Monthly Indicators

SAN FRANCISCO ASSOCIATION of REALTORS®

February 2015

There has been talk of abundant cold and snow this winter (unless you happen to live in California!). When weather patterns turn bad, like wicked bad, real estate industry pundits tend to go gloom, assuming that Americans hungry for homeownership are bothered by a little frozen precipitation. The nation will unfreeze, inventory is expected to rise and home sales are widely expected to increase. These are good times, indeed, and many of us now have an enchanting shared experience that we can walk uphill to school both ways.

New Listings were down 2.6 percent for single family homes and 21.1 percent for Condo/TIC/Coop properties. Pending Sales decreased 18.2 percent for single family homes and 14.7 percent for Condo/TIC/Coop properties.

The Median Sales Price was up 6.2 percent to $1,115,000 for single family homes and 17.4 percent to $1,100,000 for Condo/TIC/Coop properties. Months Supply of Inventory decreased 13.3 percent for single family units and 23.5 percent for Condo/TIC/Coop units.

In national financial news, rumors that Fannie Mae and Freddie Mac could one day be a thing of the past have people wondering about the future of the 30-year fixed-rate mortgage. But let's not sound the alarm just yet. A drastic change to lending's gold standard is certainly not on the immediate horizon. Meanwhile, Federal Reserve Chair Janet Yellen seems to have no immediate interest in raising interest rates for the first time since 2006. The economy remains stable, which should keep housing rolling through the short-named months.

Monthly Snapshot

+ 6.2%	+ 17.4%	+ 12.8%
One-Year Change in **Median Sales Price Single Family**	One-Year Change in **Median Sales Price Condo/TIC/Coop**	One-Year Change in **Median Sales Price All Property Types**

Residential real estate activity in San Francisco County (Districts 1-10), comprised of single-family properties, townhomes and condominiums. Percent changes are calculated using rounded figures.

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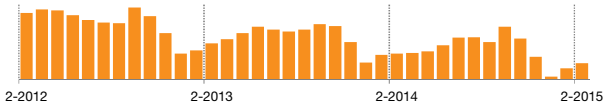
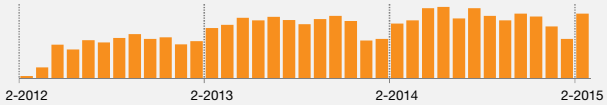
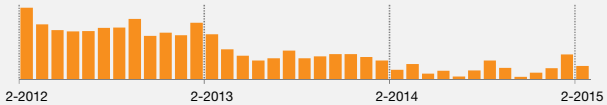
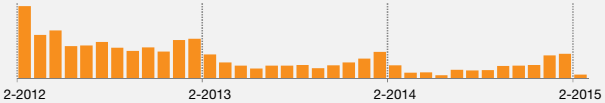
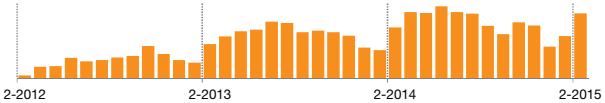
Single Family Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	2-2014	2-2015	Percent Change	YTD 2014	YTD 2015	Percent Change
New Listings		195	**190**	- 2.6%	397	**371**	- 6.5%
Pending Sales		165	**135**	- 18.2%	297	**246**	- 17.2%
Sold Listings		157	**125**	- 20.4%	290	**229**	- 21.0%
Median Sales Price		$1,050,000	**$1,115,000**	+ 6.2%	$960,000	**$1,087,500**	+ 13.3%
Avg. Sales Price		$1,462,472	**$1,501,175**	+ 2.6%	$1,359,905	**$1,409,380**	+ 3.6%
Days on Market		38	**27**	- 28.9%	39	**34**	- 12.8%
Active Listings		320	**262**	- 18.1%	--	--	--
% of Properties Sold Over List Price		75.8%	**82.4%**	+ 8.7%	71.0%	**74.7%**	+ 5.2%
% of List Price Received		110.2%	**114.9%**	+ 4.3%	109.0%	**111.7%**	+ 2.5%
Affordability Ratio		42	**44**	+ 4.8%	46	**45**	- 2.2%
Months Supply		1.5	**1.3**	- 13.3%	--	--	--

Condo/TIC/Coop Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	2-2014	2-2015	Percent Change	YTD 2014	YTD 2015	Percent Change
New Listings		304	**240**	- 21.1%	638	**484**	- 24.1%
Pending Sales		251	**214**	- 14.7%	434	**363**	- 16.4%
Sold Listings		222	**159**	- 28.4%	400	**316**	- 21.0%
Median Sales Price		$937,000	**$1,100,000**	+ 17.4%	$940,000	**$982,500**	+ 4.5%
Avg. Sales Price		$994,160	**$1,203,757**	+ 21.1%	$1,044,909	**$1,151,637**	+ 10.2%
Days on Market		38	**29**	- 23.7%	43	**39**	- 9.3%
Active Listings		486	**334**	- 31.3%	--	--	--
% of Properties Sold Over List Price		68.9%	**66.0%**	- 4.2%	57.9%	**62.3%**	+ 7.6%
% of List Price Received		106.2%	**108.1%**	+ 1.8%	104.8%	**106.5%**	+ 1.6%
Affordability Ratio		54	**52**	- 3.7%	54	**58**	+ 7.4%
Months Supply		1.7	**1.3**	- 23.5%	--	--	--

New Listings

A count of the properties that have been newly listed on the market in a given month.

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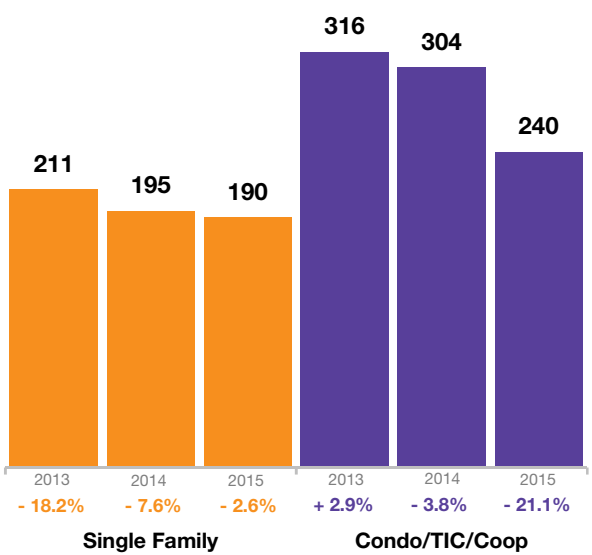
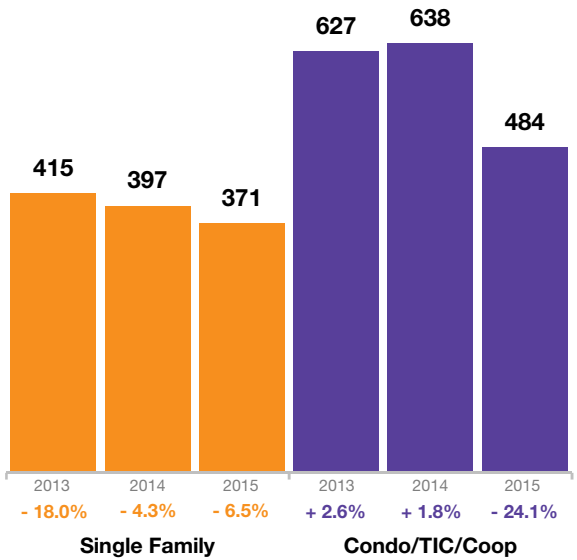
February

