This area of some 25 blocks is located in a fan-shaped pocket between Golden Gate Heights and Mt. Sutro. It reaches an elevation of some 500 feet in its southern part and is inclined to be hilly. The topography, however, is generally favorable to residential construction, although there are a few steep slopes and bluffs in the southern part of the area. The northern part, with an elevation of 250 feet, is comparatively smooth. The residents consist largely of business and professional men, junior executives, and better-paid "white collar" workers, having an income range of from $1800 to $4,000 a year. There are no racial concentrations, and the danger of infiltration of foreign elements is remote. As a whole, maintenance shows a fair degree of pride of ownership. The district is from 15 to 25 years old and has gradually developed during that period until it is now 85% built-up, the improvements consisting largely of single-family detached and row houses and bungalows of various architectural designs and types of construction. A few blocks are zoned first-residential, but the zoning is mainly second-residential, although there are but few apartment houses in the area and not a great many flats. There is 85% to 90% owner-occupancy and vacancies do not exceed 2%. There is, of course, a threat of more flats and apartments being built in the area, but it is believed that it will continue to be preponderantly a single-family residential area. Schools of all grades, transportation facilities, and recreational areas are all conveniently available, and there are no detrimental influences. This area might almost be graded a "low blue" were it not for the considerable amount of obsolescence discernible. Loan applications in the area are favorably received by all mortgagee institutions and loans in many cases are made upon maximum terms.

A standard six-room house in this area would have sold for $8000 in 1929, $4500 in 1933, and is currently selling for $6500. The same home would have rented for $75 in 1929, $45 in 1933, and $65 now.