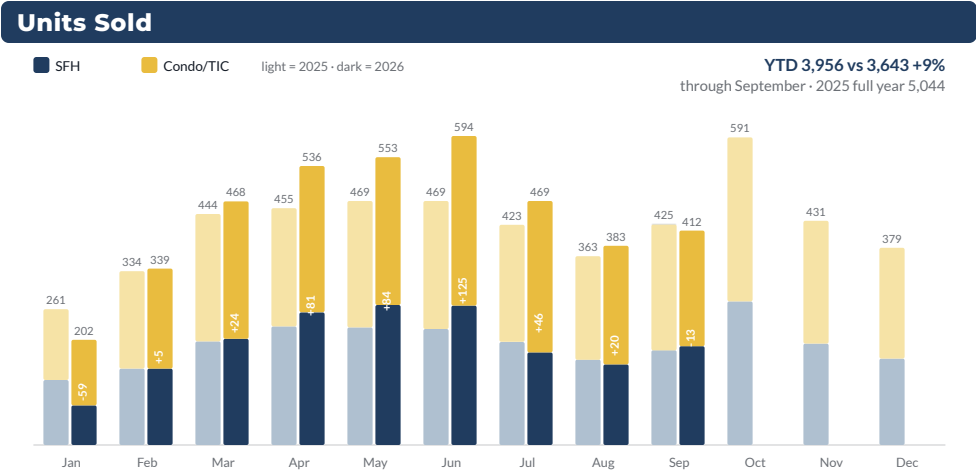


San Francisco Real Estate

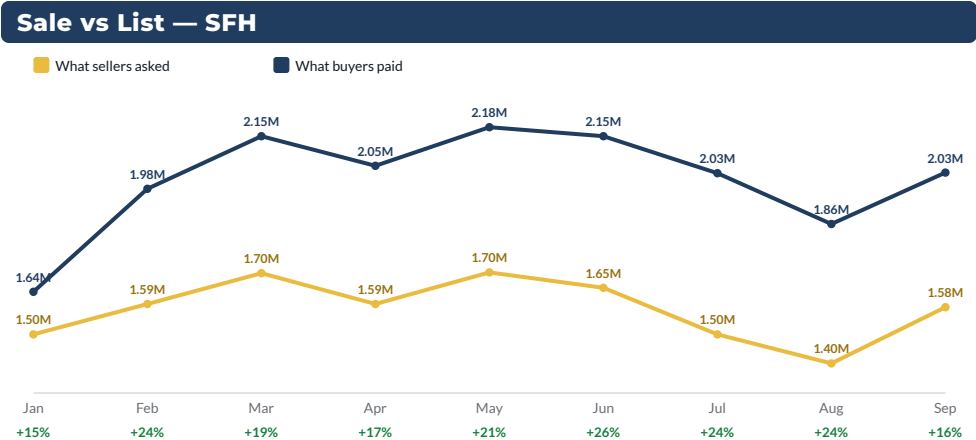
YTD through September 2026 vs 2025.

Chuck Heaver · Vanguard Properties
Closed sales, SFAR MLS · run October 15, 2026

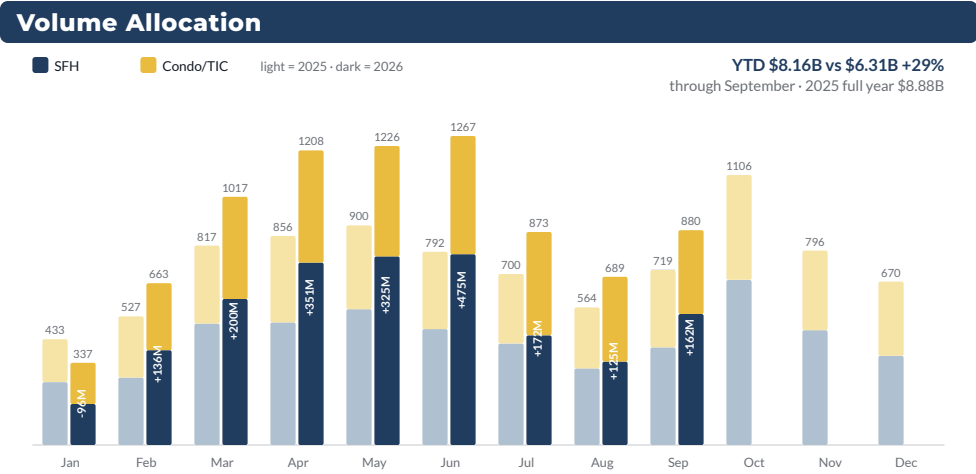
BY THE NUMBERS: '26 VS '25 YTD (SEPT 30, 2026)			
\$2.05M SFH Median Sale: +21%	\$1.27M Condo Median Sale: +16%	3,956 Total Units Sold — All: +9%	\$8.16B Total Sales Volume: +29%
12 SFH DOM: -1 day	15 Condo DOM: -14 days	122% SFH Sale Price vs List: +12 pts	101% Condo Sale Price vs List: +1 pt



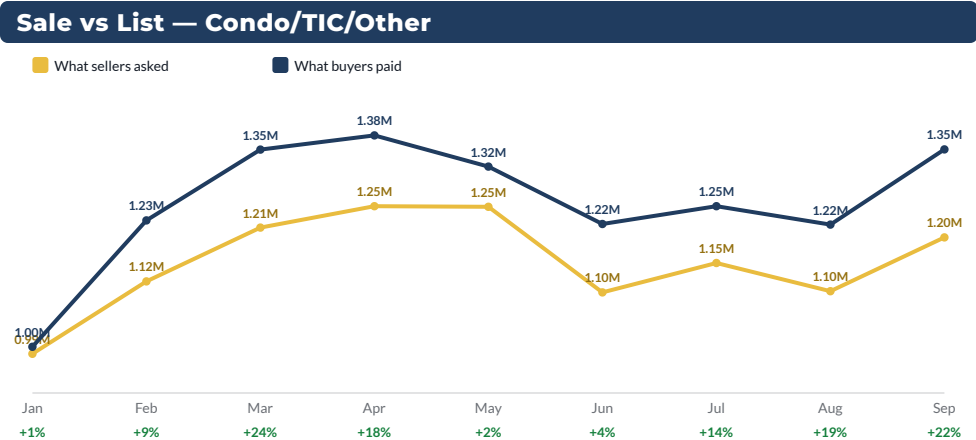
Light bars are last year, dark bars this year. 3,956 homes have sold, against 3,643 by this point last year.



Navy sits above yellow every month this year: buyers paid over asking all year. The figure under each month is the change from last year.



