

A R E A D E S C R I P T I O N S

- A-1. Topography mostly level with some canyons which are, for the most part, highly improved with terraces, shrubs, etc. Residents are white collar classes, professional men, retired people and business men, artists and writers, with an income range from \$2000.00 to \$20,000.00. Type of construction one and two story frame and frame stucco, with cost range of \$4000.00 to \$20,000.00. Average age of buildings - 12 years. Building restrictions by ordinance. Approximately 85% developed; 90% home owned; 10% rented; no vacancies. Has beautiful view of sea and La Jolla. This area is, at present, enjoying some rapid development in the way of beautiful and attractive homes. It is easily accessible to all recreational facilities and business district. The area is highly regarded by local residents and there has always been a steady demand for property in the area. Located in Acquisition and Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District).
- A-2. This area is comparable in every respect to A-1.
- A-3. This area is known as Muirlands. Topography sloping toward the hills, with magnificent view of ocean and La Jolla. Improvements predominantly two story frame stucco with cost range from \$6000.00 to \$30,000.00. Lots carry deed restrictions as to races, buildings, architectural design, etc. Elevation of the lots runs from 300 to 600 feet above sea level. Contiguous to the area is located the La Jolla, all-grass, 18 hole championship golf course, with its attractive Club House. The farthest outlying lots are easily within ten minutes from the La Jolla business district. This is probably one of the most attractive and highest rated districts for large homes and estates in the La Jolla area. Residents are 100% white, being composed of retired people, professional and business men and writers, with an income range from \$3600.00 to \$50,000.00 per year. Average age of buildings - 8 years. Approximately 15% developed; 98% owner occupied; 2% tenant occupied; no vacancies. No influx whatever of any inharmonious influences. Homes naturally show a high pride of ownership and are excellently maintained. All utilities in. Located in Acquisition & Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District).

A-4.

This area is practically all level, lying along the ocean and extending east to the foot-hills. Restricted to Caucasian race. Residents are professional and retired business men, range of income from \$5000.00 to \$25,000.00 per year. Average age of buildings - 5 years. Predominantly one and two story frame and stucco, cost range from \$7500.00 to \$40,000.00. Building restrictions by deed. 20% developed; 100% owner occupied. Sidewalk parking uniformly planted. Street improvements all in and paid for. Area is known as La Jolla Hermosa, Units No. 1 and 2. Homes are all in keeping with high class residential area. Well planned subdivision, with large lots affording ample room for buildings without crowding. Each lot laid out to afford some view of either ocean or foot-hills. Approximately one and one-half miles to schools and La Jolla business district. In Acquisition & Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District).

A-5.

This area is known as Loma Portal. It lies approximately four miles from San Diego business district; the topography going from level to gently sloping and canyons. It is a well designed subdivision and the homes, for the most part, have uniformity of architecture as well as size. The homes are one and two story frame stucco with cost range of \$3500.00 to \$30,000.00. They are well maintained and show high pride of ownership. Streets are practically all paved with all utilities in. It is a highly regarded district generally, and at the present time is probably one of the fastest growing areas in the City - there being much activity in building. Residents are 100% white, being classified as professional men, business, retired people, naval officers, writers and artists, with an income range of \$2500.00 to \$25,000.00. In this area is located the Point Loma High School and at the southeast portion of the area is a community business center, serving the needs of the residents. There is no infiltration of any inharmonious influences, this being a high class residential district. Transportation facilities are adequate. No flood hazard, fog condition average for this Southern California coastal area. Probably 65% developed; 85% home owned; 15% rented.

A-6.

This area known as La Playa, also includes La Playa Highlands, Ironton, Golden Park and Cabrillo Terrace. There have been constructed during the past year, many fine homes, and the area is highly regarded generally from a residential standpoint. There is no special tax problem and the street bonds

A-6.
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are paid and area is protected against detrimental influx of commercial units. Lots are hill side slopes commanding a magnificent view of San Diego Bay and City. Construction in the area predominantly one and two story homes, ranging in cost from \$3500.00 to \$50,000.00. Residents white, with income range of from \$2500.00 to \$35,000.00. Average age of buildings - 6 years. Building restrictions by deed. Accessible to conveniences and transportation. No flood or other hazards; fog condition average for Southern California coastal area.

A-7.

Topography high, sloping to the Northwest and Southwest, surrounded by canyons with excellent marine view from majority of the home sites. Residents for most part professional, retired and prosperous business men, with income range of \$5000.00 upward. The homes are predominantly one and two story stucco, Spanish design, with deed restrictions Zone R-1, single family residences only. Generally considered one of the high class districts in San Diego. The cost range of the improvements \$7500.00 to \$35,000.00. Average age probably four years. Approximately 50% developed; 100% owner occupied; no vacancies. Seven blocks to transportation. This area adjoins Presidio Park, which was dedicated and given to the City of San Diego. This area was subdivided just prior to the depression. Many fine homes were built at that time and at present building has resumed on a fairly large scale. All improvements are in and paid for. All public utilities. This area should enjoy high rating for another ten to twenty years.

A-8.

Topography practically level. All of this area lies along and around the Pacific Ocean and Glorietta Bay, with the exception of that property along Alameda Boulevard, which is directly across from the Coronado Country Club. This is one of the highest class districts in Southern California. The improvements in the area are predominantly two story stucco homes, with average age of probably eight years. Approximately 80% developed. The cost range of improvements will run from \$4000.00 to \$100,000.00. The largest construction in the area and the highest per front foot valuation lies along Ocean Boulevard. In this area there are several homes ranging from \$25,000.00 to \$100,000.00 in cost. Along Alameda Boulevard the homes are not quite so pretentious but are of a high type and highly desirable. That portion lying South and East is also highly desirable and compares favorably with that along Alameda Boulevard. Residents in this area are all white, being grouped as professional, business men, high

A-8
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ranking Naval Officers and retired people. Front foot valuations in this area will range from \$50.00 to \$500.00 per front foot. The range of income is probably from \$4000.00 to \$50,000.00. The whole area is easily accessible to all recreational facilities, transportation and city conveniences.

