This area of some 60 blocks which are 95% built-up lies to the west of Valencia Street and is part of what is known as the Mission District. It has a comparatively level topography. The area as a whole is 45 years old, and its inhabitants include people from almost every stratum of society. It is occupied by laborers and factory workers with incomes of from $1000 to $2000 and by "white collar" workers, city employees, and shop-keepers with incomes ranging from $1500 to $3,000. There is no racial concentration, but people of Irish extract might be said to predominate. There is no immediate threat of undesirable racial infiltration but such an eventuality is distinctly possible.

Maintenance in the area is extremely varied and spotted. Some of the intermingling blocks show distinct pride of ownership, while others are indicative of slum conditions. Single-family residences range in value all the way from $2,000 to $7500, and consist of varied types of architecture and construction. The area is zoned second-residential but many blocks are given over to business. Multi-family dwellings, flats and apartments abound throughout the area, and that part lying north of 13th Street might almost be classed "commercial" as it contains but few single-family dwellings and a large percentage is given over to business; many shops, markets, and stores, and a few semi-industrial establishments being located here. Single-family dwellings are 70% owner-occupied with about 25% tenancy, and 5% vacancy. Schools and transportation facilities are conveniently available, and parks and recreational areas are near. The Mission Dolores, one of the oldest structures in the City, is located in this area. Climatic conditions in this section are the most equitable in the City, and many residents will live in no other section.

Officials of mortgagee institutions are very favorably disposed toward the Mission District of which this area is a part. However, it is very generally recognized that each application must be judged upon the merits of the security offer, and terms modified accordingly.

A standard six-room house in this area would have sold for $6,000 in 1929, $4,000 in 1933, and is currently selling for $5,000. The same house would have rented for $55 in 1929, $37.50 in 1933, and $45 now.