Millions of dollars a month. \$8.16B so far against \$6.31B — far more money on only +9% more sales.



Same story for Condo/TIC/Other, with a narrower gap — sellers ask about \$1.15M and get about \$1.25M.

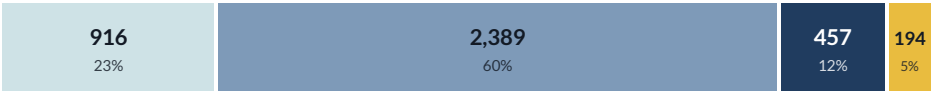
Detail — Allocation of Money

\$8.16B changed hands in 3,956 sales this year.

Chuck Heaver · Vanguard Properties
Closed sales, Jan 1 – September 30

Allocation by Tier

UNITS SOLD — ALL TYPES



MONEY SPENT



Under \$1M \$1-3M \$3-5M \$5M+

The top bar counts **units**, the bottom counts **dollars** — same four price ranges, completely different shapes. 916 units sold under \$1M and brought **\$666M**; just 194 sold over \$5M and brought **\$1.59B**.

Allocation by Type

UNITS SOLD



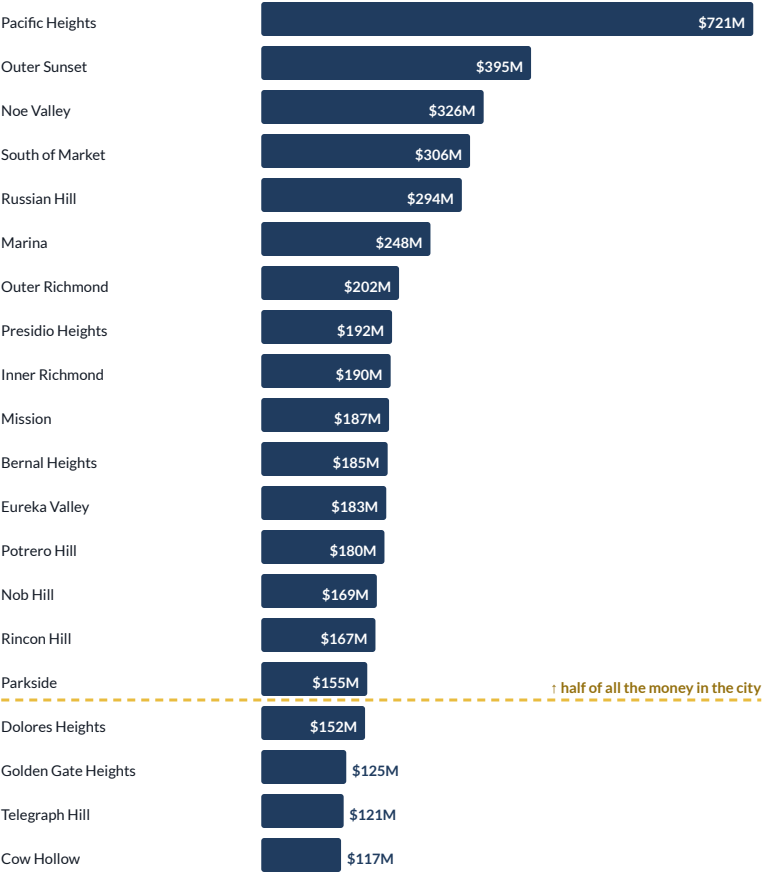
MONEY SPENT



SFH Condo/TIC/Other

More Condo/TIC/Other units change hands than SFH, yet SFH bring in more money.

Allocation by Neighborhood



Top twenty by dollars closed. Pacific Heights alone took **\$721M** — 9% of the city — on 5% of its sales.

The Cost of Ownership

The cost of money

Chuck Heaver · Vanguard Properties
Closed sales · Treasury & Freddie Mac

The Financed Buyer

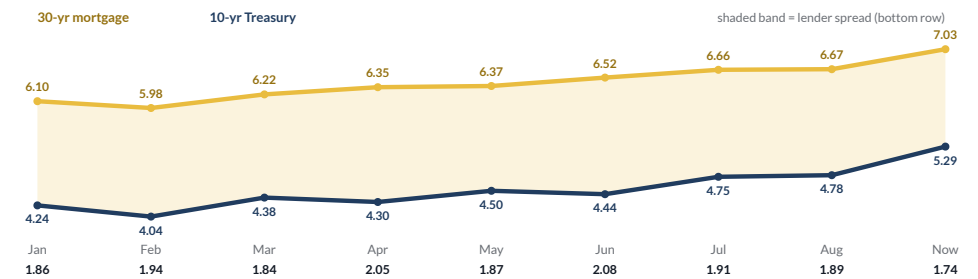
Watching Interest Rates

The Cost of Financing an Average Home

30-YR RATE	SFH MEDIAN	VS 6.10%	CONDO MEDIAN	VS 6.10%
6.10%	\$9,938	0	\$6,181	0
6.50%	\$10,366	+428	\$6,447	+266
7.03%	\$10,944	+1,006	\$6,807	+626
7.50%	\$11,467	+1,529	\$7,132	+951

Monthly payment on a typical \$2.05M SFH and \$1.27M Condo/TIC/Other with 20% down. January's 6.10% to today's 7.03% costs an SFH buyer \$1,006 more a month – \$12,069 a year – for the same house.

Home Loans Follow the Bond



Yellow is your home loan, navy is what the government pays. The gap between them barely moves, so the bond leads and your rate follows.

The Yield Curve Today



Lend longer, earn more – the line rises, as it should. When it tips the other way it is **inverted**, which has come before every U.S. recession since the 1970s. We are not there.

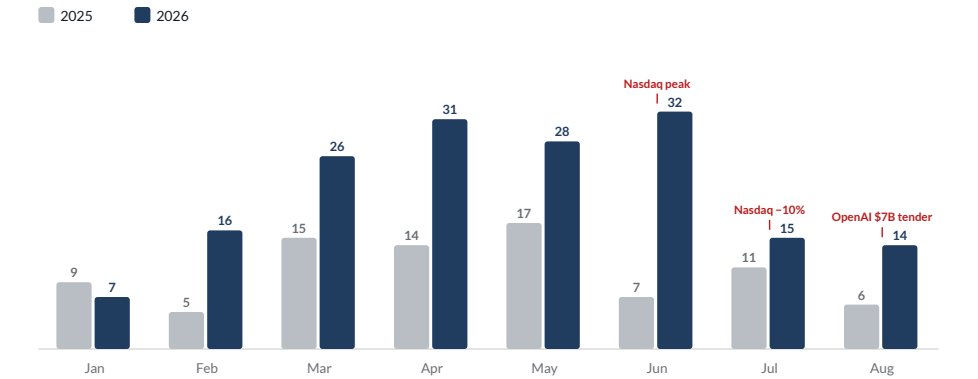
What moves the financed buyer

- The 10-year Treasury leads; home loans run about 1.7 points above it.
- Treasury under **4.5%** → loans in the low 6s → buyers come back.
- Treasury above **5%** → loans above 7% → fewer buyers qualify.
- Watch the bond, not the Fed.