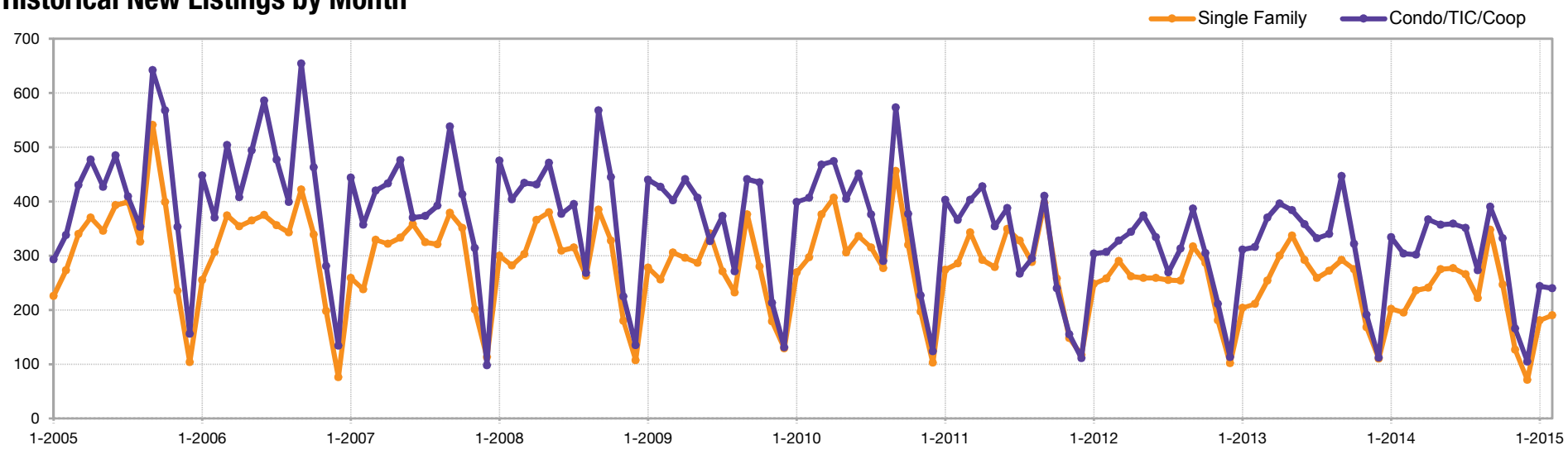


Year to Date



New Listings	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	236	-7.1%	302	-18.4%
Apr-2014	241	-19.7%	367	-7.3%
May-2014	275	-18.4%	357	-7.0%
Jun-2014	277	-5.1%	359	+0.3%
Jul-2014	266	+2.7%	351	+5.7%
Aug-2014	222	-18.4%	273	-19.7%
Sep-2014	348	+19.2%	390	-12.8%
Oct-2014	247	-10.2%	332	+3.1%
Nov-2014	127	-24.4%	166	-13.1%
Dec-2014	71	-35.5%	105	-6.3%
Jan-2015	181	-10.4%	244	-26.9%
Feb-2015	**190**	**-2.6%**	**240**	**-21.1%**
12-Month Avg	223	-9.3%	291	-10.4%

Historical New Listings by Month



Pending Sales

A count of the properties on which offers have been accepted in a given month.

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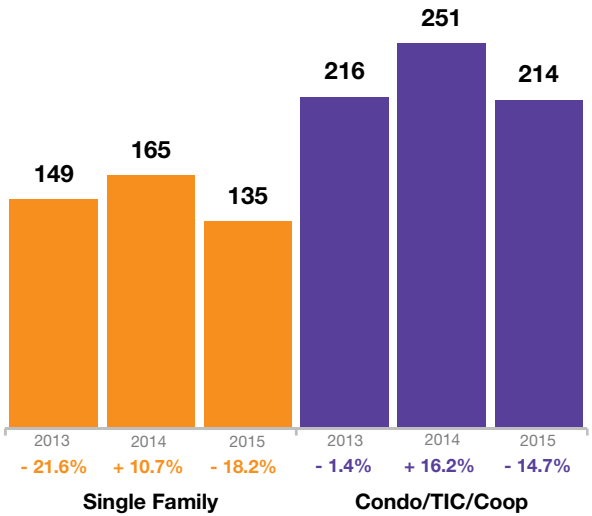
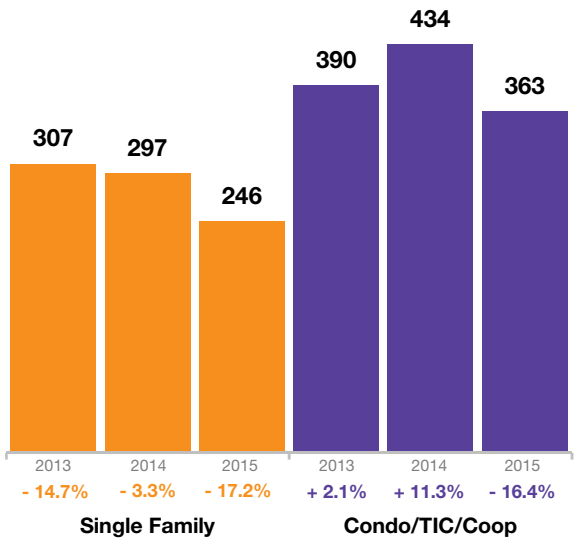
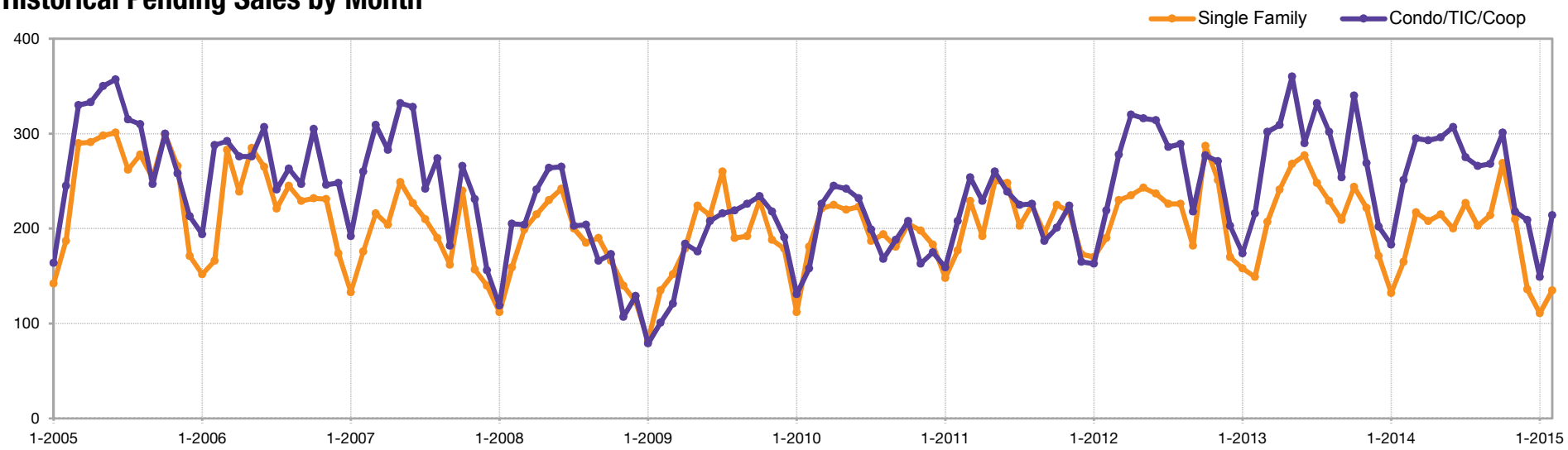


Year to Date



Pending Sales	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	217	+4.8%	295	-2.3%
Apr-2014	208	-13.7%	293	-5.2%
May-2014	215	-19.8%	296	-17.8%
Jun-2014	200	-27.8%	307	+5.9%
Jul-2014	227	-8.5%	275	-17.2%
Aug-2014	203	-11.4%	266	-11.9%
Sep-2014	214	+2.4%	268	+5.5%
Oct-2014	269	+10.2%	301	-11.5%
Nov-2014	210	-5.4%	218	-19.0%
Dec-2014	136	-20.5%	209	+3.5%
Jan-2015	111	-15.9%	149	-18.6%
Feb-2015	**135**	**-18.2%**	**214**	**-14.7%**
12-Month Avg	195	-10.3%	258	-8.9%

Historical Pending Sales by Month



Sold Listings

A count of the actual sales that closed in a given month.

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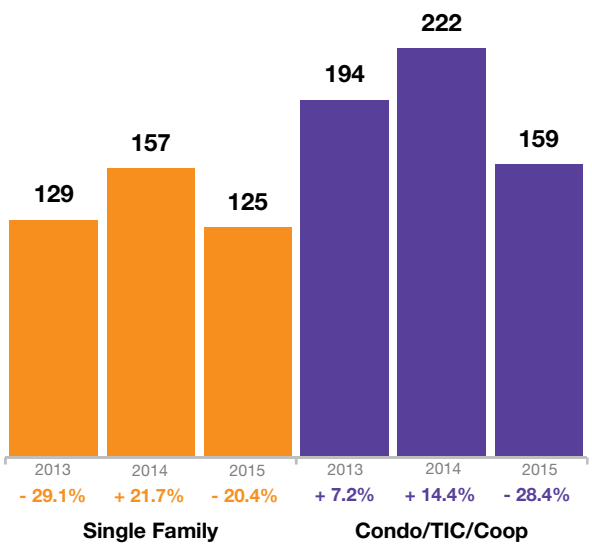
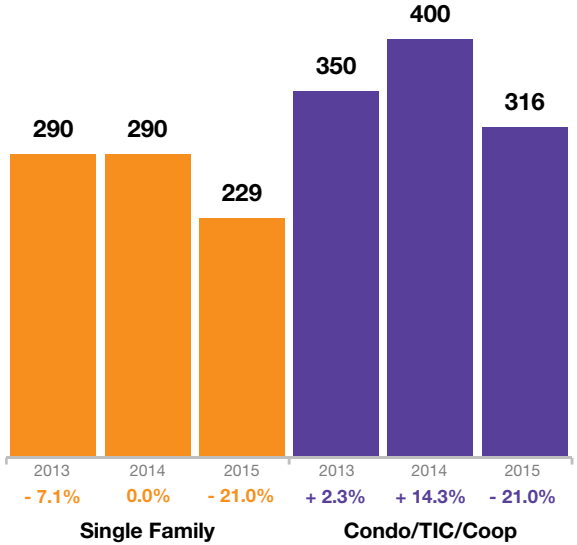
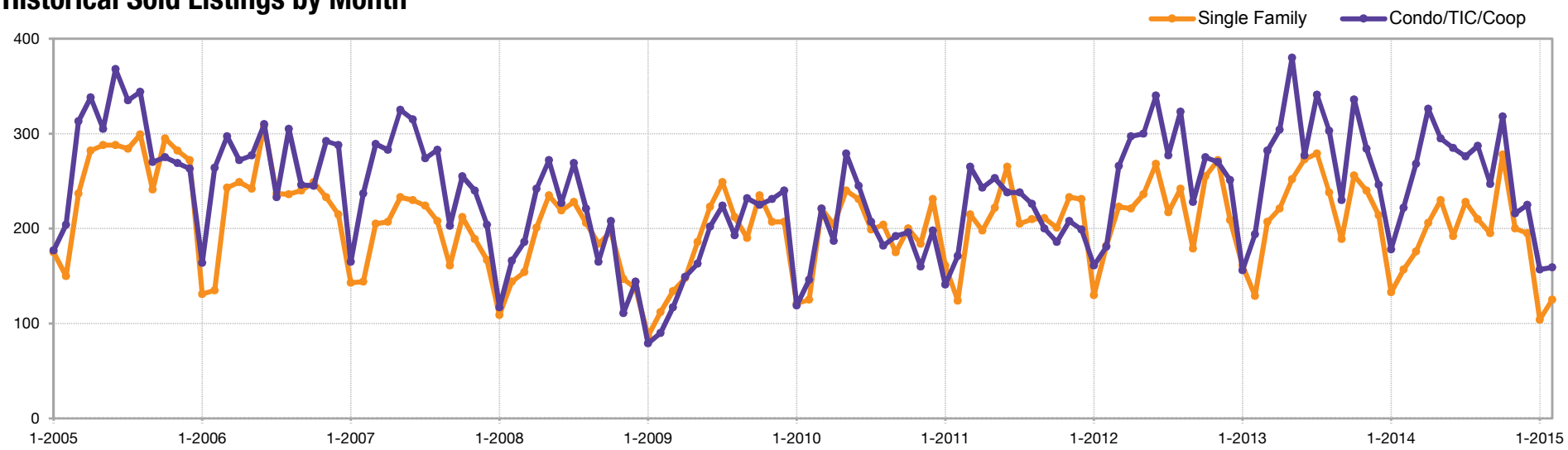