A-9. This area level but bounded by canyons on the North and West. It is known as Marston Hills and is highly desirable residential district. Inhabitants, professional, retired business men; income range \$3500 upward. No racial concentration. Homes are well maintained, show high pride of ownership. Construction Spanish stucco; cost range \$5000 to \$15,000. Average age - eight years. Restricted by deed and ordinance, Zone R-1, single family dwellings. Only 75% developed; 20% rented; 80% owner occupied. Close to Junior High School, recreational facilities, transportation, markets, etc. Street improvements consist of pavements, sidewalks, curbs - all paid for. Adequate lighting facilities. No flood or other hazards. Fog condition average. No special assessments. No serious tax situation. This area has no encroachment of business or apartment houses but adjoins one of the best apartment house districts in the City.

A-10. Topography high and practically level, overlooking a Municipal Golf Course in Balboa Park. This small area is one of the most desirable areas in the City and compares favorably in all respects with A-7, and should be classified as a high grade. Approximately 90% developed with a fine class of inhabitants in the area. Homes about 95% owner occupied.

A-11. This area known as Kensington Heights, Units No. I, II and III. Gentle canyons, mesa lands adapted to high class landscaping, almost identical with A-12, with the exception that the area is further from transportation and property not quite so desirable as that in A-12; also, this area is in a Road Improvement District, bonded area, which has retarded development for the past few years. No. I and II are, for the most part, one-story Spanish stucco bungalows of six and eight rooms, architecturally uniform on the level or mesa portion, and on the canyons or rims, the homes are predominantly two-story stucco. These two areas are probably 70% developed. No. III was subdivided with the idea of larger homes and estates, and the improvements in this area at this time are predominantly large two-story Spanish stucco homes. This area is approximately 15% developed. All rim lots have beautiful views and canyons are highly developed. Homes are well maintained. Residents and income range approximately the same as

A-11
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A-12.

in A-12. This area has recently been annexed to the City of San Diego.

Topography, gentle canyons and mesa lands, adapted to high class landscaping. Canyons considered very desirable for homesites. Residents white, with a few of the upper class Spanish families, consisting of Naval Officers, business and professional men and retired people. Income range \$3600 up. No ratio of concentration; no threat of infiltration, restricted to the Caucasian race. Type of construction - one and two story Spanish stuccos, interspersed with some English Colonial. Average age approximately five years. Cost range of construction \$4500 to \$60,000. Building restrictions by deed, \$4000 to \$10,000; architecturally controlled. This area is known as Talmadge Park, Nos. I, II and III. No. I being the older section, which, however, has an average age not to exceed nine years. No. III at present is one of the hottest buildings pots in the City; there being at the present time approximately thirty-eight new homes building in this area. This area, together with the hatched green area, which is the Northern part of this, has recently been annexed to the City of San Diego. Schools of all types, together with State College, transportation, markets, etc., easily accessible to this area. Street improvements in and paid for. Adequate lighting facilities. No flood or other hazards. Fog condition negligible. District highly regarded generally; large demand for rentals. Approximately 60% developed; 85% owner occupied; 15% rented; no vacancies.

A-13. This is similar to A-12, but not quite so desirable. This area is in Mattoon District, and at this time there is no development whatsoever. If and when Mattoon situation is settled or cleared up, this area will become very active.

A-14. This area is known as the El Cerrito area. Topography of the land is generally level with slight slopes and some canyons. Residents are business and professional people and State College teachers, with an income range of \$2400 to \$8000. Homes, for the most part, are stucco one and two stories, well maintained and pride of ownership shown. They are almost entirely owner occupied with probably 5% rented. Building restrictions \$3000 minimum. Average cost of construction \$3500 to \$10,000. Area fronts on El Cajon Boulevard, the State Highway to the East; along which runs a bus line. New State College contiguous to this area, which has been the reason for its rapid development. Homes for the most part have been constructed during the past two or

A-14. three years. Approximately 15% developed, with a large amount of development
(Cont) and construction of homes at this time. Development moving North toward State
College. All City conveniences in, with under-ground conduits for light wires,
etc. No flood or other hazards; fog condition light.

B-1.

This area lies North and East of La Jolla proper and is practically level and only slightly above sea level and is developed approximately 10% with a nice desirable class of homes; it will not classify as well as A-1 due to its lowness and percentage developed. The residents are professional, retired and business men; income range from \$2400.00 to \$15,000.00 - all white. No threat of any foreign infiltration. Homes well maintained, predominantly two story stucco, cost range from \$4000.00 to \$20,000.00. Building restrictions deed and ordinance, architectural and racial. 90% home owned; 10% rented. Within this area is the La Jolla Beach Club with its attractive Club House and Apartments. This is a private club owning its own beach. Part of the streets are paved. Flood area - none. Fog condition not serious due to prevailing winds. This area is known as La Jolla Shores. There is therein a seventeen acre tract containing a lagoon which is being developed as a harbor for small boats. In Acquisition & Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District).

B-2.

This area is located in the northwesterly portion of La Jolla, lying along the ocean. The topography is level with gentle slopes. It is easily accessible to the business district, playgrounds, schools and beaches of La Jolla. The homes, for the most part, range in age from six to twenty-five years. The homes are predominantly one and two story frame and frame stucco built, with a sprinkling of some apartment houses and apartment hotels and a few other multiple unit rentals. The cost of construction ranges from \$5000.00 to \$20,000.00. Residents are 100% white, being retired people, business and professional men, with an income range of \$3000.00 to \$15,000.00 per annum. Building restrictions by ordinance and deed. The apartment houses and other multiple income properties in this area do not detract from the residential desirability. Homes, for the most part, show high pride of ownership. There is no infiltration of inharmonious influences whatever. This is considered one of the most desirable areas of La Jolla. The beaches which are contiguous to this property are well maintained and under excellent supervision. Majority of the lots have a good view of the ocean and small park lying along the west edge. Streets are paved; all city conveniences are installed; adequate lighting facilities. There is no hazard of flood or slides and the fog condition is probably lighter than in other areas along the coast, due to prevailing winds which keep the area fairly clear. Area

B-2.
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located in Acquisition & Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District).

