This area shares many of the topographical characteristics of the areas which border it ("A-4", "B-12", and "B-13"). It is occupied by professional and business men and "white collar" workers, having an income range of from $2,000 to $15,000. There are many beautiful single-family residences, both of the two-story and bungalow type, constructed of frame and stucco. This is particularly true of the northwest part of the area bordering "A-4", and if it were not for the predominance of apartments and multi-family dwellings, this section would have been made a part of "B-12".

The situation described accounts for the break from "green" to "yellow", which occurs where this area adjoins "A-4". A small part of this area is situated on "made" ground formerly occupied by the 1915 Exposition. Improvements consist of three-story apartments and flats and two-story and bungalow type, single-family, frame and stucco, row dwellings. Many of the single-family residences have distinction and beauty. The single-family dwellings have a cost range of from $6,000 to $12,000, with a large percentage of owner-occupancy and practically no vacancies. In the southern part of the area the dwellings are older, some of them being 30 years or more. Maintenance, however, is of a high order. There is a modern, high-grade neighborhood business center running for four blocks along Chestnut Street, which adds to the convenience and attractiveness of the area. Schools, recreational areas, and transportation facilities are all available, and property in the district is readily marketable. The average age of improvements in the area is less than 15 years, and it is by no means "definitely declining". In fact, it is still developing, being not to exceed 90% built up. One possible derogatory feature lies in the fact that one of the approaches to the Golden Gate Bridge, which will soon be completed, runs through this area. While a "C" designation has been given, it should be understood that it is a "high yellow". Grading of this area was very difficult, and determination was finally made largely upon the preponderance of income property which it contains. The single block bordering the Presidio is the entrance to that military reservation. While some mortgagee institutions refuse to lend in this territory, they are in the minority, loans being usually eagerly sought for upon maximum terms. A standard six-room house in this area would have sold for $10,000 in 1929, $7,000 in 1933, and is currently selling for $8750. The same home would have rented for $95 in 1929, $70 in 1933, and $85 now.