The Cash Buyer

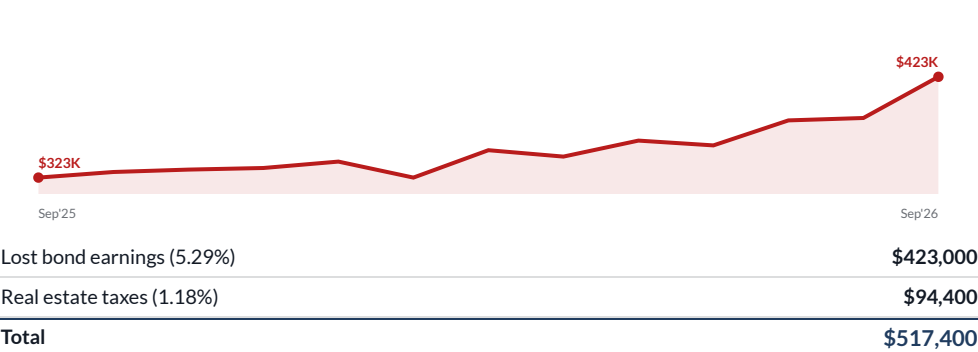
Watching Bond Yields

Over \$5M — Sales by Month, 2025 vs 2026



194 sales against 92 last year, +111%. Sales peaked at 32 in June and fell to 15 in July, the month the Nasdaq dropped 10%.

Annual Opportunity Cost of Owning an \$8M Home



Lost bond earnings (5.29%)	\$423,000
Real estate taxes (1.18%)	\$94,400
Total	\$517,400

What moves the cash buyer

- **1. Need** – a family that has outgrown the house buys this year, at whatever the market asks. Outranks the other two.
- **2. Liquidity** – can they get at the money: share sales, tender offers, IPOs.
- **3. Opportunity cost** – cash left in 10-year Treasuries earns **5.29%**, free of California tax.

The 10s

Year to date: Jan 1 – Sep 30, 2026

Chuck Heaver · Vanguard Properties

Neighborhood				SFH			\$/sf			Overbids (SFH)		
Neighborhood	SFH	Condo/TIC/O	VS 25	Address	Closed	% List	Neighborhood	Median \$/SF	Sales	Address	Closed	% List
1. Presidio Heights	\$8.16M	\$2.55M	+29%	1. 2830 Pacific Ave	\$27.50M	100%	1. Seacliff	\$1,939	19	1. 364 Day St	\$2.63M	293%
2. Pacific Heights	\$7.94M	\$1.66M	+13%	2. 2880 Vallejo St	\$26.50M	106%	2. Presidio Heights	\$1,663	30	2. 1956 Great Highway	\$3.50M	234%
3. Cow Hollow*	\$7.12M	\$1.90M	+47%	3. 2626 Larkin St	\$24.00M	100%	3. Cow Hollow	\$1,616	24	3. 287 Chenery St	\$2.50M	218%
4. Russian Hill	\$6.60M	\$1.62M	+199%	4. 2606 Jackson St	\$24.00M	107%	4. Marina	\$1,579	61	4. 885 Head St	\$2.31M	200%
5. Lake Street*	\$6.30M	\$2.19M	+85%	5. 2315 Broadway St	\$22.21M	89%	5. Noe Valley	\$1,535	98	5. 25 Claremont Blvd	\$2.00M	200%
6. Duboce Triangle*	\$6.21M	\$1.53M	+139%	6. 2709 Larkin St	\$20.36M	90%	6. St. Francis Wood	\$1,519	10	6. 627 Santiago St	\$2.00M	200%
7. Lower Haight*	\$6.10M	\$1.50M	+114%	7. 888 Francisco St	\$17.25M	100%	7. Ashbury Heights	\$1,510	15	7. 259 17th Ave	\$2.50M	197%
8. Alamo Square*	\$5.85M	\$962K	+29%	8. 2201 Baker St	\$17.10M	101%	8. Dolores Heights	\$1,491	45	8. 415 Fillmore St	\$6.10M	197%
9. Marina	\$5.62M	\$1.67M	+48%	9. 1266 Washington St	\$16.70M	100%	9. Eureka Valley	\$1,483	61	9. 3616 21st St	\$4.23M	193%
10. Parnassus Heights*	\$5.50M	\$957K	+76%	10. 2512 Union St	\$15.00M	189%	10. Laurel Heights / Jordan Park	\$1,429	12	10. 3906 23rd St	\$2.50M	193%
Zip Code				Condo/TIC/Other			Lowest \$/sf			Overbids - Condo/TIC/Other		
Zip	Area	Median	Sales	Address	Closed	% List	Neighborhood	Median \$/SF	Sales	Address	Closed	% List
1. 94123	Marina	\$2.57M	168	1. 488 Folsom St #5502	\$10.50M	100%	1. Hunters Point	\$598	27	1. 4 Lexington St	\$2.80M	189%
2. 94127	Miraloma Park	\$2.51M	144	2. 2500 Steiner St #3	\$9.90M	94%	2. Candlestick Point SRA	\$644	12	2. 195 Jersey St	\$1.79M	180%
3. 94118	Inner Richmond	\$2.46M	138	3. 488 Folsom St #5301	\$9.85M	98%	3. Little Hollywood*	\$662	3	3. 1416 47th Ave	\$878K	176%
4. 94121	Outer Richmond	\$2.26M	156	4. 1 Steuart Ln #801	\$9.10M	100%	4. Bayview	\$697	34	4. 2468 Broadway St	\$7.00M	175%
5. 94114	Eureka Valley	\$2.01M	285	5. 1750 Taylor St #1401	\$8.75M	98%	5. Bret Harte	\$698	11	5. 1472 18th Ave	\$2.30M	170%
6. 94122	Outer Sunset	\$1.95M	179	6. 212 Union St	\$8.50M	94%	6. Parkmerced*	\$734	4	6. 2946 Pierce St	\$6.70M	168%
7. 94131	Noe Valley	\$1.94M	201	7. 115 Telegraph Hill Blvd	\$8.10M	101%	7. Cathedral Hill	\$750	62	7. 527 Lincoln Way	\$1.95M	162%
8. 94116	Parkside	\$1.90M	195	8. 2190 Broadway St #PH	\$8.00M	107%	8. Visitacion Valley	\$750	28	8. 1125 Shrader St	\$2.25M	161%
9. 94115	Pacific Heights	\$1.86M	189	9. 2653 Union St	\$8.00M	145%	9. Chinatown*	\$765	2	9. 215 Arkansas St	\$1.60M	161%
10. 94117	Panhandle	\$1.80M	162	10. 192 Museum Way	\$8.00M	100%	10. Silver Terrace	\$767	19	10. 3881 20th St #3	\$2.83M	157%