B-3.

This area located East of the business district of La Jolla. Approximately 95% developed. Homes predominantly one and two story frame and frame stucco construction, ranging in cost from \$3000.00 to \$7500.00. Population business men, retired residents and skilled workmen, with income range from \$1000.00 to \$7500.00 per annum. The age of construction is approximately fifteen years. Building restrictions by ordinance or deed. Houses are occupied by 90% home-owners and 10% tenants. No infiltration of industrial plants, apartment houses or other multiple units. Close to transportation, schools, markets and other city conveniences. Most of the area has scenic features with a view of parks, ocean, etc. Street improvements are in, consisting of curbs, sidewalks and paving, with adequate lighting facilities. No flood hazard or low areas. Fog condition average. Homes, for the most part, are well maintained; show pride of ownership. The general topography of the land is level and slightly rolling. Streets present an attractive appearance. This is in Acquisition & Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District). The probable price of lots in this area range from \$1250.00 to \$2500.00.

B-4.

Topography of this area is nearly all level. Residents embrace nearly all types of professions and are all white. No threat of any foreign infiltration. Homes are well maintained. Streets attractive and practically all paved. The homes, for the most part, are one and two story frame and frame stucco, with cost range of \$3000.00 to \$10,000.00. Average age of buildings approximately ten years. It is approximately 75% built up; 80% being home owned; 15% tenant occupied. Within this area there is located the La Jolla High School and La Jolla elementary school. Area is easily accessible to the playgrounds, beaches, tennis courts, golf course and club and other recreational facilities. There is no flood hazard and fog condition is probably lighter than in other areas along the coast due to prevailing winds which keep area fairly clear. Income range of residents from \$1500.00 to \$10,000.00. This area is extremely difficult to classify. It is in no sense declining but is spotted in regard to income grouping. The upper part may later be threatened by foreign or lower social strata infiltration. Is in Acquisition and Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District).

B-5. Topography level and gently sloping. Residents - business men, retired people, professional men and skilled workmen. Income range from \$1500. to \$6000. 100% white population. No threat of foreign infiltration. Homes well maintained and attractive. Construction frame and frame stucco, predominantly one and two story, with the larger construction being located near the water front. Homes enjoy an excellent marine view. Approximately 30% developed, with lots ranging from \$750 to \$1250 with lots along the ocean being much higher. The cost range of construction is \$3000 to \$7500. Average age of homes eight years. Building restrictions by deed and ordinance. No influx of inharmonious elements. Approximately 90% home owners; 8% tenants and 2% vacant. Close to schools, transportation, markets, etc. Improvement needs now in. No flood area. Fog condition lighter than average along the coastal area due to prevailing winds. Due to lack of restrictions similar to A-4 area, not quite comparable to A-4. Located in Acquisition & Improvement District No. 1, City of San Diego, Causeway, (Mattoon Bond District).

B-6. Topography level. Residents white, no racial concentration. Residents white collar classes, income range from \$1500 to \$3000 per year, small business men, retired and skilled workmen. Predominantly one story homes, frame and frame stucco, cost range \$2000 to \$5000. Average age ten years. Approximately 65% developed; 75% owner occupied; 25% rented; no vacancies. Restricted to residential only and at present time quite a bit of new building is being constructed. This area should enjoy healthy growth and development for great many years. Favorably regarded generally, property in demand for sale and rental.

B-7. This area lies along the top of the hill above Ocean Beach, affording an excellent view of the Pacific Ocean and Mission Bay. At present there is considerable building activity in attractive homes which are predominantly stucco, ranging in cost from \$2500 to \$7500. It is favorably regarded generally and the residents are all white, with income range from \$1500 to \$5000. It is approximately 25% developed; being 80% owner occupied; 20% rented. No flood area, occasional fogs which are average for this coast. Average age of buildings six years.

B-8. This area comparable in all respects to B-7.

B-9. The topography of this ground is highly sloping to the East. It is populated with professional and business men and some retired people in the white collar classes with range of income from \$1800 to probably \$7500. The homes, for the most part, show pride of ownership and are fairly well maintained. The average

- B-9. Cost of construction in this area probably \$3500 to \$7500. It is fairly well integrated, 40% developed; 80% owner occupied; 20% rented; no vacancies. The conveniences (stores, schools, etc.) are located from one to two miles from this area. Property enjoys fairly good view and is favorably regarded generally. The building sites are large, climatic conditions excellent. All streets completely improved. No flood hazard, fog conditions average. No infiltration of inharmonious influences and area should enjoy steady growth for many years.
- B-10. This is in the La Playa area lying along the East of Rosecrans Boulevard. Street car transportation on this Boulevard. Lots in this area lying along the bay are high class and probably among the most desirable home sites in the whole area, being improved with large two story stucco homes having their own beach and boating facilities at their door. A high salaried class of residents inhabit this strip on the bay. Just back of this, across the street, the houses are smaller in construction and average age probably fifteen years, whereas the age of the beach construction is six years. This area across the street from the beach lots is not well integrated and various types of homes are contained therein, occupied by a lower social strata of residents of the fishing industry and other lower salaried people. This tends to pull down the desirability of the beach lots from a residential standpoint, on account of the egress and ingress to subject property. All conveniences within easy access of this area. No flood or other hazards, fog average for this coastal area.
- B-11. Topography high, partly level surrounded by canyons. Many of rim lots have fine views. Residents of this area white collar professional, retired business men, range of income from \$1500 to \$8000 per year. No infiltration of any inharmonious influences. No influx of any foreign element. Homes for most part are well maintained and show pride of ownership. The improvements are one and two story frame and stucco and cost range \$3500 to, in some instances, \$25,000 with average approximately \$5500. Generally restricted by ordinance to single family dwellings. There is a grade school in the area but it is not convenient to Junior or Senior High Schools. Street car transportation through center of area. Parking planted to trees. Street paved and adequate lighting facilities. Practically all paving paid for. Average age of improvements probably twelve years. Area approximately 95% developed; 75% owner occupied, 23% rented; 2% vacant. Approximately ten years ago this was considered the best district in the City. At present time it is built up almost solid, except for some rim