Year to Date



Sold Listings	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	176	-15.0%	268	-5.0%
Apr-2014	206	-6.8%	326	+7.2%
May-2014	230	-8.7%	295	-22.4%
Jun-2014	192	-29.7%	285	+2.9%
Jul-2014	228	-18.3%	276	-19.1%
Aug-2014	210	-11.8%	287	-5.3%
Sep-2014	195	+3.2%	247	+7.4%
Oct-2014	278	+8.6%	318	-5.4%
Nov-2014	200	-16.7%	216	-23.9%
Dec-2014	195	-8.9%	225	-8.5%
Jan-2015	104	-21.8%	157	-11.8%
Feb-2015	**125**	**-20.4%**	**159**	**-28.4%**
12-Month Avg	195	-12.0%	255	-9.6%

Historical Sold Listings by Month



Median Sales Price

Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.

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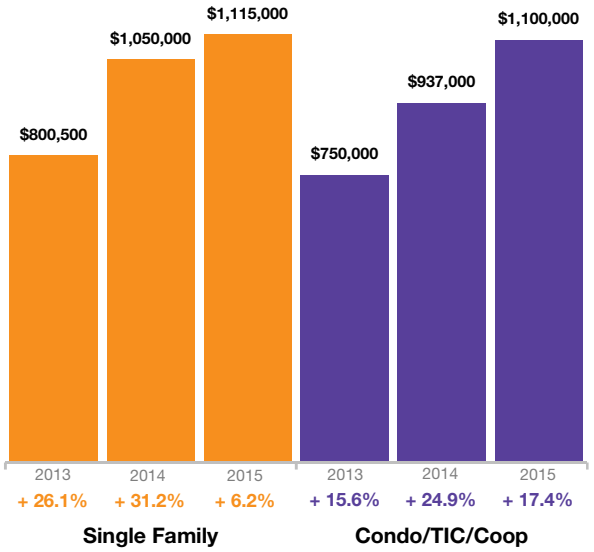
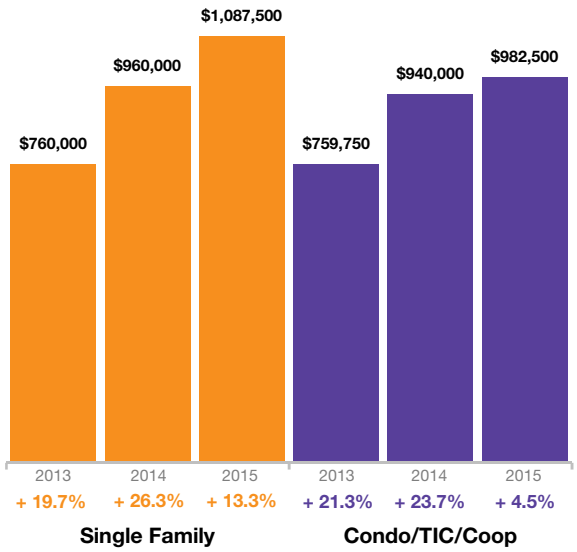


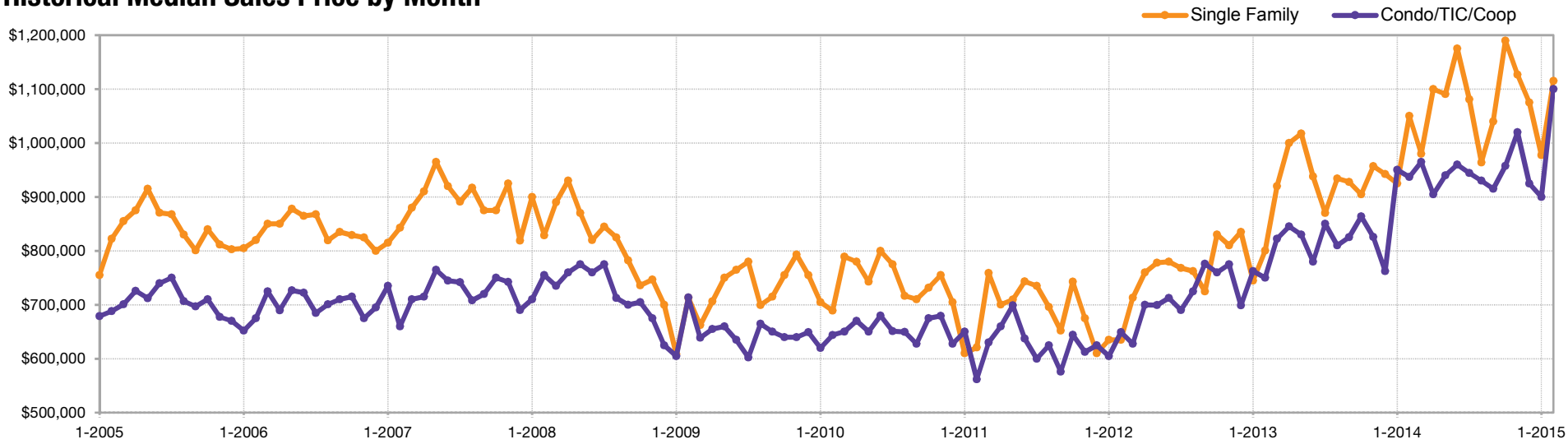
Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	$980,000	+6.5%	$965,000	+17.3%
Apr-2014	$1,100,000	+10.0%	$905,000	+7.1%
May-2014	$1,090,500	+7.2%	$940,000	+13.3%
Jun-2014	$1,175,000	+25.3%	$960,000	+23.1%
Jul-2014	$1,081,000	+24.3%	$944,500	+11.1%
Aug-2014	$964,000	+3.2%	$930,000	+14.8%
Sep-2014	$1,040,000	+12.1%	$915,000	+10.8%
Oct-2014	$1,190,000	+31.5%	$957,500	+10.8%
Nov-2014	$1,127,000	+17.8%	$1,020,000	+23.5%
Dec-2014	$1,075,000	+14.1%	$925,000	+21.3%
Jan-2015	$977,500	+5.7%	$900,000	-5.3%
Feb-2015	**$1,115,000**	**+6.2%**	**$1,100,000**	**+17.4%**
12-Month Avg*	$1,080,500	+15.8%	$950,000	+14.5%

* Median Sales Price for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

Historical Median Sales Price by Month



Average Sales Price

Average sales price for all closed sales, not accounting for seller concessions, in a given month.

