This area of 16 blocks surrounding Alamo Square occupies a little stretch of territory having an elevation of some 200 feet. It is inhabited by business men, "white-collar" workers, and some professional men, having incomes ranging from $2,000 to $5,000. The area has no racial concentration, and while it is surrounded by lower-grade areas, it is somewhat protected by reason of its greater height and the further fact that it is 100% built-up with an older but higher-type of improvements. The area is zoned second-residential and contains some apartments and flats; however, improvements consist mainly of single-family residences of frame construction, ranging in age from 35 to 50 years and having a value of from $4,000 to $10,000. These residences are 80% owner-occupied with only a 2% vacancy. Schools, playgrounds, and parks are conveniently available, and transportation facilities are of the best. Maintenance in the area indicates pride of ownership. There is a shopping district extending through the area on Divisadero Street. Land values are a governing factor in loans made in this area. However, most institutions give favorable consideration to applications but upon restricted terms.

A standard six-room house in this area would have sold for $7000 in 1929, $4250 in 1933, and is currently selling for $5500. The same home would have rented for $66 in 1929, $45 in 1933, and $55 now.