By the Numbers

San Francisco real estate in figures most people never see — Jan 1 – September 30

Chuck Heaver · Vanguard Properties
Closed sales, SFAR MLS

\$29.9M

Avg Daily Sales Volume

\$8.16B over 273 days

Every 1h 39m

A property sold, around the clock

292

properties sold off-market

That is 7% of total 3,956 sales.

Friday

Most frequent Close Day, 26% of total

26%

sold within a week

259 of 3,956 (6.5%)

homes sold for 150% of list or more

786 went for 130%+

958

properties on a steep incline (15%+)

24% of 3,956 sales · ground slope at the address, USGS 10 m elevation

94114

highest volume ZIP

\$738M · Eureka Valley, Noe Valley, Dolores Heights

20%

sold below asking

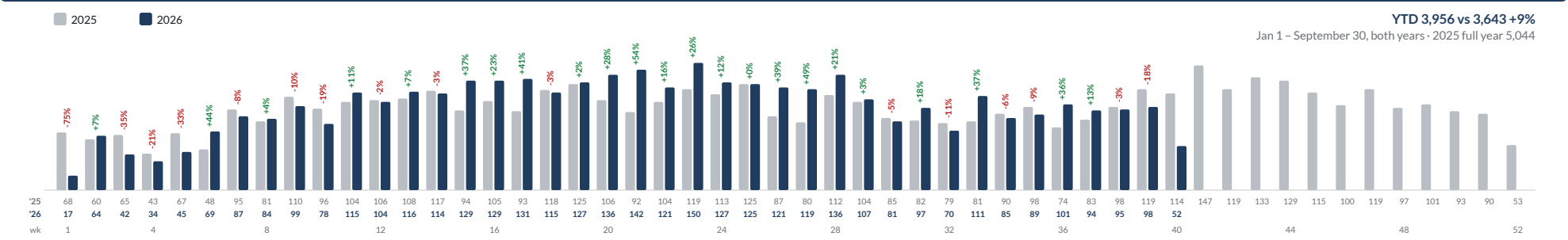
23

sales of \$10M or more

1,850 / 1,185

sq ft — the typical SFH, Condo/TIC/Other

Units Sold by Week — Every Week of Both Years



Grey bars after week 40 show where last year kept going — its busiest stretch was early October, which is what a full autumn looks like.

San Francisco Market Grid - SFH 1 of 2

Month: Sep 1 – Sep 30, 2026 vs Sep 2025 · Year to date: Jan 1 – Sep 30, 2026 vs same period 2025