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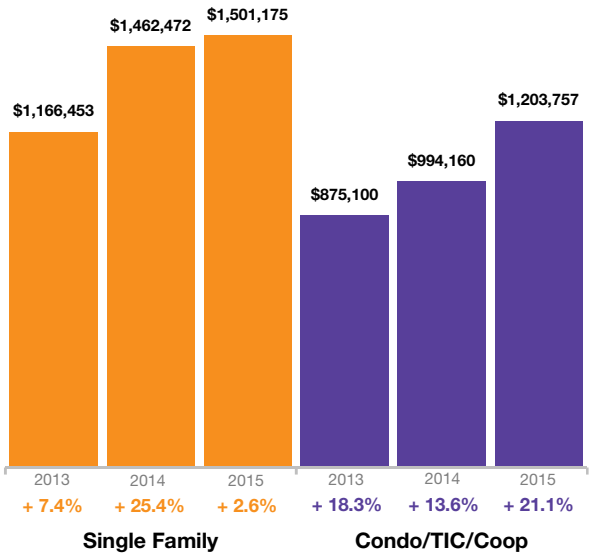
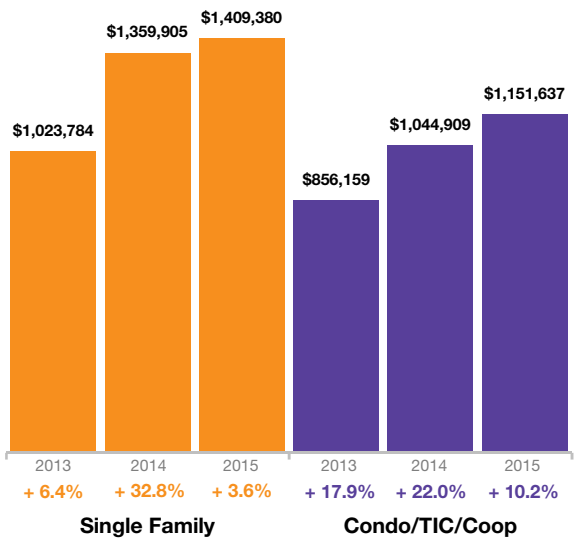


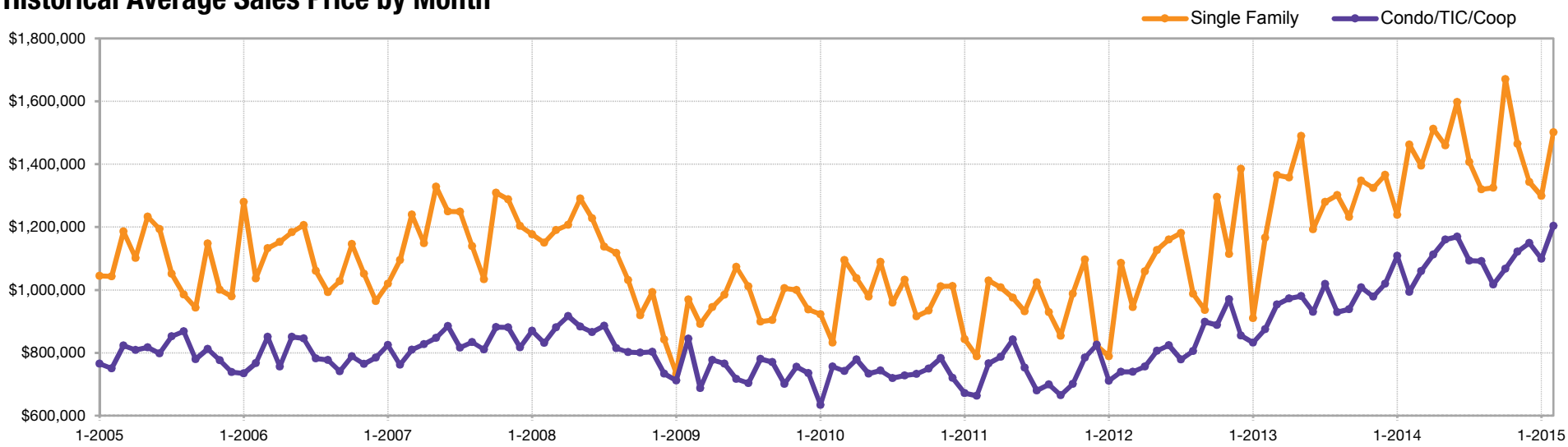
Year to Date



Avg. Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	$1,394,913	+2.2%	$1,059,955	+11.2%
Apr-2014	$1,512,204	+11.4%	$1,112,733	+14.3%
May-2014	$1,459,316	-2.1%	$1,160,115	+18.4%
Jun-2014	$1,597,260	+33.9%	$1,169,090	+25.7%
Jul-2014	$1,406,722	+9.9%	$1,093,443	+7.4%
Aug-2014	$1,320,038	+1.4%	$1,092,040	+17.5%
Sep-2014	$1,325,008	+7.5%	$1,017,337	+8.4%
Oct-2014	$1,670,076	+23.9%	$1,067,743	+5.9%
Nov-2014	$1,464,551	+10.6%	$1,122,146	+14.7%
Dec-2014	$1,343,423	-1.6%	$1,148,941	+12.6%
Jan-2015	$1,299,051	+4.9%	$1,098,853	-0.9%
Feb-2015	**$1,501,175**	**+2.6%**	**$1,203,757**	**+21.1%**
12-Month Avg*	$1,452,564	+9.3%	$1,109,214	+12.8%

* Avg. Sales Price for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

Historical Average Sales Price by Month



Days on Market Until Sale

Average number of days between when a property is listed and when an offer is accepted in a given month.

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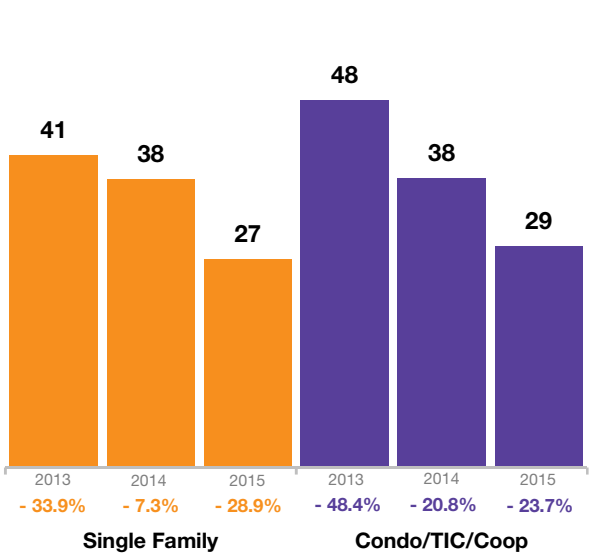
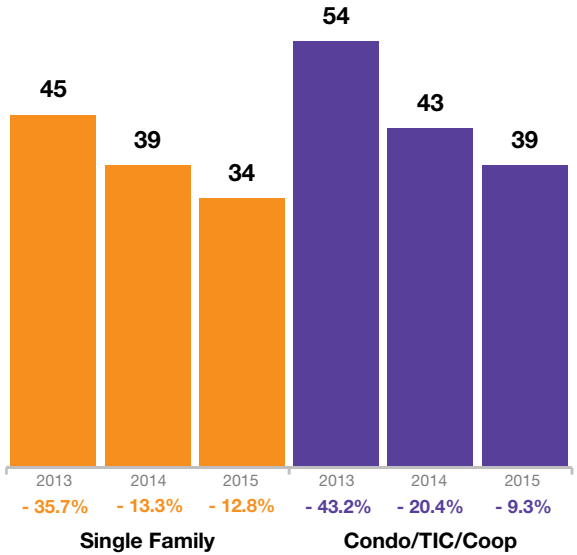


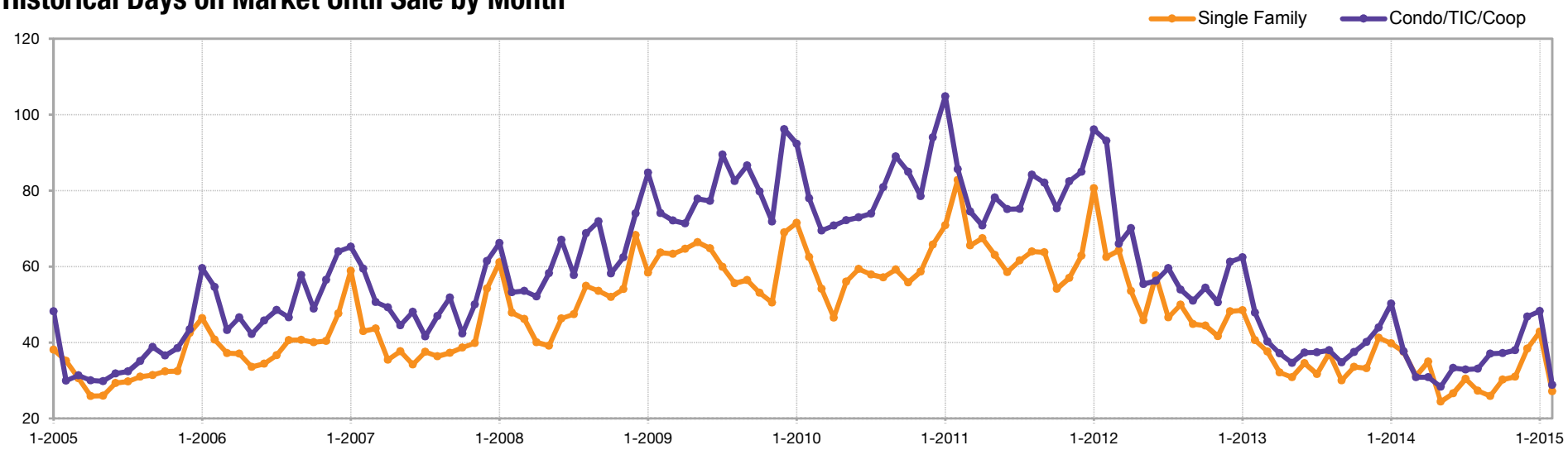
Year to Date



Days on Market	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	31	-18.4%	31	-22.5%
Apr-2014	35	+9.4%	31	-16.2%
May-2014	24	-22.6%	28	-20.0%
Jun-2014	27	-22.9%	33	-10.8%
Jul-2014	30	-6.3%	33	-10.8%
Aug-2014	27	-27.0%	33	-13.2%
Sep-2014	26	-13.3%	37	+5.7%
Oct-2014	30	-11.8%	37	0.0%
Nov-2014	31	-6.1%	38	-5.0%
Dec-2014	38	-7.3%	47	+6.8%
Jan-2015	43	+7.5%	48	-4.0%
Feb-2015	**27**	**-28.9%**	**29**	**-23.7%**
12-Month Avg*	30	-12.2%	35	-9.6%

* Days on Market for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month



Inventory of Active Listings

The number of properties available for sale in active status at the end of a given month.

