This area of 28 blocks occupies quite a precipitous slope, there being an approximate drop of 100 feet from north to south. It lies directly south of the best residential area in the city and is adjacent to and overlooks two of the oldest areas in the city ("D-1" and "D-3") which contain the largest concentration of Negro and Japanese population in San Francisco. While there is no racial problem in this area at the present time, there is a distinct threat of infiltration of undesirable alien elements from the two areas mentioned. The area is 90% built-up, its development having started some 50 years ago, residential improvements consisting largely of frame dwellings and four-family flats. It is zoned second-residential, and there is a large number of apartment houses and some stores, many of the apartment houses being of very high quality. The area is populated by business men, and "white collar" workers, with a sprinkling of professional men, having an income range of $1800 to $6,000. Some of the single-family residences are well-maintained and still exhibit pride of ownership. This is particularly true of the northwest section of the area. One to four-family dwellings have a 60% owner-occupancy, and there are approximately 5% vacancies. Schools, recreational areas, and transportation are all conveniently available. Lending in this area is based to a large extent upon land values, and mortgagee institutions modify the terms of their loans here. A standard six-room house in this area would have sold for $5,000 in 1929, $2,000 in 1933, and is currently selling for $3750. The same home would have rented for $60 in 1929, $27.50 in 1933, and $36 now.