Closed sales, SFAR MLS · run Oct 15, 2026

NEIGHBORHOOD	QTY SOLD				MEDIAN SALE PRICE				AVERAGE SALE PRICE				MEDIAN \$/SF				MEDIAN DOM				SOLD PRICE VS LIST %			
	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25
Alamo Square 6e	2	0	6	2	7.35M	—	5.85M	4.54M	7.35M	—	6.44M	4.54M	1,598	—	1,409	1,038	4	—	12	2	132	—	116	105
Anza Vista 6a	0	0	0	1	—	—	—	2.38M	—	—	—	2.38M	—	—	—	1,006	—	—	—	37	—	—	—	91
Aquatic Park / Ft. Mason 8e	0	0	0	2	—	—	—	3.99M	—	—	—	3.99M	—	—	—	1,208	—	—	—	4	—	—	—	98
Ashbury Heights 5e	1	0	9	9	2.50M	—	3.60M	3.20M	2.50M	—	4.69M	3.20M	2,427	—	1,832	1,404	15	—	11	1	143	—	122	111
Balboa Terrace 4a	1	0	9	9	4.71M	—	2.80M	2.27M	4.71M	—	3.02M	2.87M	1,202	—	1,136	1,054	8	—	11	9	110	—	128	114
Bayview 10a	2	3	27	35	1.29M	915K	1.00M	915K	1.29M	988K	1.09M	922K	654	568	698	616	21	24	15	28	140	101	110	105
Bernal Heights 9a	4	12	72	86	1.80M	1.73M	1.99M	1.73M	1.70M	1.73M	2.16M	1.83M	892	1,168	1,332	1,194	16	9	11	13	124	118	127	115
Bret Harte 10k	1	1	10	17	865K	985K	916K	985K	865K	985K	897K	961K	655	551	742	606	66	19	17	25	102	105	109	104
Buena Vista 5f	1	1	13	8	4.76M	3.23M	3.65M	3.04M	4.76M	3.23M	4.19M	2.99M	1,614	1,177	1,671	1,081	18	100	14	12	176	100	132	104
Castro 5k	1	0	3	2	4.34M	—	4.34M	2.28M	4.34M	—	4.06M	2.28M	1,835	—	1,675	1,127	0	—	0	8	124	—	118	117
Cathedral Hill 8f	0	1	0	2	—	830K	—	1.50M	—	830K	—	1.50M	—	811	—	980	—	9	—	38	—	104	—	101
Cayuga 10d	1	1	17	22	1.46M	1.35M	1.38M	1.19M	1.46M	1.35M	1.47M	1.19M	730	964	867	794	14	16	11	13	146	113	125	115
Clarendon Heights 5h	0	3	15	9	—	2.44M	2.00M	2.44M	—	2.83M	2.57M	2.60M	—	1,722	1,202	1,207	—	11	14	16	—	117	122	112
Cole Valley 5e	0	0	0	2	—	—	—	4.97M	—	—	—	4.97M	—	—	—	1,534	—	—	—	9	—	—	—	114
Corona Heights 5g	2	0	7	4	2.58M	—	2.70M	2.71M	2.58M	—	2.66M	2.92M	1,039	—	1,117	1,475	0	—	13	13	152	—	130	105
Cow Hollow 7d	1	2	9	11	7.12M	2.12M	7.12M	4.85M	7.12M	2.12M	7.94M	6.34M	2,153	835	2,153	1,609	5	36	13	19	120	104	118	100
Crocker Amazon 10b	2	3	29	26	1.37M	1.54M	1.29M	1.16M	1.37M	1.41M	1.30M	1.19M	931	712	866	793	32	13	12	20	124	120	122	113
Diamond Heights 4b	0	1	13	19	—	1.75M	3.35M	2.30M	—	1.75M	3.39M	2.33M	—	796	1,408	1,027	—	0	9	14	—	100	123	110
Dogpatch 9j	0	0	1	0	—	—	2.10M	—	—	—	2.10M	—	—	—	2,253	—	—	—	13	—	—	—	152	—
Dolores Heights 5k	3	2	21	25	3.17M	3.21M	3.75M	2.80M	3.54M	3.21M	4.29M	2.98M	1,747	1,694	1,915	1,230	13	7	11	15	139	139	137	109
Duboce Triangle 5j	1	0	4	1	6.78M	—	6.21M	2.60M	6.78M	—	5.48M	2.60M	357	—	1,394	740	463	—	12	53	97	—	117	84
Eureka Valley 5k	1	2	36	25	2.85M	4.85M	3.76M	2.31M	2.85M	4.85M	3.84M	2.58M	1,534	1,261	1,652	1,311	8	41	9	12	136	112	123	114
Excelsior 10c	6	6	69	67	1.41M	1.02M	1.19M	1.12M	1.48M	1.10M	1.31M	1.15M	979	656	885	795	12	15	12	13	123	111	119	113
Fairmount 5a	2	4	13	26	5.28M	2.67M	2.40M	2.28M	5.28M	2.84M	3.16M	2.96M	2,006	1,279	1,430	1,217	5	11	14	13	128	110	125	109