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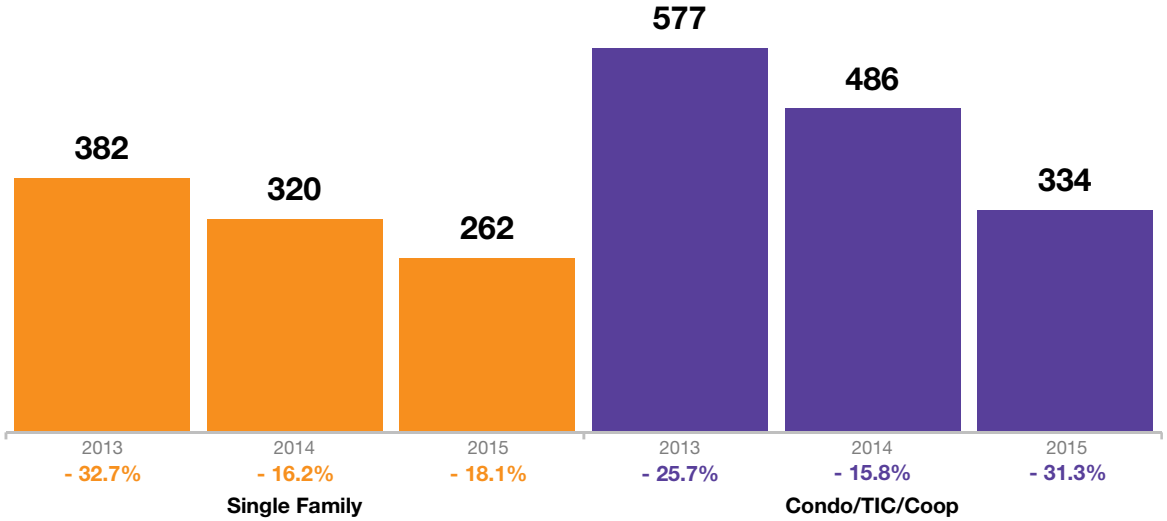
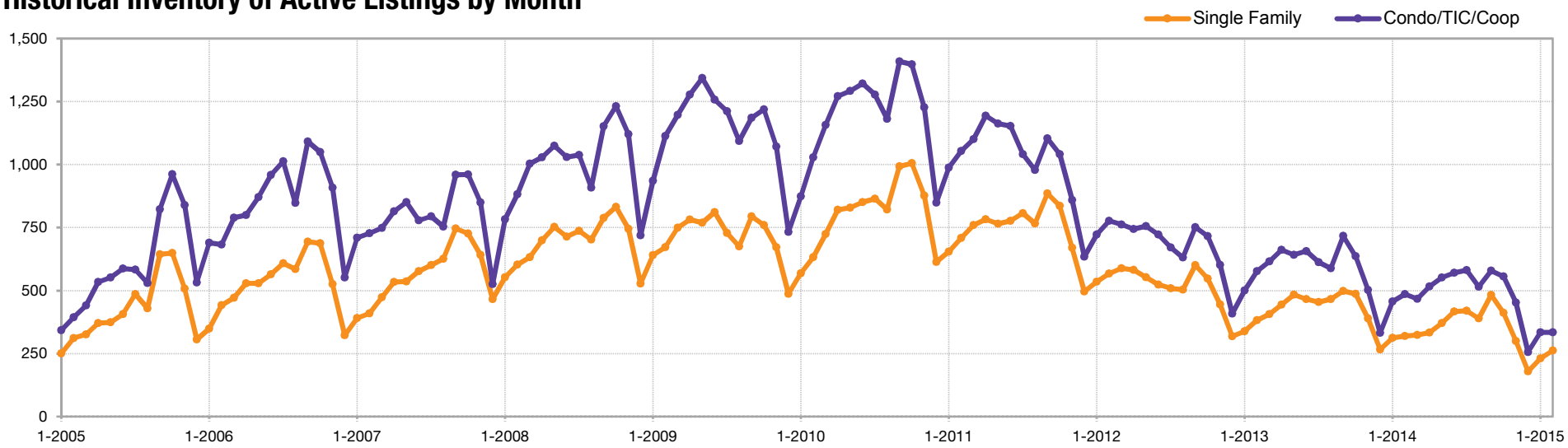
February



Active Listings	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	324	-20.4%	467	-24.2%
Apr-2014	333	-25.0%	516	-22.1%
May-2014	371	-23.3%	552	-14.0%
Jun-2014	417	-10.5%	571	-13.0%
Jul-2014	420	-7.7%	581	-5.1%
Aug-2014	390	-16.3%	515	-12.4%
Sep-2014	483	-3.2%	579	-19.2%
Oct-2014	412	-15.4%	556	-12.7%
Nov-2014	300	-23.1%	452	-10.1%
Dec-2014	180	-32.3%	256	-22.9%
Jan-2015	231	-26.0%	334	-26.9%
Feb-2015	**262**	**-18.1%**	**334**	**-31.3%**
12-Month Avg*	344	-17.5%	476	-17.3%

* Active Listings for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

Historical Inventory of Active Listings by Month



% of Properties Sold Over List Price

Percentage found when dividing the number of properties sold by properties sold over its original list price, not accounting for seller concessions.

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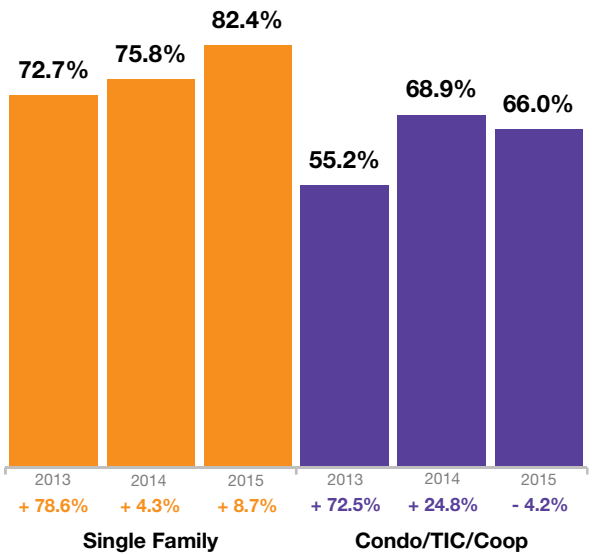
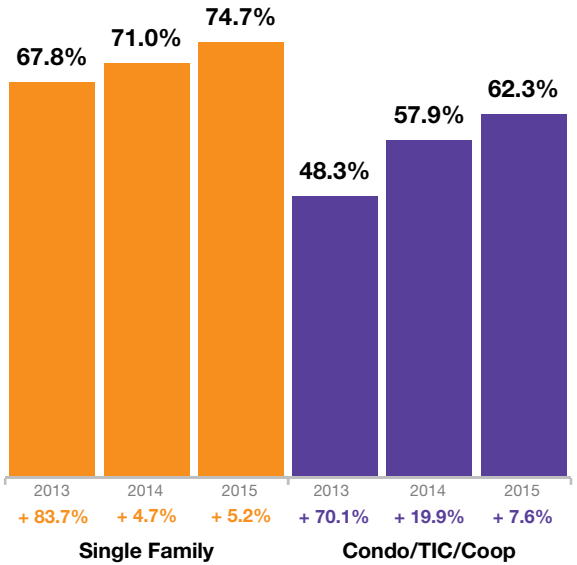
February



