This area of some 50-odd blocks occupies a slope of a hill which has its apex in Lafayette Park. Some of its slopes are quite steep, but generally the terrain is favorable for residential purposes. The area is 95% built-up and has been developing for the past 40 or 50 years. Improvements consist of old residences, flats, and apartment houses, many of which are new and of good quality. The single-family dwellings, which are all old and have a price range largely based on land value, are from $2,000 to $7500 and consist of two-story frame structures which are 70% owner-occupied with less than 4% vacancies. The area is zoned second-residential and is occupied very largely by "white collar" workers. There are no racial concentrations at the present time, but there is a threat of infiltration in the southern part from adjacent areas. The area is spotted, but in its northern part the quality of maintenance is good. "B-14", which is completely surrounded by this area, lends it dignity, and Lafayette Park, which also lies within the area, adds to its attractiveness and affords a degree of protection. Schools, churches, and recreational areas are all conveniently available. Residential lending is largely confined to income property loans, and there is little lending on single-family dwellings. However, applications for such loans are treated with respect, and liberal terms accorded owing to the increasing value of land in the area. Due to this element of land value, a discussion of comparative values and rentals is not feasible and would be misleading.