Forest Hill 4c	0	1	13	13	—	3.35M	3.35M	2.61M	—	3.35M	3.17M	2.99M	—	1,043	1,383	1,043	—	122	8	13	—	96	129	105
Forest Knolls 4d	0	0	5	6	—	—	2.15M	1.51M	—	—	2.22M	1.65M	—	—	956	924	—	—	17	12	—	—	126	111
Glen Park 5a	3	6	21	25	1.75M	2.27M	2.40M	2.25M	2.26M	2.30M	2.44M	2.15M	1,750	1,130	1,446	1,111	8	12	11	20	151	107	129	109
Golden Gate Heights 2a	1	6	47	53	3.41M	2.30M	2.20M	1.95M	3.41M	2.26M	2.45M	2.05M	1,714	1,124	1,267	1,037	7	14	11	13	155	117	134	119
Haight Ashbury 5b	0	0	3	1	—	—	3.90M	3.25M	—	—	3.91M	3.25M	—	—	1,608	1,304	—	—	12	28	—	—	117	96
Hayes Valley 6b	1	0	3	3	3.80M	—	2.80M	1.73M	3.80M	—	2.48M	2.04M	1,274	—	1,274	1,007	0	—	0	32	100	—	100	103
Holly Park 9a	3	4	16	19	1.93M	1.55M	1.82M	1.70M	1.93M	1.57M	1.65M	1.89M	1,178	1,217	1,177	1,124	10	12	12	12	146	121	125	116
Hunters Point 10j	0	0	4	6	—	—	982K	1.00M	—	—	1.09M	954K	—	—	620	656	—	—	46	36	—	—	106	103
Ingleside 3h	4	0	41	38	1.46M	—	1.43M	1.18M	1.56M	—	1.41M	1.22M	959	—	912	898	11	—	13	12	129	—	119	115
Ingleside Terraces 4e	0	2	10	17	—	1.76M	2.55M	2.24M	—	1.76M	2.65M	2.34M	—	1,006	1,058	874	—	28	12	13	—	108	128	106
Inner Richmond 1b	8	5	38	31	3.46M	2.83M	3.21M	2.55M	3.34M	2.64M	3.33M	2.59M	1,471	1,085	1,329	1,110	10	9	10	10	142	116	131	117
Inner Sunset 2f	1	0	9	13	3.50M	—	3.50M	2.62M	3.50M	—	3.71M	2.59M	1,561	—	1,305	1,080	13	—	11	8	160	—	127	117
Japantown 6f	1	1	7	3	2.15M	4.40M	4.50M	4.20M	2.15M	4.40M	3.83M	3.87M	1,533	1,530	1,533	1,530	11	6	17	9	123	116	116	109
Laguna Honda 4j	2	2	18	14	3.19M	2.28M	2.98M	2.33M	3.19M	2.28M	3.15M	2.33M	1,468	862	1,192	938	6	40	8	24	139	106	128	106
Lake Street 1d	0	1	7	3	—	6.70M	6.30M	3.40M	—	6.70M	5.80M	4.25M	—	1,803	1,429	1,315	—	9	9	16	—	105	124	110
Lakeshore 3a	0	0	8	5	—	—	1.86M	1.70M	—	—	1.98M	1.95M	—	—	1,174	869	—	—	12	12	—	—	119	111
Laurel Heights / Jordan Park 1c	0	0	7	10	—	—	3.42M	4.81M	—	—	3.86M	4.54M	—	—	1,498	1,331	—	—	5	13	—	—	125	100
Little Hollywood 10n	0	0	2	2	—	—	1.05M	1.19M	—	—	1.05M	1.19M	—	—	690	641	—	—	25	62	—	—	102	110
Lone Mountain 1g	3	1	9	14	1.76M	2.02M	2.60M	2.25M	1.81M	2.02M	2.66M	2.25M	801	980	1,294	1,121	12	7	10	16	108	113	118	109
Lower Haight 6b	2	1	3	3	6.48M	1.73M	6.10M	2.85M	6.48M	1.73M	4.98M	2.49M	1,681	796	1,673	796	10	91	12	91	170	94	166	96
Lower Pacific Heights 6f	0	1	9	8	—	3.30M	3.90M	3.25M	—	3.30M	3.71M	3.36M	—	1,307	1,295	1,587	—	1	8	6	—	114	114	110
Marina 7a	5	4	21	22	5.80M	4.35M	5.62M	3.80M	6.48M	5.16M	6.02M	4.69M	2,390	1,707	2,008	1,450	11	10	11	16	117	112	115	103
Merced Heights 3g	2	1	19	12	1.46M	1.24M	1.35M	1.26M	1.46M	1.24M	1.35M	1.25M	1,077	934	980	871	20	12	13	16	117	124	120	118

San Francisco Market Grid - SFH 2 of 2

Month: Sep 1 – Sep 30, 2026 vs Sep 2025 · Year to date: Jan 1 – Sep 30, 2026 vs same period 2025