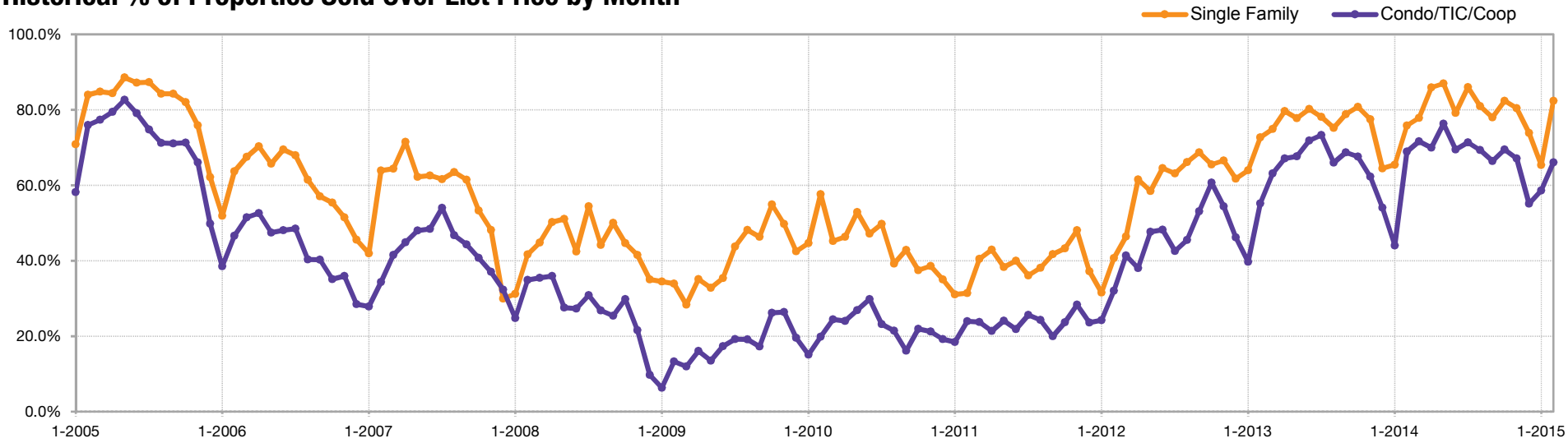
Year to Date



% of Properties Sold Over List Price	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	77.8%	+3.9%	71.6%	+13.5%
Apr-2014	85.9%	+7.9%	69.9%	+4.2%
May-2014	87.0%	+11.8%	76.3%	+12.9%
Jun-2014	79.2%	-1.2%	69.5%	-3.2%
Jul-2014	86.0%	+10.1%	71.4%	-2.6%
Aug-2014	81.0%	+7.7%	69.3%	+5.0%
Sep-2014	77.9%	-1.1%	66.4%	-3.3%
Oct-2014	82.4%	+2.0%	69.5%	+2.8%
Nov-2014	80.4%	+3.7%	67.1%	+7.7%
Dec-2014	73.8%	+14.4%	55.1%	+1.8%
Jan-2015	65.4%	0.0%	58.6%	+32.9%
Feb-2015	**82.4%**	**+8.7%**	**66.0%**	**-4.2%**
12-Month Avg	80.8%	+5.8%	68.3%	+4.4%

* % of Properties Sold Over List Price for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

Historical % of Properties Sold Over List Price by Month



% of List Price Received

Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

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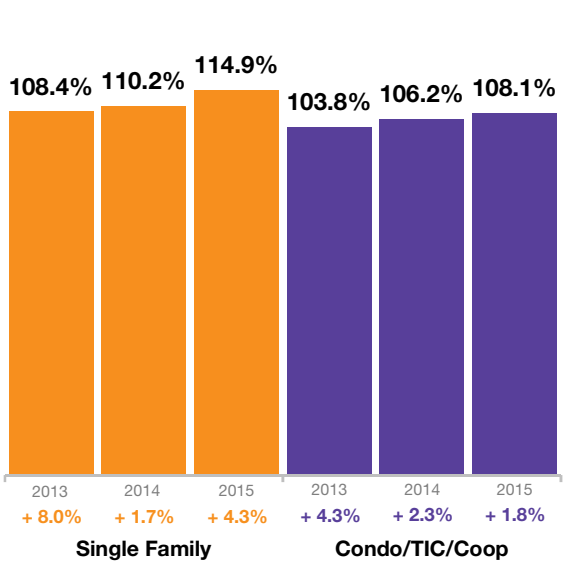
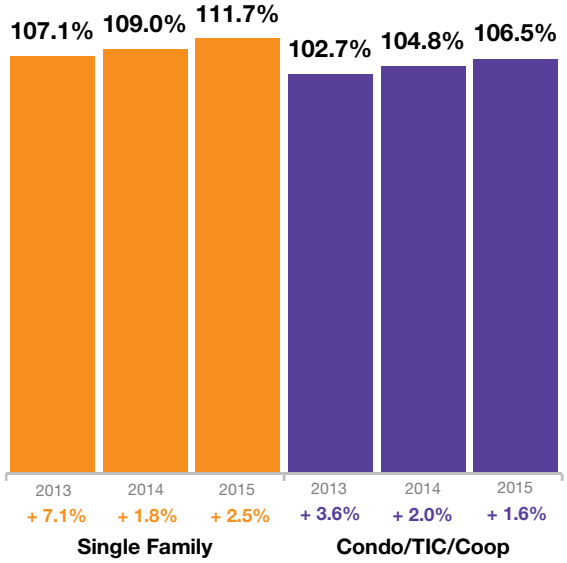


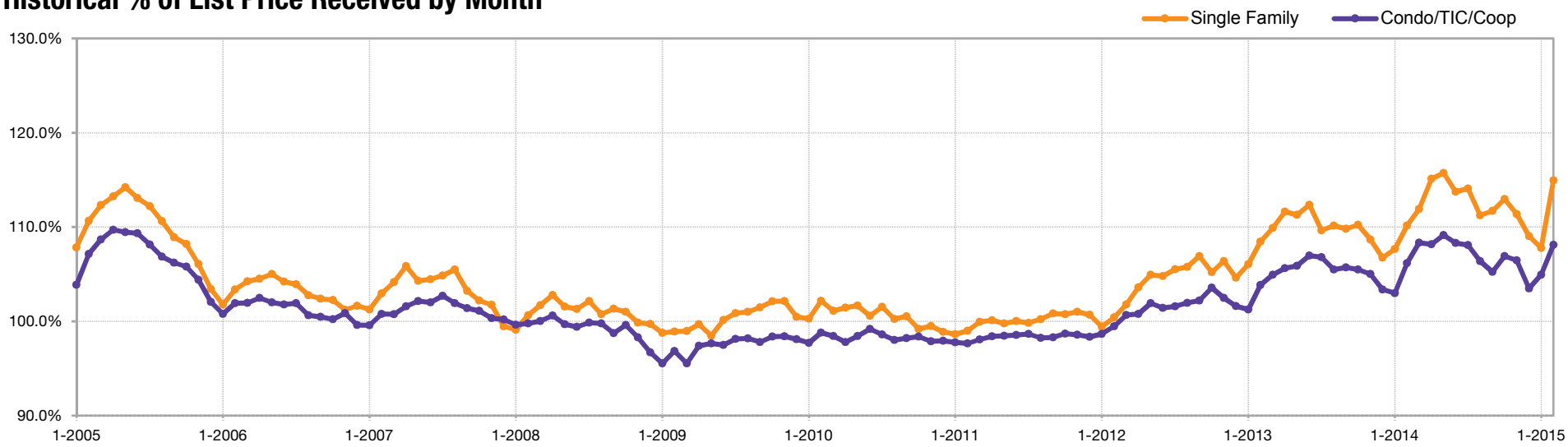
Year to Date



% of List Price Received	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	111.9%	+1.8%	108.3%	+3.2%
Apr-2014	115.1%	+3.1%	108.2%	+2.5%
May-2014	115.7%	+4.0%	109.1%	+3.0%
Jun-2014	113.8%	+1.2%	108.3%	+1.2%
Jul-2014	114.1%	+4.1%	108.1%	+1.2%
Aug-2014	111.2%	+1.0%	106.4%	+0.9%
Sep-2014	111.7%	+1.7%	105.3%	-0.4%
Oct-2014	113.0%	+2.5%	106.9%	+1.3%
Nov-2014	111.4%	+2.5%	106.5%	+1.4%
Dec-2014	109.0%	+2.1%	103.5%	+0.1%
Jan-2015	107.8%	+0.1%	105.0%	+1.9%
Feb-2015	**114.9%**	**+4.3%**	**108.1%**	**+1.8%**
12-Month Avg*	112.7%	+2.4%	107.1%	+1.5%

* % of List Price Received for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

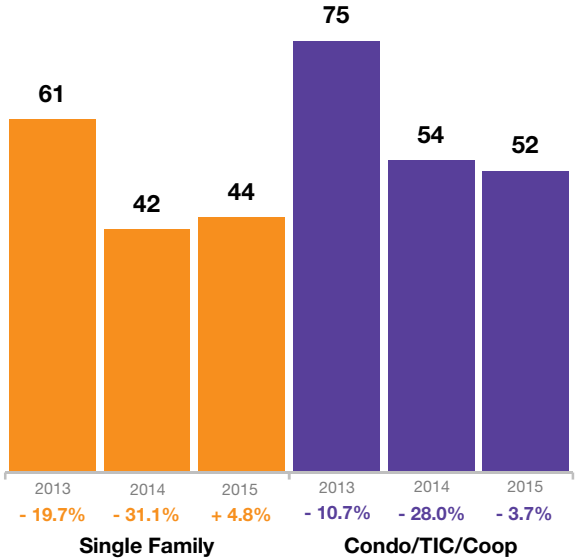
Historical % of List Price Received by Month



