This area, containing some 20 blocks, is the city's newest restricted, single-family residential sub-division, the main portion of which was placed on the market in 1931 and two smaller tracts platted in 1936. This area is located in what is known as the "West of Twin Peaks" section, the most popular medium-priced, better-class section in San Francisco. This section or district of San Francisco is, generally speaking, the only portion that carries deed restrictions and has the added advantage of being sub-divided into wider lots occupied by detached homes. The improvements in this area consist mainly of one-story, frame, single-family residences of five to eight rooms, all stucco exteriors, detached, and many of them having tiled roofs. The cost range of dwellings is from $7,000 to $12,000. No building in this area is older than five years, and over 50% were constructed within the past two years. F. H. A. Title II loans have been a large factor in the development of this area, which is inhabited largely by the medium-income "white collar" class, professional men, small business owner, and executives, having incomes ranging from $3,000 to $6,000 or more. Property is protected by single-family deed restrictions and "first-residential" zoning. There are no racial threats, and maintenance is of a high order. The area is 95% owner-occupied, with no vacancies and is approximately 60% built-up. Building activity in this area is very brisk, and as the owners of the three sub-divisions are builders and developers, it is logical to assume that the entire area will be 95% developed within the next two years. Property has some view, convenience to schools, transportation, and recreational areas. A parked reservoir adds to the charm of the neighborhood. This is considered the "hot spot" of new residential construction in the $8,000 to $12,500 class. Presuming its existence, a standard six-room house, with two baths, in this area would have sold for $13,500 in 1929, $8,000 in 1933, and is currently selling for $12,500. The same house would have rented for $110 a month in 1929, $75 a month in 1933 and $95 a month now.

The prevalence of high percentage to cost mortgage loans in this area constitutes a detrimental influence sufficient to warrant a designation of "low green".