Closed sales, SFAR MLS · run Oct 15, 2026

NEIGHBORHOOD	QTY SOLD				MEDIAN SALE PRICE				AVERAGE SALE PRICE				MEDIAN \$/SF				MEDIAN DOM				SOLD PRICE VS LIST %			
	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25
Merced Manor 3a	3	1	13	13	1.95M	1.33M	2.20M	1.94M	2.07M	1.33M	2.26M	2.00M	1,083	771	1,084	965	13	14	13	11	114	134	123	125
Midtown Terrace 4f	0	3	9	16	—	1.38M	2.03M	1.70M	—	1.51M	1.96M	1.78M	—	1,211	1,234	1,170	—	8	14	11	—	109	116	120
Mint Hill 6b	0	0	0	1	—	—	—	2.05M	—	—	—	2.05M	—	—	—	1,318	—	—	0	—	—	—	—	103
Miraloma Park 4h	3	3	35	36	1.65M	1.90M	2.00M	1.71M	1.81M	1.86M	2.06M	1.75M	1,583	1,098	1,214	1,056	6	17	10	12	129	109	129	116
Mission 9c	2	3	32	21	1.52M	1.09M	2.31M	1.61M	1.52M	1.31M	2.43M	1.80M	1,132	891	1,159	922	8	7	13	16	129	110	123	112
Mission Dolores 5m	0	1	2	5	—	3.67M	2.82M	3.50M	—	3.67M	2.82M	2.85M	—	1,066	1,397	1,178	—	10	0	11	—	108	132	123
Mission Terrace 10h	2	3	27	29	1.36M	950K	1.41M	1.20M	1.36M	979K	1.41M	1.15M	697	864	921	828	48	15	13	16	116	108	126	112
Monterey Heights 4m	1	0	14	3	4.22M	—	2.80M	1.91M	4.22M	—	3.16M	2.15M	1,063	—	1,184	1,122	12	—	9	64	121	—	116	111
Mt. Davidson Manor 4r	2	1	12	8	2.76M	2.31M	2.31M	2.21M	2.76M	2.31M	2.41M	2.18M	1,061	868	959	951	6	6	9	10	128	120	115	114
Nob Hill 8c	1	3	5	3	1.30M	4.38M	1.70M	4.38M	1.30M	3.45M	4.83M	3.45M	972	1,053	1,151	1,053	9	20	33	20	145	101	108	101
Noe Valley 5c	7	7	62	69	3.12M	4.22M	3.83M	2.85M	4.12M	4.39M	3.95M	3.11M	2,135	1,682	1,875	1,402	7	4	8	12	138	111	134	109
North Beach 8d	0	0	2	1	—	—	3.15M	1.38M	—	—	3.15M	1.38M	—	—	1,780	655	—	—	48	79	—	—	90	91
Oceanview 3j	8	0	33	25	1.43M	—	1.23M	1.20M	1.37M	—	1.26M	1.20M	978	—	918	758	13	—	13	14	121	—	110	108
Outer Mission 10d	3	5	19	17	1.20M	1.00M	1.20M	1.10M	1.30M	977K	1.23M	1.07M	819	722	804	722	18	44	13	28	114	102	115	101
Outer Richmond 1e	13	7	69	57	2.33M	1.83M	2.21M	1.85M	2.45M	1.99M	2.47M	1.93M	1,215	1,073	1,097	1,014	14	20	12	13	144	108	127	114
Outer Sunset 2e	20	22	192	185	1.81M	1.59M	1.86M	1.55M	1.82M	1.64M	1.99M	1.66M	1,289	1,082	1,196	1,079	10	12	12	12	131	126	132	122
Pacific Heights 7b	6	4	42	35	7.66M	4.78M	7.94M	7.00M	6.85M	4.81M	9.39M	7.60M	1,908	1,540	1,928	1,611	8	27	10	13	103	107	108	99
Panhandle 6f	0	1	0	5	—	2.15M	—	2.77M	—	2.15M	—	3.21M	—	935	—	1,023	—	183	—	56	—	98	—	101
Parkmerced 3d	0	0	1	2	—	—	1.71M	1.65M	—	—	1.71M	1.65M	—	—	831	805	—	—	13	94	—	—	101	99
Parkside 2d	11	3	76	68	2.08M	2.44M	1.92M	1.70M	2.12M	2.23M	2.02M	1.77M	989	853	1,101	984	13	6	12	13	137	128	137	118
Parnassus Heights 5e	0	1	1	11	—	3.60M	5.50M	3.12M	—	3.60M	5.50M	3.13M	—	2,169	2,275	1,380	—	8	9	11	—	109	190	118
Peralta Heights 9a	1	4	17	28	850K	1.63M	2.42M	1.55M	850K	1.76M	2.20M	1.66M	607	854	1,125	870	110	6	14	22	106	109	121	109
Portola 10f	6	7	50	34	1.28M	1.13M	1.25M	1.09M	1.39M	1.16M	1.25M	1.13M	935	711	836	806	13	12	13	13	128	113	116	110
Potrero Hill 9e	2	1	31	27	3.08M	3.90M	2.80M	1.65M	3.08M	3.90M	2.85M	1.92M	1,445	1,428	1,485	1,104	14	14	12	16	144	140	127	111
Presidio Heights 7c	1	2	16	10	14.70M	4.15M	8.16M	6.32M	14.70M	4.15M	9.01M	8.05M	2,811	1,134	1,799	1,541	15	14	8	9	134	119	113	106
Presidio Terrace 1d	1	1	5	4	2.30M	5.00M	3.75M	5.51M	2.30M	5.00M	6.41M	5.37M	1,250	1,334	1,256	1,646	10	11	10	12	116	116	110	109
Russian Hill 8e	1	0	13	7	7.75M	—	6.60M	2.21M	7.75M	—	8.79M	3.73M	2,791	—	1,929	1,249	8	—	9	58	114	—	106	99
Seacliff 1f	1	0	18	12	4.78M	—	5.17M	4.03M	4.78M	—	5.72M	5.34M	1,939	—	1,954	1,332	11	—	7	15	119	—	117	108
Sherwood Forest 4p	1	2	12	16	2.08M	2.01M	2.60M	2.00M	2.08M	2.01M	2.88M	2.23M	1,103	1,340	924	1,095	9	10	13	14	123	130	117	114
Silver Terrace 10g	1	5	19	37	925K	1.00M	1.06M	930K	925K	991K	1.08M	986K	804	685	804	651	7	31	12	31	116	117	115	108
South of Market 9f	0	0	2	0	—	—	2.23M	—	—	—	2.23M	—	—	—	574	—	—	—	42	—	—	—	97	—
St. Francis Wood 4g	1	0	10	5	6.61M	—	4.29M	4.05M	6.61M	—	4.67M	4.11M	2,261	—	1,519	1,357	13	—	12	10	147	—	120	109
St. Marys Park 9a	3	0	13	6	2.20M	—	1.70M	1.85M	2.05M	—	1.82M	1.88M	569	—	935	855	14	—	14	26	130	—	127	116
Stonestown 3e	0	0	7	4	—	—	2.70M	1.99M	—	—	2.56M	2.03M	—	—	1,097	1,012	—	—	14	12	—	—	118	112
Sunnydale 10e	1	1	5	2	1.09M	1.30M	1.01M	1.13M	1.09M	1.30M	955K	1.13M	770	683	774	771	13	109	13	70	115	107	104	109
Sunnyside 4s	7	2	57	45	1.65M	1.55M	1.72M	1.47M	2.09M	1.55M	1.84M	1.55M	1,226	995	1,238	1,009	13	9	11	13	117	117	126	117
Sutro Heights 1e	0	0	13	9	—	—	2.30M	1.50M	—	—	2.32M	1.67M	—	—	1,116	1,095	—	—	13	9	—	—	123	118
Telegraph Hill 8g	0	0	8	5	—	—	5.20M	4.45M	—	—	6.05M	5.83M	—	—	1,667	1,480	—	—	6	19	—	—	105	99
Union Street 7d	1	0	3	5	6.00M	—	3.83M	3.80M	6.00M	—	4.14M	4.20M	1,714	—	1,714	1,137	9	—	15	68	138	—	114	94
University Mound 10f	1	0	21	21	1.61M	—	1.56M	1.30M	1.61M	—	1.46M	1.27M	808	—	791	927	15	—	13	14	129	—	122	112
Upper Market 5c	1	1	15	10	9.10M	2.45M	3.00M	2.59M	9.10M	2.45M	4.00M	2.48M	2,132	903	1,556	1,121	0	12	11	18	130	129	122	111
Visitacion Valley 10e	3	3	27	23	1.30M	850K	1.10M	950K	1.27M	822K	1.08M	1.04M	779	741	752	826	12	13	16	15	132	105	116	110
West Portal 4t	5	4	16	20	2.41M	2.81M	2.24M	2.71M	2.73M	2.92M	2.37M	2.67M	1,358	1,040	1,294	1,133	11	9	12	10	157	125	128	121
Western Addition 6d	0	0	0	2	—	—	—	2.75M	—	—	—	2.75M	—	—	—	948	—	—	—	32	—	—	—	98
Westwood Highlands 4p	1	0	8	2	2.80M	—	2.86M	2.02M	2.80M	—	3.05M	2.02M	1,578	—	1,309	1,269	12	—	10	6	140	—	132	115
Westwood Park 4r	1	3	7	17	2.88M	1.61M	2.85M	1.65M	2.88M	1.44M	2.64M	1.94M	1,041	1,027	1,289	1,032	0	16	8	13	100	113	125	112
All San Francisco (pooled)	190	182	1,742	1,692	2.03M	1.74M	2.05M	1.70M	2.83M	2.20M	2.75M	2.18M	1,200	1,046	1,169	1,014	12	12	12	13	131	114	124	113