B-11.
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outlying lots and has reached its peak, giving way to some of the newer districts. Still regarded as very desirable place to live. Rentals high; vacancies nil. No flood or other hazards. Average fog condition. No special assessments. No serious tax situation.

B-12.

Topography gentle slope to the West. White collar residents, professional and business men, income range \$1800 to \$3600. No racial concentration and no threat of foreign infiltration. Homes well maintained and show pride of ownership. Type of construction one and two story frame and frame stucco. Approximately 85% developed. Cost range of construction \$2000 to \$4000. Average age ten years. Mostly restricted to single family residences. Grade schools three-quarters of a mile, High School two and one-half miles. Few streets paved. No flood or other hazards. Fog condition average. No special assessments. No tax situation adversely affects this area. Homes are for the most part rather slow selling, due to the type of lots, but area as a whole fairly well regarded from home standpoint. In this area there is a small district with homes ranging from \$4000 to \$25,000. Mostly two story. Average age twelve years. No restrictions. The range of income of the professional, retired and business men, runs from \$3000 to \$15,000 per year. This area is highly regarded but as a whole is spotted, running from small homes with low salaried white collar residents to large pretentious homes and estates occupied by residents of the higher professional and business classes with large incomes.

B-13.

Topography practically level, high point forty-two feet above sea level. This area is populated with a class of residents practically all white, of the lower salaried white collar classes, semi-professional men, small business men, skilled workmen, naval officers, etc., with income range from \$2000 to \$6000. per year. The homes for the most part are one story frame and frame stucco, with a sprinkling of two story residences, apartment houses, multiple unit income, etc., which do not detract from the residential features of the area. The probable cost of construction will range from \$1800 to \$5000. In this area is located the park, library, business center, schools and all other city conveniences. Along Orange Avenue the electric railway runs from the ferry to the far famed Coronado Hotel which is located in the extreme southwest portion of the area. Approximately 80% developed with probably 70% owner occupied; 25% tenant occupied and 5% vacant. There are no flood or other hazards, fog condition average for Southern California coastal area. There are no special assessments and the city taxes are \$1.24 per

- B-13. \$100 valuation. This area is very desirable and also in active demand by Naval Officers on North Island, which is just one mile across Spanish Bight and is connected to North Island by bridge. The rentals in the area are high and a good return is realized from investment in these properties.
- B-14. Topography generally level, bounded by canyons. Residents white collar classes, business men, clerks, etc. Income range \$2500 to \$6000. No racial concentration. No threat of foreign infiltration. Homes show pride of ownership. Construction type; frame and stucco bungalows. Average age approximately ten years. Restricted to residences by ordinance. Cost range \$3500 to \$7500. Accessible to transportation, city conveniences, recreational facilities. Paving in and paid for. Lighting adequate. This area lies on the south rim of Mission Valley about one mile north of A-9. 75% built up - a very few houses built at a cost of \$5000 to \$10,000. Lots selling for \$1250 to \$2500. No flood or other hazards; fog condition average.
- B-15. Similar in topography and comparable in every respect to B-14. This area lies adjacent to A-9 and highly desirable from a residential standpoint.
- B-16. This area comparable to B-20 in all respects excepting that the western part of this area has a larger portion of two-story homes than the balance of the area, and is a shade higher in grade.
- B-17. This area compares in all respects and is almost identical to B-18. In the Eastern portion of this area was developed approximately five years later than the Western portion. The average cost of construction in this area is approximately \$4000. There is a good class of residents in this area and there is no threat of foreign infiltration, and no racial concentration. The topography is level and favorably regarded locally, and at the present time there is considerable development here.
- B-18. This area comparable in almost all respects; residents, buildings, conveniences, etc., with B-19.
- B-19. Topography generally level. Residents professional and retired business men. Income range from \$2000 to \$6000. - no racial concentration and no threat of foreign infiltration. Homes generally well maintained with an average age of from ten to twenty years. Approximately 90% developed; 75% owner occupied; 23% tenants; 2% vacant. Easily accessible to schools, transportation, markets, etc. Type of construction is one and two story frame and frame stucco, with a cost range

B-19.
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from \$2500 to \$8000. Portion of the area restricted as to building. No flood or other hazards and only light fog conditions. No special assessments. This area is generally known as South Park and mostly developed around 1920 in the Southern portion, with the Northern portion developed since that time. Close to the down-town business area and still desirable from a residential standpoint.

B-20.

This is an area similar in some respects to B-21. Topography is mesa and canyons. Canyon lots are developed with a better type of improvement than mesa lots. Residents are clerks, mechanics, small business men, with an income range of from \$1500 to \$2500. Homes fairly well maintained and show fair pride of ownership. Average age of improvements approximately fifteen years, with a cost range of from \$1500 to \$5000; predominantly one story frame and stucco. No building restrictions except by ordinance. Percentage of Mexicans in this area larger than in B-21; no racial concentration, however. Area approximately 65% developed; 60% owner occupied; 40% tenant; no vacancies. Its classification in all other respects, together with conveniences, etc., comparable to B-21, but would have a somewhat lower rating than B-21, probably should be classified as "Low Blue".

B-21.

