This area of 85 blocks was originally sand dunes and retains this same rolling topography. It constitutes the western portion of the "Richmond District", and is zoned second-residential, with the exception of one block and five half-blocks, zoned first residential, and 37 quarter-blocks on Balboa and Cabrillo Streets zoned for business. A well developed shopping center occupies this zoning. There are no deed restrictions. The area is popular with the medium income group of professional and business men, "white collar" workers, and higher-class skilled mechanics and artisans. Annual incomes range from $1800 to $5,000. There is no threat of undesirable racial influences. The eastern part of the area is 90% built-up, tapering off to 50% in the extreme western portion, being 75% to 80% developed as a whole. Improvements consist of stucco, frame and stucco, row and detached houses and bungalows, costing from $4,000 to $7,000, with a number of two-family flats and small corner apartment houses in the $7,000 to $12,000 cost range. While somewhat heterogeneously developed in spots, maintenance is generally good, indicating a pride of ownership. A few buildings were erected some 30 years ago, but a majority of the property has been improved since 1920.

On the northwest boundary of the area, below a bluff, lies the far-famed "cliff House" and "Seal Rocks"; on the south it joins Golden Gate Park, while to the north is the Lincoln Park Municipal Golf Links. These all add to the attractiveness of the district. Good schools, and churches are conveniently located, and the area, which is densely populated, is served by four car lines to the City Center, which is four or 4½ miles distant. This distance from the down-town district and the time consumed in getting there, is a deterring influence, as is the fog and wind condition which prevails at certain seasons of the year. Although rising land values tend to increase the burden of ownership, the tax situation as a whole is equitable. The classification of this area as "blue" does not complete the picture. There are spotted blocks here and there which could be designated "high yellow", and on the other hand, there are scattered blocks fronting Golden Gate Park which could be classed as "low green". There are also 12 blocks in the northwest section of the area adjoining Sutro Heights and the military reservation, which are hilly and afford a pleasing view of the Pacific Ocean and Golden Gate Park, that are less than 50% improved and give evidence of developing into a higher grade, possibly a "high blue" or "low green".

(See next page for continuation of "B-1")