 60 to 65% built-up. Improvements consist of varying styles and types of row and detached, frame and stucco, one and two-story single-family dwellings, the average age being 10 to 35 years. There is an 80% owner-occupancy and about 3% vacancy. The area is zoned first-residential with provision for neighborhood trading centers. Primary grade schools are located in the district, but high school facilities are some distance away. Park and recreational areas are nearby, but part of the area lacks adequate transportation. With the development of McLaren Park, this adverse factor will probably cease to exist. While proximity to industrial districts and low level of income and improvements, together with other handicaps, preclude a higher rating than has been given, there are indications that parts of the area may develop into higher grades. Climatic conditions in the area are excellent. There is a wide diversity of opinion among officials of mortgagee institutions regarding this area. A few do not include the area in their lending territory, while others viewing the area from its natural advantages and future possibilities are inclined to be generous in their terms where improvements are in keeping with the district. Gener-ally speaking, loans are made in the area upon modified terms.

A standard six-room house in this area would have sold for $4600 in 1929, $3250 in 1933, and is currently selling for $3750. The same home would have rented for $42.50 in 1929, $30 in 1933, and $37.50 now.