This area of some 25 irregularly-shaped blocks comprises the subdivision which is known as Monterey Heights and the western portion of Westwood Highlands. This area is located on a rolling knoll and slopes in all four directions, affording an excellent view from many of the sites. The subdivision was placed on the market in 1925 and is about 65% developed. It is an extremely popular section at the present time, and some 50 new homes were erected within its confines during the past year. There are a few steep slopes, but usually the building sites are fairly level, and practically all afford a view. The platting of the area was an admirable piece of engineering. The homes have a cost range of from $6,000 to $25,000 in Monterey Heights and from $6,000 to $12,500 in Westwood Highlands. There are a few more costly houses on some imposing knolls; however, the $8,000 house predominates. The majority of the houses have canvas walls, tile baths, with the latest modern features, most of them of the two-story variety with from six to nine rooms. The area is properly restricted by deed and zoning, and it is 90% owner-occupied, largely by professional people and business executives having incomes of from $4,000 to $10,000. This area is served by bus transportation, and is only fairly convenient to good schools and shopping districts. Marketability was slow just prior to and during the depression. However, it is increasing rapidly and becoming a popular district. With the normal growth that is now existing, it is estimated that this area will be 90% developed within the next two years. The only detrimental influence, other than those indicated, is the seasonal fogs and wind from the ocean, which applies to the entire area comprising the western part of San Francisco. Many F.H.A. Title II loans are being made in this area, and competition among mortgagee institutions for them is very keen. This factor is believed to be a potent one in stimulating development in the area. In addition to this, the area has an attractive setting, is being harmoniously developed, and is in the path of normal growth.

A standard six-room house, with two baths, in this area would have sold for $12,500 in 1929, $7500 in 1933, and is currently selling for $11,000. The same home would have rented for $100 a month in 1929, $65 a month in 1933, and $85 a month now.