STANDARDS USED IN CONSTRUCTION OF SECURITY AREA MAP
FOR SAN FRANCISCO, CALIFORNIA
- AN EXPLANATION OF GRADING -

A - Best - Green

The "A" areas are generally new or comparatively so; restricted and protected as to residences, either by deed or ordinance; are characterized by a high percentage of home ownership. Here the condition of the homes, care of the yards and gardens indicate pride of ownership. In this area an owner who does not maintain his property well is distinctly out of place. The area must be well located. Transportation means and methods are reasonably adequate. Utilities and conveniences are sufficient. There must be a definite sales demand for or trend toward the area. It is not usually completely built up but the pattern is definitely established. The lay-out of the area should add charm and appeal; uniformity and homogeneity are apparent. Construction of homes is sound. Normally, sales activity is high; sales resistance low. The area will be getting a substantial amount of building, if much is being done in the city. (All areas of active residential building, however, do not fall in this classification). Civic, social and commercial centers are adequate. Good mortgage lenders with funds are willing to make loans upon their maximum terms, which usually provides for amortization over a 10 to 20 year period, and for, perhaps, 70 - 90% of appraised value. The presence of rental or small apartment properties would have a tendency to reduce the appeal of the neighborhood and therefore reduce the rating unless of a character which attracts stable tenants of the same social standing as homeowners in the area.

The price level of the properties is not the guiding factor. It could be a $6,000 or $20,000 area but there is a minimum priced level below which the area cannot be classified "A". Too low a price level permits the influx of population with standards tending toward instability.

The test revolves around the economic stability of the population: the restrictions, zoning and the protections set up to maintain the neighborhood as...