TERMINOLOGY

The following explanation of the terms used should be taken into consideration when reading the Security Area descriptions:

1. "Appraised Values or "Values"—when this term is used, both the value of the Real Estate and improvements are included.

2. "Cost Range"—refers only to improvements. Land value is not included.

3. "Income Range"—refers to the predominant Incomes received by occupants of the area and does not refer to the highest or lowest income.

4. "Inharmonious or Undesirable Foreign Elements and Racial Concentrations"—has reference only to the "colored" races: Chinese, Japanese, Negroes, and Mexicans of mixed Indian extraction—as no other races as such are considered inharmonious or undesirable by residents of San Francisco.

5. "Occupancy"—owner-occupancy and vacancy percentages have reference to single-family residences only.

6. "Sales Price" or "would have sold for"—includes both land and improvements.

7. "Standard six-room house"—is of frame and stucco construction containing three bedrooms, a living room, a dining room, a kitchen, a bath, and garage. This naturally is not the same house in all areas; in the better areas the house will contain more conveniences and refinements, i.e., in the A (green) and some B (blue) areas it would also include a breakfast room or nook.

8. "Zoning Restrictions in San Francisco" are briefly as follows:
   1st Residential Districts — single-family residences, schools, churches, nurseries, and truck gardens.
   2nd Residential Districts — single-family residences, multi-family units, boarding houses, hotels, public buildings (other than correctional institutions), hospitals, and philanthropic institutions.
   Commercial Districts — excludes light and heavy industry including bakeries, warehouses, laundries, and lumberyards, and other enterprises constituting nuisances or jeopardies.
   Light Industrial Districts — excludes heavy industry and other industries constituting nuisances or jeopardies.
   Heavy Industrial Districts — excludes residential property and industries producing odorous nuisances.
   Unrestricted Districts — no use restrictions except those imposed by law or ordinance.

9. "Essential Appurtenances"—consist of street paving, sidewalks, and lighting, sewers, water mains, piping for gas, and wiring for electrical connections. These are not covered in the area descriptions as all the areas shown upon the map are provided with all of them.

With the above explanations it is hoped that the picture which these area descriptions endeavor to present will be clear and not susceptible to misapprehension.