This area is known as Kensington Park and Kensington Annex. This is an older area than either A-11 or A-12. Topography, level with one shallow canyon in the area. Residents for the most part are retired, professional and business men, etc., with an income range from \$2500 to \$5000; no racial concentration. Area practically 100% white, with a few Spanish families of high social strata in the area. Homes for the most part are well maintained. Type of construction predominantly one story frame and stucco bungalows, with some two story homes in the area. Average age of buildings approximately fifteen years, with a cost range of \$2500 to \$6500. Building restrictions by deed. Present 95% developed, 85% owner; 15% tenant; no vacancies. All schools, from kindergarten through Senior High School, in easy access of area, with State College approximately two and one-half miles East of area. Transportation facilities, small park, public library, markets and other conveniences in the area. Street improvements are in and mostly paid for. There is a small remaining road improvement district bond on the property, however, the remaining balance is so small that it is not a detriment to the area. No flood or other hazards; fog condition is very light. This area is in the City of San Diego and is a very popular district; property always in demand in this area.

B-22.

The topography of land; gentle slope to the West. Eastern portion of area is known as Redland Gardens. White collar classes; business men and professional people. Income range \$2000 to \$6000. Average age of construction approximately eight years, with a cost range of from \$3000 to \$6000. Homes well maintained, approximately 50% developed; 80% owner occupied; 20% tenant. Majority of lots in area have frontage of seventy-five feet. Architectural conformity not as good as in A-14, however, a desirable area. The Western portion is known as Montecello. It conforms in topography to the Eastern portion, but is populated with people of a lower income range, probably averaging around \$1500. Some homes, many of cheap construction. Probably average cost of construction in this Western area \$2500. No building restrictions. It is a desirable area for the small home owner, and there is activity at this time in construction, and can be designated as a low blue, as against a high blue of the Eastern portion. At the Southeastern point of the Eastern portion of B-22 is a small tract known as Montemar-Vista. It is a small area of two blocks. Land sloping from North to South. The average cost of construction is approximately \$3500. most of the homes having been recently constructed. It would probably take the same rating as A-14, were it not for the fact that it is South of El Cajon Boulevard, which as a rule has a lower type of development than the property North of El Cajon; and also because of heavy paving bonds which have retarded sales. This area is improved approximately 25%.

B-23.

Topography level with gentle canyons in the East. Residents white collar classes, clerks, skilled mechanics and small business men. Income range \$1500 to \$2500. Homes for the most part well maintained and show pride of ownership. Typical improvements for the area one story Spanish Stucco, five to six room bungalows, probable average construction cost \$3500. Paving all in. No adverse tax situation in the area. Well integrated and property desirable and were it not for the surrounding areas property would be classified as an "A" area. Approximately 50% developed; 95% owner occupied; 5% tenant occupied; no vacancies. There has been a great deal of building activity in the area during the past eighteen months. No flood or other hazards. Very little fog.

C-1. This is one of the oldest sections in La Jolla, and is comparatively level, lying some twenty or thirty feet above sea level. It borders the business district and a "colored" area, (D-1) on the north and northeast, while on the east and southeast it is adjacent to the La Jolla Country Club. It might be termed the tradesman section, as many of the local merchants and their clerks live in this area.

It is extremely spotted, some of the houses of very ordinary frame construction, while others are well-built and of good design. For two or three blocks near the Country Club the houses are of good type and are well maintained, showing a high degree of pride of ownership. The cost range is from \$1000 to \$7500. The homes are largely one-story frame cottages and frame-stucco, and range in age up to fifteen years.

There is no racial concentration and it is conveniently located as to schools. Streets are all paved and lighted and it is close to transportation, markets and other city conveniences. From some parts of the area there is a good view of the ocean. This is in Acquisition Improvement District No. 1, City of San Diego, Causeway (Mattoon Bond District).

C-2. Topography is level, slope toward foothills on the east and north. Residents - business men, skilled laborers and few retired people. There is a slight infiltration of Mexicans, balance of population white. There is no threat of any excessive infiltration of Mexican element. Homes show fair pride of ownership. Cost range of construction from \$1000 to \$5000, predominately one-story frame and frame stucco, with few two-story houses. In this area is located the San Diego Army & Navy Academy, and elementary schools. The area is known as Pacific Beach and while it enjoys good soil and climatic conditions and fairly desirable marine view, it has been in a more or less static condition for years and has never been highly regarded as a residential area by local residents of San Diego. Transportation facilities only fair. Recreational and other conveniences are in the area, but in some cases more or less isolated. There is no uniformity of architectural design or size of construction and it is approximately 25% developed, 65% home-owned, 25% rented and 10% vacant. Area is in Acquisition & Improvement District No. 1 City of San Diego, Causeway, (Mattoon Bond District).

C-3. This area is known as Mission Beach. It is a strip of sand lots, $2\frac{1}{2}$ miles of peninsula, running north and south between Pacific Ocean, with beach the entire length and Mission Bay State park on the east. This area has average approximate width of four blocks. It is a typical Southern California beach community with no uniformity of buildings or restrictions. Construction costs range from \$1000 to an extreme in a few instances of \$15,000. Lots are small and houses are crowded. Rents during the summer are high and fairly low during winter months. Percentage of owner-occupied is probably 40%. It is probably 80% developed. The San Diego Electric Railway runs through the center of this area, along Mission Boulevard. Along this boulevard there are houses and business buildings of all descriptions. At the south end of the area the homes are more uniform and of better quality than the balance of the area. Just north of this part is the amusement center, which was constructed at a cost of approximately \$3,500,000. The area is restricted to the Caucasian race. The present price of lots ranges from \$350 to \$2000. The winter population during the past year averaged 2500; summer 5000 and more. Various clubs, community club house for women, Parent Teacher Ass'ns. etc. are located in the area. As a recreational center and bathing beach it is considered excellent by local residents. However, it is not so highly desirable from a home standpoint. All paving and sewer assessments are paid for and there remains a two-year balance on sea-wall assessments, which averages approximately \$12.50 per lot per year. Residents consist of all classes of lower salaried white-collar workers, some business and professional men. Probable range of income of residents from \$1000 to \$1800 per year, with a few in higher brackets.