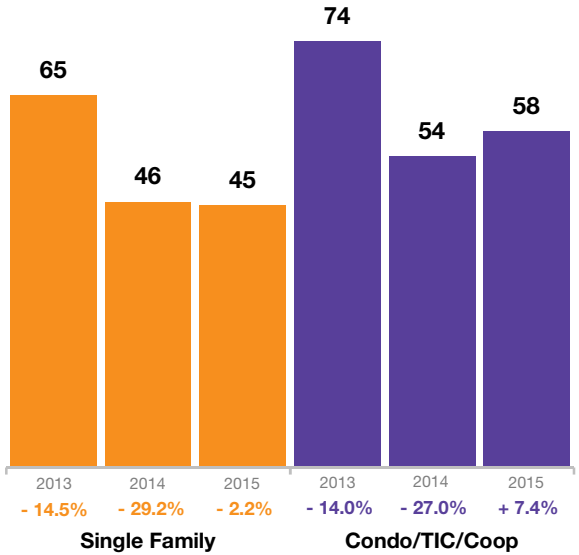
Housing Affordability Ratio

This index measures housing affordability for the region. An index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

February



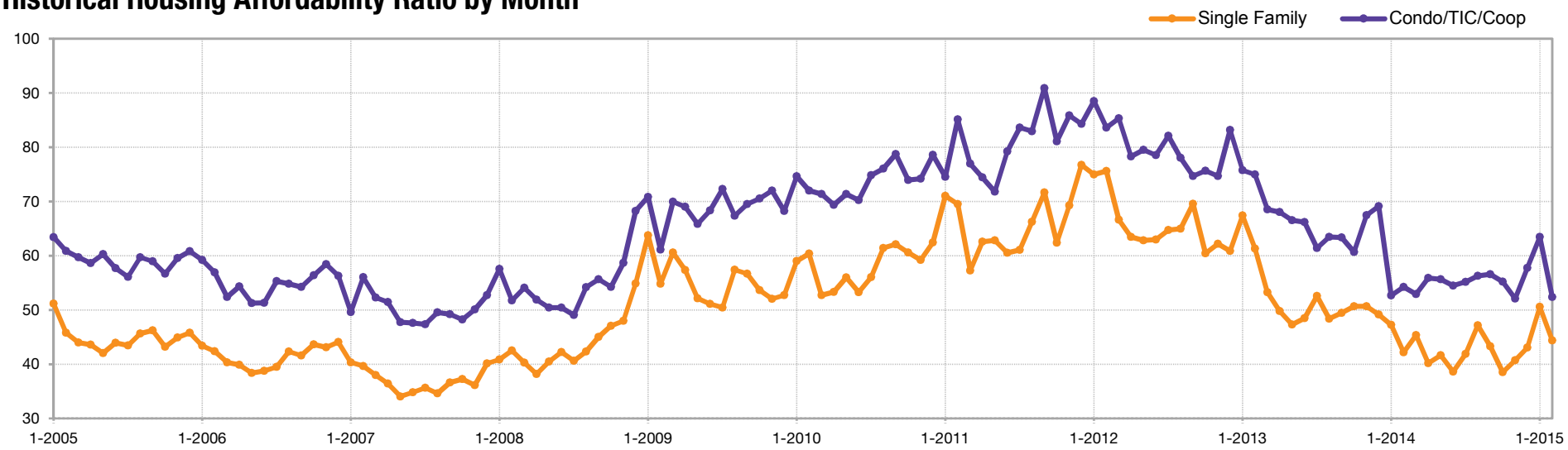
Year to Date



Affordability Ratio	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	45	-15.1%	53	-23.2%
Apr-2014	40	-20.0%	56	-17.6%
May-2014	42	-10.6%	56	-16.4%
Jun-2014	39	-18.8%	54	-18.2%
Jul-2014	42	-20.8%	55	-9.8%
Aug-2014	47	-2.1%	56	-11.1%
Sep-2014	43	-12.2%	57	-9.5%
Oct-2014	39	-23.5%	55	-9.8%
Nov-2014	41	-19.6%	52	-22.4%
Dec-2014	43	-12.2%	58	-15.9%
Jan-2015	51	+8.5%	63	+18.9%
Feb-2015	**44**	**+4.8%**	**52**	**-3.7%**
12-Month Avg*	43	-10.4%	49	-18.1%

* Affordability Ratio for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

Historical Housing Affordability Ratio by Month



Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.

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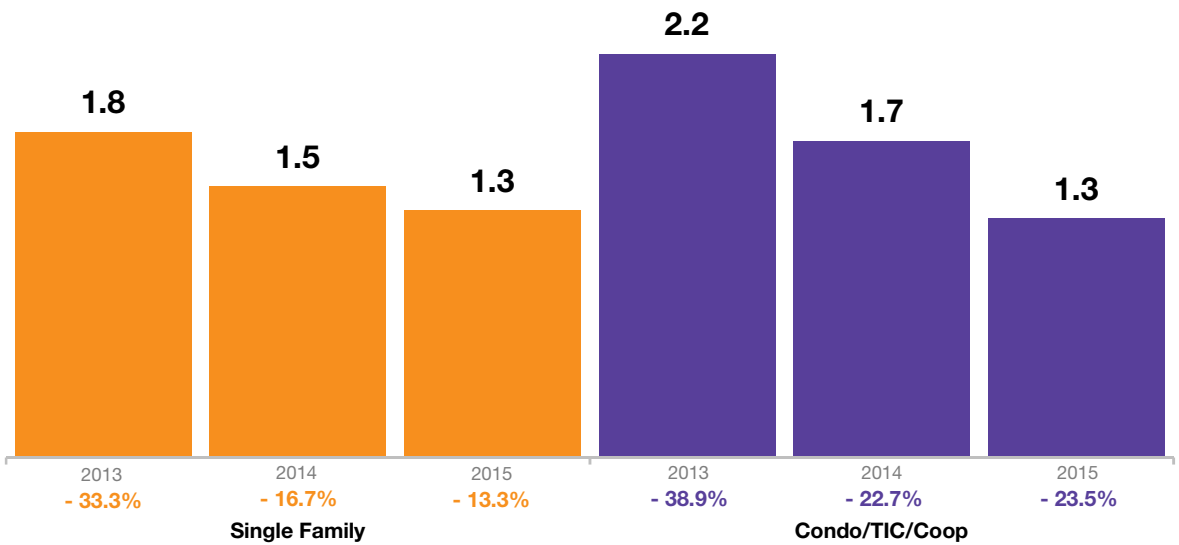
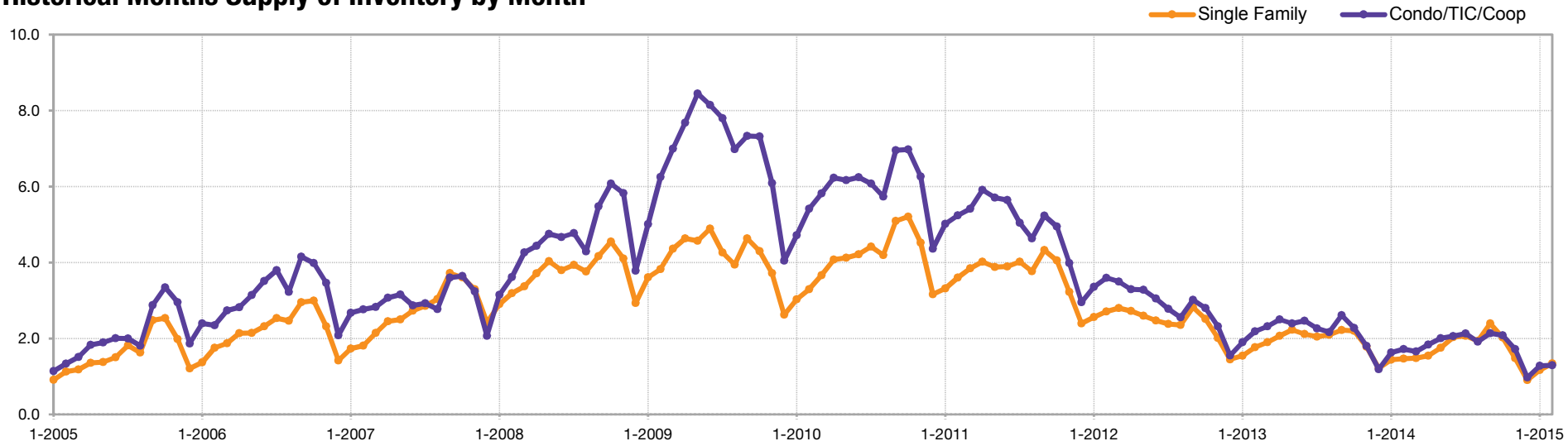


