This area of 25 irregularly-shaped blocks is approximately 85% developed. It is known as St. Francis Wood and ranks as one of the best laid out and restricted residential sub-divisions in San Francisco. The restrictions are first-residential, permitting single-family residences only, and their architecture is controlled by a board, resulting in uniformity and harmony in improvements. The tract is well-landscaped and is considered the most popular sub-division in its class. It has an undulating topography with rolling elevations from the east to the west, and the streets are contoured for easy grades and maximum construction for view. The improvements in this area have a cost range from $6,000 to $30,000, with the $10,000 house predominating. The range in age is from new to 20 years, the majority of the homes having been erected within the past 12 years. Good grade schools, transportation, parks, shopping, and recreational areas are conveniently located. There are no deterring influences, and there exists a very high percentage of home ownership, with practically no vacancies. There is an upkeep tax of approximately $2.50 per lot monthly, which is judiciously expended in keeping up parks, tennis courts, etc. which belong to the tract. This expenditure has resulted in a neighborhood of great charm and attractiveness, which adds materially to property values in the area.

The lots in this sub-division maintained their values even during the depression period. Lots are selling for as high as $5,000, which is approximately the peak. The residents of this tract are made up of professional people, business executives, and a few retired capitalists, having an income range from $6,000 to $40,000. The marketability for property in this area is the highest in the entire district. This is partly due to the high standard of maintenance and proper restrictions that exist. There are a number of homes being built in this area, and construction loans are eagerly sought by all mortgagee institutions. A standard six-room house, with two baths, in this area would have sold for $16,000 in 1929, $10,500 in 1933, and is currently selling for $13,500. The same home would have rented for $125 a month in 1929, $90 a month in 1933, and $105 a month now.