STANDARDS USED IN CONSTRUCTION OF SECURITY AREA MAP
FOR SAN FRANCISCO, CALIFORNIA
- AN EXPLANATION OF GRADING -

A - Best - Green

The "A" areas are generally new or comparatively so; restricted and
protected as to residences, either by deed or ordinance; are characterized by
a high percentage of home ownership. Here the condition of the homes, care of
the yards and gardens indicate pride of ownership. In this area an owner who
does not maintain his property well is distinctly out of place. The area must
be well located. Transportation means and methods are reasonably adequate.
Utilities and conveniences are sufficient. There must be a definite sales demand
for or trend toward the area. It is not usually completely built up but the
pattern is definitely established. The lay-out of the area should add charm and
appeal; uniformity and homogeneity are apparent. Construction of homes is sound.
Normally, sales activity is high; sales resistance low. The area will be getting
a substantial amount of building, if much is being done in the city. (All areas
of active residential building, however, do not fall in this classification). Civic,
social and commercial centers are adequate. Good mortgage lenders with funds
are willing to make loans upon their maximum terms, which usually provides for
amortization over a 10 to 20 year period, and for, perhaps, 70 - 80% of appraised
value. The presence of rental or small apartment properties would have a tendency
to reduce the appeal of the neighborhood and therefore reduce the rating unless
of a character which attracts stable tenants of the same social standing as home­
owners in the area.

The price level of the properties is not the guiding factor: could be a
$50,000 or $20,000 area but there is a minimum priced level below which the area
cannot be classified "A". Too low a price level permits the influx of population
with standards tending toward instability.

The test revolves around the economic stability of the population: the
restrictions, zoning and the protections set up to maintain the neighborhood as