Months Supply	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Mar-2014	1.5	-21.1%	1.7	-26.1%
Apr-2014	1.5	-28.6%	1.8	-28.0%
May-2014	1.8	-18.2%	2.0	-16.7%
Jun-2014	2.0	-4.8%	2.1	-16.0%
Jul-2014	2.1	+5.0%	2.1	-8.7%
Aug-2014	1.9	-9.5%	1.9	-13.6%
Sep-2014	2.4	+9.1%	2.1	-19.2%
Oct-2014	2.0	-9.1%	2.1	-8.7%
Nov-2014	1.5	-16.7%	1.7	-5.6%
Dec-2014	0.9	-25.0%	1.0	-16.7%
Jan-2015	1.2	-14.3%	1.3	-18.8%
Feb-2015	**1.3**	**-13.3%**	**1.3**	**-23.5%**
12-Month Avg*	1.7	-11.7%	1.8	-16.8%

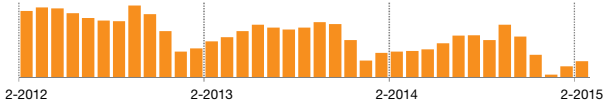
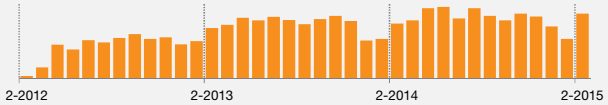
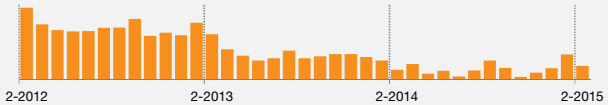
* Months Supply for all properties from March 2014 through February 2015. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



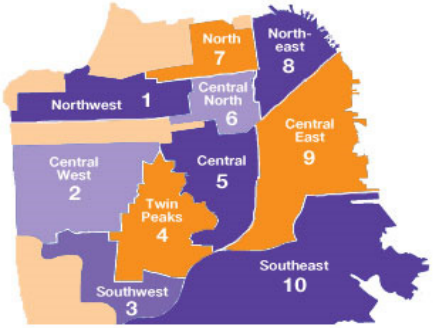
All Properties Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	2-2014	2-2015	Percent Change	YTD 2014	YTD 2015	Percent Change
New Listings		499	**430**	- 13.8%	1,035	**855**	- 17.4%
Pending Sales		416	**349**	- 16.1%	731	**609**	- 16.7%
Sold Listings		379	**284**	- 25.1%	690	**545**	- 21.0%
Median Sales Price		$975,000	**$1,100,000**	+ 12.8%	$950,000	**$1,015,000**	+ 6.8%
Avg. Sales Price		$1,188,157	**$1,334,663**	+ 12.3%	$1,177,491	**$1,259,937**	+ 7.0%
Days on Market		38	**28**	- 26.3%	41	**37**	- 9.8%
Active Listings		806	**596**	- 26.1%	--	--	--
% of Properties Sold Over List Price		71.8%	**73.2%**	+ 1.9%	63.4%	**67.5%**	+ 6.5%
% of List Price Received		107.8%	**111.1%**	+ 3.1%	106.5%	**108.7%**	+ 2.1%
Affordability Ratio		43	**43**	+ 0.8%	44	**46**	+ 5.6%
Months Supply		1.6	**1.3**	- 18.8%	--	--	--

Activity by District

Key metrics by report month for the districts of San Fransisco.



SF District 1: Northwest (Sea Cliff, Lake, Jordan Park / Laurel Heights, Outer Richmond, Central Richmond, Inner Richmond, Lone Mountain)

SF District 2: Central West (Outer Sunset, Central Sunset, Inner Sunset, Outer Parkside, Parkside, Inner Parkside, Golden Gate Heights)

SF District 3: Southwest (Pine Lake Park, Lake Shore, Merced Manor, Stonestown, Lakeside, Merced Heights, Ingleside, Ingleside Heights, Oceanview)

SF District 4: Twin Peaks W (Forest Hill (& Ext), W Portal, St Francis Wd, Balboa Terr, Mt Dav Manor, Ingleside Terr, Monterey Hts, Wstwd Pk & H'lnds, Shrwd Fst, Miraloma Pk, Dmnd Hts, Mdtwn Terr)

SF District 5: Central (Haight Ashbury, Cole Vly / Prnssus Hts, Clarndn Hts, Corona Hts, Twin Pks, Glen Pk, Noe Vly, Eureka Vly / Dolores Hts, Mission Dolores, Duboce Trngl, Buena Vista / Ashbury Hts)

SF District 6: Central North (Lower Pacific Heights, Anza Vista, Western Addition, North Panhandle, Alamo Square, Hayes Valley)

SF District 7: North (Marina, Cow Hollow, Presidio Heights, Pacific Heights)

SF District 8: Northeast (North Waterfront, North Beach, Russian Hill, Telegraph Hill, Nob Hill, Financial District / Barbary Coast, Downtown, Van Ness / Civic Center, Tenderloin)

SF District 9: Central East (Yerba Buena, South Beach, South of Market, Mission Bay, Inner Mission, Potrero Hill, Central Waterfront / Dogpatch, Bernal Heights)

SF District 10: Southeast (Outer Mission, Mission Terr, Excelsior, Portola, Bayview, Silver Terr, Hunters Pt, Candlestick Pt, Bayview Hts, Little Hollywood, Visitation Vly, Crocker Amazon)

		Active Listings			Sold Listings			Median Sales Price			Days on Market			Months Supply		
		2-2014	2-2015	+ / –	2-2014	2-2015	+ / –	2-2014	2-2015	+ / –	2-2014	2-2015	+ / –	2-2014	2-2015	+ / –
Single Family																
1	SF District 1	20	15	**-25.0%**	12	12	**0.0%**	$1,234,500	$1,585,000	**+28.4%**	19	21	**+10.5%**	1.1	0.8	**-27.3%**
2	SF District 2	49	34	**-30.6%**	18	17	**-5.6%**	$881,000	$1,100,000	**+24.9%**	40	22	**-45.0%**	1.2	1.0	**-16.7%**
3	SF District 3	27	13	**-51.9%**	15	5	**-66.7%**	$710,000	$750,000	**+5.6%**	48	23	**-52.1%**	1.7	0.9	**-47.1%**
4	SF District 4	30	35	**+16.7%**	20	19	**-5.0%**	$1,059,000	$1,228,000	**+16.0%**	25	31	**+24.0%**	1.1	1.4	**+27.3%**
5	SF District 5	36	34	**-5.6%**	26	17	**-34.6%**	$2,250,000	$1,915,000	**-14.9%**	24	31	**+29.2%**	1.2	1.3	**+8.3%**
6	SF District 6	3	6	**+100.0%**	9	1	**-88.9%**	$1,729,000	$1,450,000	**-16.1%**	57	0	**-100.0%**	0.7	2.0	**+185.7%**
7	SF District 7	25	20	**-20.0%**	6	5	**-16.7%**	$4,987,500	$5,995,000	**+20.2%**	24	25	**+4.2%**	2.2	2.2	**0.0%**
8	SF District 8	6	6	**0.0%**	4	1	**-75.0%**	$2,900,000	$2,500,000	**-13.8%**	10	16	**+60.0%**	2.8	3.0	**+7.1%**
9	SF District 9	30	25	**-16.7%**	18	23	**+27.8%**	$1,252,500	$1,335,000	**+6.6%**	45	19	**-57.8%**	1.3	1.3	**0.0%**
10	SF District 10	94	74	**-21.3%**	29	25	**-13.8%**	$630,000	$700,000	**+11.1%**	55	37	**-32.7%**	2.2	1.7	**-22.7%**
Condo/TIC/Coop																
1	SF District 1	26	11	**-57.7%**	9	9	**0.0%**	$1,010,850	$950,000	**-6.0%**	60	58	**-3.3%**	2.1	0.8	**-61.9%**
2	SF District 2	11	4	**-63.6%**	2	3	**+50.0%**	$810,000	$805,000	**-0.6%**	64	19	**-70.3%**	2.4	0.9	**-62.5%**
3	SF District 3	3	5	**+66.7%**	3	0	**-100.0%**	$410,000	$0	**-100.0%**	56	0	**-100.0%**	1.1	1.4	**+27.3%**
4	SF District 4	11	1	**-90.9%**	5	3	**-40.0%**	$599,000	$840,000	**+40.2%**	16	10	**-37.5%**	2.1	0.2	**-90.5%**
5	SF District 5	79	56	**-29.1%**	34	24	**-29.4%**	$1,149,500	$1,095,000	**-4.7%**	18	28	**+55.6%**	1.8	1.5	**-16.7%**
6	SF District 6	41	24	**-41.5%**	22	19	**-13.6%**	$707,500	$905,000	**+27.9%**	65	22	**-66.2%**	1.3	0.9	**-30.8%**
7	SF District 7	43	23	**-46.5%**	15	20	**+33.3%**	$1,365,000	$1,705,250	**+24.9%**	28	30	**+7.1%**	1.4	0.9	**-35.7%**
8	SF District 8	107	67	**-37.4%**	35	25	**-28.6%**	$910,000	$1,120,000	**+23.1%**	44	48	**+9.1%**	2.3	1.6	**-30.4%**
9	SF District 9	146	132	**-9.6%**	92	53	**-42.4%**	$967,500	$1,150,000	**+18.9%**	29	16	**-44.8%**	1.5	1.4	**-6.7%**
10	SF District 10	19	11	**-42.1%**	5	3	**-40.0%**	$442,000	$515,000	**+16.5%**	147	84	**-42.9%**	3.2	2.3	**-28.1%**