C-4. This area comprises the main part of Ocean Beach and part of its western section borders the Pacific Ocean and it rises to considerable height in its eastern part. The area is transversed by several canyons. Residents largely of the laboring class with a sprinkling of business men and white-collar workers. The income range is from \$1000 to \$3000. Cost of construction runs from \$1000 to \$5000 and the houses are largely one and two-story frame and stucco. In some parts of the area buildings are restricted by ordinances. Average development approximately 35%, being 85% in that portion adjacent to the business section, with very little habitation in the southwest and central portions. Many of the Streets are paved and lighted, with little or no improve-

C-4.
(Cont)

ments in the sparsely settled sections. There is a beautiful view of the sea from many points in this area. There is no tax problem. Schools and other conveniences are within or close to the populous sections.

C-5. This area adjoins A-5 on the north and west and in topography, etc.

is comparable to A-5. It is only about 5% developed and is in a static condition at this time with no prospect of any rapid development in the near future. The homes in the district are of a fairly desirable character being two-story stucco.

C-6.

Hillside slopes. Lots command nice view of San Diego Bay. Area is an attractive subdivision. Homes for the most part stucco, one and two-story. Average cost range of construction approximately \$2500 to \$4000. Area is sparsely settled and only fairly attractive from the home standpoint at this time. Average age of buildings - 10 years. Part of the residents are Portuguese fishermen. Interspersed in this area are some small houses of a cheap construction class which lower the desirability of the area from the home-standpoint. Property generally well maintained, showing reasonable pride of ownership. Approximately 60% owner-occupied, 40% rented. Streets for the most part, paved. No flood hazard, average fog condition for Southern California coast.

C-7. This area is comparable in every respect to C-6.

C-8. Topography generally level, but cut with two or three large canyons

north and west, steep slope on rim. White-collar classes, business men and high salaried clerical, income range from \$1200 to \$5000. Probably average about \$2500. No racial concentration. A slight threat of foreign infiltration. Homes generally well maintained and show fair pride of ownership. Typical homes are frame bungalows, with some older two-story homes and some stucco. Cost range \$2500 to \$7500. Generally restricted by ordinance to residential houses, except on business streets. Some encroachment of business and apartment houses, on these thoroughfares, Grade and Junior High Schools in the area, good transportation facilities. This area lies north and northwest of Balboa Park. Most streets paved and paid for, adequate lighting facilities. This area is known as the Hillcrest and western University Heights area. It is one of the best of the older districts but definitely declining. It is good close-in property in the path of the growth of the city. As a residential area it is being replaced by new and more highly restricted districts. No flood or other hazards. Fog condition average. Most of this area might be classed as "high yellow".

C-9.

Topography level and sloping, some canyons. Residents white-collar classes, professional, retired and business men, with income range from \$1000 to probably \$6000. No immediate threat of foreign infiltration. Pride of ownership in this area as well as maintenance of homes is spotted. The average type of construction is two-story frame, older style. Average age is 20 to 25 years. Area has various zones with practically no building restrictions. Portion of this area is desirable while other portions less desirable. Area as a whole is spotted. There is a scattering of shops, apartments in the area and a definite trend toward multiple dwellings. High school and grade schools approximately one mile. Good transportation facilities within the area. Balboa Park adjoins on the east. No flood or other hazards. This area was one of the first residential districts in San Diego. Within 10 or 15 years after commencement of the district, the hill section was one of the high-class districts in the city. Due to lack of restrictions and ordinances, cheaper improvements and infiltration of apartments, rooming houses, etc. lowered the class of the property. Some of the best apartment houses in the city in the area but there are many of the medium or lower grade. The district definitely declining from a residential standpoint.

C-10.

This area lies along the Bay and is a desirable district. However in this area is located the servants quarters or the colored population of Coronado. There is considerable building going on at this time and were it not for the colored population and a dump at the northeast portion of the area, same would be classified as a blue area and comparable to B-13. It is absolutely desirable with exception of the facts as set out above and it is necessary for this exclusive city to have such an area. In all other respects it compares favorably with B-13.

C-11.

Topography practically level. Inhabited for the most part by lower salaried white-collar classes, mechanics, laborers, etc. Probable range of income \$1000 to \$2000 per year. Residents mostly white with some Mexican families, although no racial concentration of any of this latter element. Property fairly well maintained. Area is spotted. Some blocks are very attractive with more or less uniform homes of four to six rooms; others poorly integrated. Typical improvements of the area - one-story three to six rooms. Range of construction cost from \$1400 to \$3500. Average age approximately 15 years. Accessible to transportation, schools, markets. No tax situation adversely affects the area. The area compares to C-15.

C-11. Practically all streets paved. No flood or other hazards. Fog condition (Cont.) average.

C-12. Topography high, land sloping to the west overlooking San Diego City. This is a close-in area, residents being of the business and professional classes, with income range of \$2000 to \$6500. No racial concentration. No threat of foreign infiltration. Homes for most part well maintained. The typical homes of this area are one and two-story frame with some stucco. Average age - 25 years. Cost range of construction \$3000 to \$25,000. This is one of the older areas of the city and there is an influx of apartment houses, courts and other multiple dwellings. It is still considered very desirable from a residential standpoint, but is definitely declining. Street improvements and street lighting all in and paid for. No special assessments, nor adverse tax situation. The area approximately 98% developed; 70% being owner-occupied, 30% rented. It is well located, being close to municipal golf course, Golden Hills playground and downtown shopping center. No flood or other hazards. Fog condition is average.

