This large, irregularly-shaped area of some 130 blocks has a generally undulating topography and is 70% developed. It might well be called the "Little Europe" of San Francisco, as it is occupied very largely by second-generation representatives of all the European nations, (Italians predominating), who are employed as laborers, factory workers, and service group employees with incomes ranging from $800 to $2,000. The names of the streets are a fair index of the cosmopolitan character of its inhabitants. The population is thought to be more or less stationary and in many ways exhibit characteristics indicative of pride of ownership. A heterogeneous development has existed in this area over the past 35 years, the improvements ranging in age from 8 to 35 years. Dwellings consist of single and multi-family, row houses and bungalows of many types of architecture and construction, having a cost range of from $1500 to $5,000 when new. The area is zoned first residential, with fractional blocks along Mission, Bryant, and Russia Streets reserved for business. The homes are 75% owner-occupied, 20% rented and 5% vacant. Schools of all grades, transportation facilities, parks, and recreational areas are all conveniently available, and general climatic conditions are favorable. There is evidence that this district may develop into a higher grading.

Some mortgagee institutions do not include the area in their lending territory, but a majority will receive applications and make loans upon variously modified terms.

A standard six-room house in this area would have sold for $4250 in 1929, $3000 in 1933, and is currently selling for $3750. The same home would have rented for $42.50 in 1929, $27.50 in 1933, and $37.50 now.