In addition to the above named, Mr. Fred D. Prakel, Assistant Regional Appraiser of the Home Owners' Loan Corporation, is deserving of especial commendation for his assistance and advice in making the map and checking the area descriptions.

As a preliminary to a detailed discussion of the various phases of the real estate situation, it would seem pertinent to review briefly some of the historical characteristics and phases of San Francisco's real estate development as a whole.

The population record on Page 17 of this report indicates that San Francisco has not had a spectacular growth but that its population has steadily increased over a long period of years. As a consequence, many of the residential areas, which have been partially occupied for 50 years or more, are still developing. This will be better understood when the genesis of many of these areas is known.

Sometime during the seventies, some enterprising promoter or promoters conceived the idea of platting San Francisco for the city it would ultimately be. Vast tracts were platted on maps without regard to contour or topography. Rectangular blocks with lots of 25-foot frontage were laid out. The subdivisions created at that time provided for a city of over one million people. These lots were marketed from the maps in every mining town in the west, and it is said that deeds to these properties were frequently used as stakes in poker games and other gambling enterprises.

This speculative promotion created a widely diversified ownership of San Francisco's residential property. The lots, in many cases through the purchase of tax titles, finally came into the hands of more responsible holders, largely local residents, who have disposed of them as the city grew and developed.

This unorthodox and impractical manner of platting the city accounts for the fact that it was not until 1911, when the St. Francis Wood (Area "A-10") and other "West of Twin Peaks" subdivisions were placed upon the market, that such a thing as "deed restrictions" and residential lots in sizes larger than 25-foot frontage were known in San Francisco. This probably has a direct bearing also upon the fact that there were no zoning ordinances in San Francisco prior to 1921 and that 80% of the residential area of the city has not now or ever has had any type