C-18 This area, consisting of some 85 blocks, is approximately 50% built-up. Its topography runs from level in the northern portion to hills in the southern part but without steep slopes or bluffs. It is occupied largely by skilled artisans, "white-collar" and factory workers, having incomes ranging from $1200 to $2400 a year. There are no racial concentrations, and if there is any such threat, it is remote. Improvements consist of single-family, frame, shingle, and stucco houses and bungalows of varying styles and ages, its development being of a heterogeneous character. The district has been slowly developing over the past 35 years, and the houses have a cost range of from $2500 to $5500. It is zoned first-residential with an 85% owner-occupancy. Schools of all grades, transportation facilities, parks, and playgrounds are all conveniently available. Owing to its remoteness, there is a degree of sales resistance to property in this area. New construction in area which is limited in extent if of a higher order than existing improvements, and this is an indication that in time this area may reach a higher grade. There is a tendency upon the part of mortgagee institutions to stiffen the terms on loans made in the area. However, the F. H. A. loans have been approved for 80% of appraised value and for 20 year periods.

A standard six-room house in this area would have sold for $5500 in 1929, $3000 in 1933, and is currently selling for $4000. The same home would have rented for $50 in 1929, $25 in 1933, and $35 now.