C-13. Topography, eastern portion, level and rolling. Western portion badly cut up with canyons. Residents white-collar, retired business men, skilled mechanics. Income range \$1500 to \$5000. A few better class Mexicans coming in to southern portion. Homes fairly well maintained and the average of improvements is from 15 to 25 years, mostly frame and frame-stucco with a cost range of from \$1500 to \$7500.

This area usually known as Brooklyn Heights, is approximately 85% developed; 80% owner-occupied, 18% tenant and 2% vacant. Transportation facilities and conveniences accessible, ample school facilities. This is one of the older areas of the city and there is an infiltration of small business, apartment houses and multiple dwellings. It is definitely declining from a residential standpoint. No flood or other hazards, light fog conditions.

C-14. This area is comparable to C-13 as to topography and residents. Improvements, for most part, one-story frame and stucco bungalows, although there are many small poorly planned homes, which lowers the grade. Residents for the most part are white-collar classes with an income range of from \$1200 to \$2400. No flood or other hazards, with only light fog conditions.

- C-14 (Cont) There is some influx of multiple residences and small apartment houses in the northern portion of the area. It is ideally located as to all conveniences including theatres, stores, transportation, etc.
- C-15 Topography level with a few shallow canyons. This area is only slightly lower than B-16 and in practically all respects similar to it. The homes are not quite so well integrated. Some of the residents are somewhat lower in social strata than in B-16. Homes not quite so well maintained and area not quite so desirable. However, area is favorably regarded and its classification in relation to B-16 would probably rate as high yellow, as against a low blue for B-16.
- C-16. This area is comparable to C-11 and C-15 in every respect. It is known as East San Diego. Business area extends all along El Cajon Boulevard and along University Avenue.
- C-17. This area is level and slightly rolling, with some canyons. The western portion of the area more desirable than the eastern. Restricted to whites and also building restrictions with minimum of \$2500. Cost range of construction \$2500 to \$3500. Range of income \$1000 to \$1800. Homes for the most part show fair pride of ownership and fairly well maintained. The predominating architectural design is Spanish stucco. No special assessments. The eastern portion is more or less comparable to the west portion with the exception that the homes are less pretentious in construction and do not conform to type as well and residents of same are of a somewhat lower social strata than western portion. In all other respects compares favorably to western portion. Area as a whole accessible to transportation, markets, schools, etc. Most of the streets graded, few paved. No flood or other hazards. Fog condition light.
- C-18. Topography level and small canyon. Residents for the most part white with average income not exceeding \$1500. Homes are not well integrated and no conformity as to style or design has been carried out in this area. No building restrictions. Average age of construction around 12 years, with average construction cost of about \$2500. This area does not have the desirable features of B-22, but in topography is comparable. Homes do not show the care and maintenance of those in any portion of B-22.
- C-19. This area compares in almost every respect with C-16 except in topography, which is level and deep canyons. Homes generally not quite so desirable as in C-16 and for that reason it would probably take a slightly lower classification than C-16.

C-20. This is a small subdivision. Topography slightly rolling. Streets not paved. Owing to heavy Mattoon assessments the area is very sparsely settled and probably should not have been graded at all, however, it is a slightly little area and would probably develop along favorable lines if heavy Mattoon assessments were not against the property.

C-21. This area lies along El Cajon Blvd. east of A-14 or the State College area. Sparsely built up with more or less attractive homes of approximately four to seven rooms, certain portions of the area, especially along El Cajon Blvd. are quite desirable. The eastern portion is in a Mattoon district, which fact has more or less retarded development. In the eastern portion the topography of the land is level and slightly rolling with a few canyons. Building for the most part is concentrated along El Cajon Avenue with a few small settlements north of El Cajon. Even in face of the Mattoon situation, the area is favorably regarded and has had some recent development. The residents are for the most part all white people, belonging to clerical group, mechanics, semi-professional and small-business men, with an income range from \$1500 to \$2000. The probable cost range of improvements will run from \$1500 to \$3500. Bus line runs along El Cajon Blvd. Very small portion of area is restricted as to building and for that reason there is no real uniformity as to architectural design. Certain portions of area are restricted by deed to a single family dwelling, with building restrictions of \$3000 minimum. This is a difficult area to classify as it is hard to say just what development will take place and what type of development in the immediate future. Were the Mattoon situation adjusted, the area would in all probability develop quite rapidly. However, El Cajon Blvd. has definitely declined from a residential standpoint as this street is being improved with small businesses. There is no flood or other hazards. Fog condition light for this whole area.

C-22. Topography high, hillside, rolling and canyons. This area of the Encanto district is more desirable from a home standpoint than D-10 in that it is higher and generally has more uniform and better type of improvements. Residents are of higher social strata with income range from \$1000 to \$2000. Typical homes in this area one story frame, 5 to 7 room, with few two-story homes. Before the Mattoon assessment was placed upon this area, it was the choice spot of the whole Encanto district. However, due to cheap price of lots, no real conformity as to design and type of improvements was carried out. Area is also spotted with small chicken ranches and other agricultural pursuits. High and slightly it commands a good marine view. A few of the streets are paved. All under Mattoon assessments. At present no development whatever, nor has there been for some years, due to the Mattoon assessments.

D-1. This area is known as the servants' quarters of La Jolla, being populated with the serving class of whites, negroes and Mexicans. While populated with this lower social strata, the area is considered good security for conservative loans. The area comprises approximately six blocks and is located in the northwest portion of La Jolla, within easy walking distance of the business center of La Jolla. This area is located in Acquisition and Improvement District No. 1, City of San Diego, Causeway (Mattoon Bond District). The homes are predominantly one-story frame cottages, ranging in age from 8 to 30 years and the probable cost of construction is from \$750 to \$2000. Homes show little pride of ownership. The particular area is set aside by common consent for the colored population. The majority of the streets are paved, with sidewalks and curbs. Street lighting adequate. There is located in this area, in addition to the residential homes, two lumber yards and one iceplant. The area is 95% developed; 55% rented, 40% home-owned.

D-2. This area constitutes what is known as "Old Town" and that describes it quite well. It is the oldest section of the city and many of the houses are more than fifty years old. Residents are of a nondescript type, comprising every element of the lower social strata. There is a certain glamour to this section on account of its age and associations. The widely known Ramona's Marriage Place with its Wishing Well is located in this area and is a great attraction to tourists. The area lies on a flat along the San Diego River which transverses it. A steep bluff bounds it on the east. Many of the houses have but little or no value and but few residents have incomes of more than \$1000. It would be an extremely hazardous area in which to make loans although there is some new construction in the northeast section. Transportation facilities are good and many of the streets are paved and lighted. There are no tax problems in this area.

D-3. Topography level and sloping, some canyons. Residents: laborers, factory workers, and fishermen. Income range \$750 to \$1800. There is some concentration of Italians in the area. Maintenance and pride of ownership is nil. Type of construction old style frame houses, cost-range \$1200 to \$3000. Average age: 25 years. No building restrictions. Approximately 80% developed; 30% owner-occupied; 65% rented, 1% vacant. There is an infiltration of industrial plants, small shops, stores, etc. scattered throughout the area. Grade school one-half mile. Transportation facilities, car and bus-line. 60% streets paved. No flood or other hazard. Fog condition average. No special assessments. No tax situation affects this area.

D-4.
(Cont)

This area is one of the oldest parts of the city, being inhabited by various types of residents running from Mexicans in some parts of the area to more or less all white in other parts. There is an influx of small industrial plants and businesses, apartment houses and other multiple dwellings, also many cheap rooming houses. The area is definitely hazardous. It slopes to the west and overlooks the city. It is close-in and from a cheap rental standpoint, to certain types of residents, is more or less in demand. It is a rather spotted area. Typical improvements are one and two story old style frame houses, many apartments, rooming houses, etc. There is no flood or other hazard. Fog condition average. Transportation, markets, churches, schools, etc. accessible to the area.

D-5.

Topography generally rough, with many canyons. However, some desirable spots. Residents, for the most part, workmen and laborers, with some clerks and other white-collar classes. Range of income \$900 to \$2500. In the middle southern portion a great many Mexicans with a definite trend of infiltration of this element. Homes are not well maintained and little pride of ownership shown. Average age of improvements is from 10 to 25 years. Cost range \$1000 to \$2500. Predominantly one-story frame and stucco. No building restrictions. Transportation facilities poor. This area, except in the southwestern portion is not developed, and not likely to be for a long time. Cemetery adjoins the southeast portion. Entire southern portion of the area is in a "Mattoon District". Street improvements only in southwestern portion. Area probably 20% developed; 40% owner-occupied; 55% rented and 5% vacant.

D-6.

Topography level, sloping to the west and south, north and east portions broken by canyons. North portion occupied by mixed races, colored, Mexican, lower salaried white race, laborers, etc. Range of income \$750 to \$1500. Racial concentration of colored fraternity. Homes show only slight degree of pride of ownership and on the average are negligently maintained. Typical construction one story frame. Average age 25 years. Cost range \$1450 to \$3000. Approximately 90% developed; 50% owner-occupied; 50% rented; no vacancies. Easily accessible to transportation, schools, markets, and other conveniences. Portion of this area in Mattoon District. No flood or other hazards. Fog condition average. All streets paved. Southern

D-6. portion compares in almost every instance with that of the north portion of
(Cont) D-6, with the exception of Mattoon assessments, which do not affect southern portion of this area. Southeastern portion is not as heavily populated as northern portion and some ground not so desirable as majority of the balance of the area.

D-7. This area known as East San Diego and Lexington Park. Topography level, toward the southern portion many canyons. Poorly integrated district of small homes, 3 to 5 rooms. No conformity as to architectural design. Average of improvements approximately 10 years, with cost-range of construction from \$1000 to \$2500. Lower salaried white-collar classes, naval personnel, laborers, etc. with income range of \$900 to \$1500. There is no concentration of any foreign element. However, many Mexicans scattered throughout the area. Northern part of the area more desirable than southern, account of transportation, city conveniences, etc. Also topography of land superior in the north to that in south. Area is very spotted - some blocks being fairly uniform and others poorly developed with all types of homes. No flood or other hazards. Fog condition light. Rentals lower than C-16. Most of the eastern portion of the area in Mattoon District.

D-8. Topography badly cut up by canyons. Residents low salaried classes white and Mexican. Homes poorly maintained. Typical improvements one-story shacks and small houses. Cost range \$600 to \$1500. Approximately 15% developed. Heavy Mattoon assessments in this area. No flood or other hazards. Average fog condition.

D-9. This area compares to D-8 in all respects. However, approximately 25% developed with residents have a range of income from \$900 to \$1500. Area poorly integrated. Typical construction one story small house, range of construction cost \$1000 to \$1500. In Mattoon District. No flood or other hazards. Light fog condition. Practically all houses in the area occupied, - 60% homeowners; balance tenants.

D-10. This area rolling, hilly, many canyons. Sparsely settled. The homes as a rule are small but no conformity whatever to type and show little pride of ownership. This is due to heavy Mattoon Assessment in most of the area, which has retarded the growth and development for several years. Residents lower salaried classes, mostly whites and Mexicans with small earning capacity. The land was originally subdivided and sold off in very cheap lots

D-10. and much of the area was used for small chicken and rabbit ranches, etc. The
(Cont) approach to the area is also detrimental to its future development as a good district. If the Mattoon situation did not exist in this area, it would be possible to pick out certain small districts that would probably take a higher rating than is herewith shown. However, the general attitude of local lending agencies is that the whole area is hazardous regardless of Mattoon assessments. No flood or other hazards. Fog condition very light, Portions of the area more or less remote from transportation and other conveniences, while other portions are fairly close to transportation, market, etc. The small town of Encanto having a small one-street business area of two or three blocks is also located herein. Soil is for the most part adobe.