San Francisco Market Grid - Condo/TIC/Other 1 of 2

Month: Sep 1 – Sep 30, 2026 vs Sep 2025 · Year to date: Jan 1 – Sep 30, 2026 vs same period 2025

Closed sales, SFAR MLS · run Oct 15, 2026

NEIGHBORHOOD	QTY SOLD				MEDIAN SALE PRICE M / K				AVERAGE SALE PRICE M / K				MEDIAN \$/SF				MEDIAN DOM days				SOLD PRICE VS LIST %			
	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25
Alamo Square 6e	0	0	8	6	—	—	962K	1.00M	—	—	1.26M	950K	—	—	1,075	1,118	—	—	14	22	—	—	109	104
Anza Vista 6a	0	0	8	9	—	—	1.63M	1.12M	—	—	1.38M	1.07M	—	—	1,063	1,055	—	—	10	15	—	—	116	102
Aquatic Park / Ft. Mason 8e	1	1	15	14	739K	1.40M	840K	1.23M	739K	1.40M	984K	1.09M	1,334	1,615	1,273	1,435	41	28	19	30	100	100	101	98
Ashbury Heights 5e	0	5	12	11	—	1.71M	1.94M	1.71M	—	1.77M	2.06M	1.81M	—	1,142	1,487	1,165	—	9	11	12	—	118	135	111
Bayview 10a	2	0	7	5	760K	—	810K	615K	760K	—	757K	553K	604	—	646	582	84	—	74	32	98	—	101	100
Bernal Heights 9a	3	1	23	12	1.25M	1.00M	1.25M	900K	1.32M	1.00M	1.31M	939K	1,157	723	1,075	898	21	60	21	45	115	100	111	102
Bret Harte 10k	0	0	2	2	—	—	880K	620K	—	—	880K	620K	—	—	549	606	—	—	28	74	—	—	102	97
Buena Vista 5f	4	1	27	24	1.65M	1.00M	1.48M	1.33M	1.74M	1.00M	1.45M	1.35M	1,422	—	1,234	1,138	12	1	14	12	122	101	116	109
Candlestick Point SRA 10m	1	1	12	9	705K	650K	717K	650K	705K	650K	759K	715K	716	629	644	629	10	23	24	42	101	99	100	99
Castro 5k	1	1	10	12	2.20M	1.01M	1.46M	1.45M	2.20M	1.01M	1.49M	1.49M	1,546	1,113	1,266	1,191	13	0	12	12	123	101	113	104
Cathedral Hill 8f	4	4	63	39	812K	792K	665K	719K	842K	824K	810K	753K	880	686	750	737	62	55	24	46	99	100	101	98
Central Waterfront 9j	1	0	14	10	1.55M	—	942K	1.25M	1.55M	—	1.07M	1.16M	1,288	—	882	811	0	—	12	42	115	—	106	100
Chinatown 8b	0	1	2	5	—	1.65M	1.00M	1.65M	—	1.65M	1.00M	1.98M	—	865	765	904	—	0	46	20	—	100	93	102
Civic Center 6b	1	4	20	15	650K	922K	870K	755K	650K	904K	919K	738K	1,292	1,059	1,141	870	11	14	14	129	96	100	105	101
Clarendon Heights 5h	0	0	6	6	—	—	1.42M	1.15M	—	—	1.57M	1.23M	—	—	1,051	959	—	—	14	16	—	—	125	106
Cole Valley 5e	1	1	5	11	2.36M	970K	2.27M	1.27M	2.36M	970K	2.05M	1.21M	831	1,036	1,297	1,169	8	10	11	17	118	105	124	108
Corona Heights 5g	1	2	19	9	1.20M	852K	1.93M	1.57M	1.20M	852K	2.44M	1.54M	1,175	1,133	1,387	1,065	8	26	8	8	121	101	119	110
Cow Hollow 7d	1	1	16	9	6.70M	2.20M	1.90M	1.50M	6.70M	2.20M	2.83M	1.71M	2,298	1,045	1,445	1,106	11	43	10	23	168	92	120	99
Crocker Amazon 10b	0	0	1	4	—	—	605K	540K	—	—	605K	584K	—	—	668	662	—	—	14	100	—	—	101	98
Diamond Heights 4b	3	3	32	22	415K	520K	649K	631K	437K	565K	777K	665K	836	702	778	702	96	29	58	42	99	100	99	99
Dogpatch 9j	0	0	19	23	—	—	1.43M	1.17M	—	—	1.42M	1.18M	—	—	1,226	1,096	—	—	11	52	—	—	105	99
Dolores Heights 5k	4	4	31	35	2.42M	1.69M	1.80M	1.57M	2.46M	1.54M	2.00M	1.61M	1,610	1,301	1,322	1,075	15	10	11	14	126	115	116	108
Downtown / Union Square 8b	2	0	5	1	1.01M	—	1.08M	400K	1.01M	—	1.12M	400K	1,205	—	1,139	520	13	—	37	30	100	—	98	88
Duboce Triangle 5j	2	3	21	28	1.33M	1.15M	1.53M	1.22M	1.33M	1.28M	1.67M	1.25M	1,181	1,023	1,227	1,141	75	16	13	14	108	107	109	105
Eureka Valley 5k	2	5	34	29	1.08M	1.10M	1.28M	1.42M	1.08M	1.02M	1.33M	1.53M	1,009	806	1,179	1,124	13	32	21	22	115	104	110	105
Fairmount 5a	0	1	8	6	—	1.46M	1.74M	1.27M	—	1.46M	1.75M	1.23M	—	1,074	1,192	1,037	—	6	12	20	—	105	126	112
Financial District 9h	3	3	26	19	1.80M	1.38M	1.49M	1.59M	1.87M	1.70M	2.01M	2.39M	1,581	1,249	1,298	1,249	33	112	21	58	94	98	99	97
Fishermans Wharf 8e	0	0	3	5	—	—	1.86M	1.18M	—	—	1.73M	1.26M	—	—	1,318	948	—	—	13	23	—	—	112	104
Forest Knolls 4d	0	0	1	3	—	—	1.16M	1.21M	—	—	1.16M	1.15M	—	—	655	526	—	—	244	17	—	—	98	101
Glen Park 5a	0	1	3	4	—	958K	775K	1.10M	—	958K	983K	1.11M	—	—	1,176	977	—	0	13	22	—	100	110	115
Golden Gate Heights 2a	1	1	6	5	2.22M	1.70M	1.53M	1.70M	2.22M	1.70M	1.57M	1.46M	1,370	1,035	1,040	988	6	5	14	5	141	106	112	102
Haight Ashbury 5b	2	0	18	11	2.40M	—	1.63M	1.45M	2.40M	—	1.75M	1.45M	926	—	1,217	1,029	36	—	12	52	109	—	115	100
Hayes Valley 6b	3	3	18	18	1.35M	915K	1.38M	1.23M	1.17M	1.14M	1.23M	1.32M	1,206	1,254	1,102	1,026	27	25	13	26	69	99	100	102
Holly Park 9a	1	0	2	5	1.28M	—	1.12M	920K	1.28M	—	1.12M	971K	959	—	942	793	12	—	15	39	128	—	118	103
Hunters Point 10j	3	2	23	17	440K	774K	610K	629K	485K	774K	674K	595K	687	609	598	610	70	47	49	54	100	101	100	103
Ingleside 3h	0	0	0	1	—	—	—	820K	—	—	—	820K	—	—	—	649	—	—	—	113	—	—	—	103
Inner Richmond 1b	6	7	38	33	1.29M	1.12M	1.51M	1.28M	1.54M	1.30M	1.67M	1.29M	1,131	1,040	1,189	1,004	10	13	12	16	125	108	114	105
Inner Sunset 2f	1	1	11	14	2.30M	1.68M	1.38M	1.34M	2.30M	1.68M	1.41M	1.26M	1,753	1,196	936	998	4	52	12	27	170	94	120	103
Japantown 6f	1	2	16	10	1.48M	1.13M	1.26M	784K	1.48M	1.13M	1.24M	843K	1,125	1,070	951	891	10	41	14	75	106	103	103	98
Lake Street 1d	1	1	4	5	1.49M	1.35M	2.19M	1.35M	1.49M	1.35M	2.34M	1.23M	1,274	885	1,249	1,061	17	14	13	11	99	93	114	106
Lakeshore 3a	0	0	9	3	—	—	1.20M	1.22M	—	—	1.08M	1.09M	—	—	628	606	—	—	15	20	—	—	114	119
Laurel Heights / Jordan Park 1c	0	2	9	14	—	2.26M	1.70M	1.69M	—	2.26M	2.10M	1.91M	—	1,046	1,392	1,128	—	8	9	18	—	104	113	99
Little Hollywood 10n	0	0	1	1	—	—	900K	965K	—	—	900K	965K	—	—	662	523	—	—	50	37	—	—	101	102
Lone Mountain 1g	3	1	11	9	2.62M	1.48M	1.88M	1.48M	2.48M	1.48M	2.04M	1.61M	1,600	1,003	1,192	926	13	12	12	13	130	118	118	108
Lower Haight 6b	2	5	31	31	2.05M	1.41M	1.50M	1.27M	2.05M	1.28M	1.50M	1.30M	1,344	1,073	1,129	989	4	13	12	16	117	124	114	111
Lower Nob Hill 8a	2	6	42	37	682K	542K	650K	591K	682K	527K	782K	643K	887	711	887	849	10	34	52	37	106	98	100	99
Lower Pacific Heights 6f	4	3	25	26	1.64M	1.12M	1.56M	1.21M	1.77M	1.78M	1.64M	1.31M	1,230	957	1,231	1,018	9	73	13	34	120	102	113	103

San Francisco Market Grid - Condo/TIC/Other 2 of 2

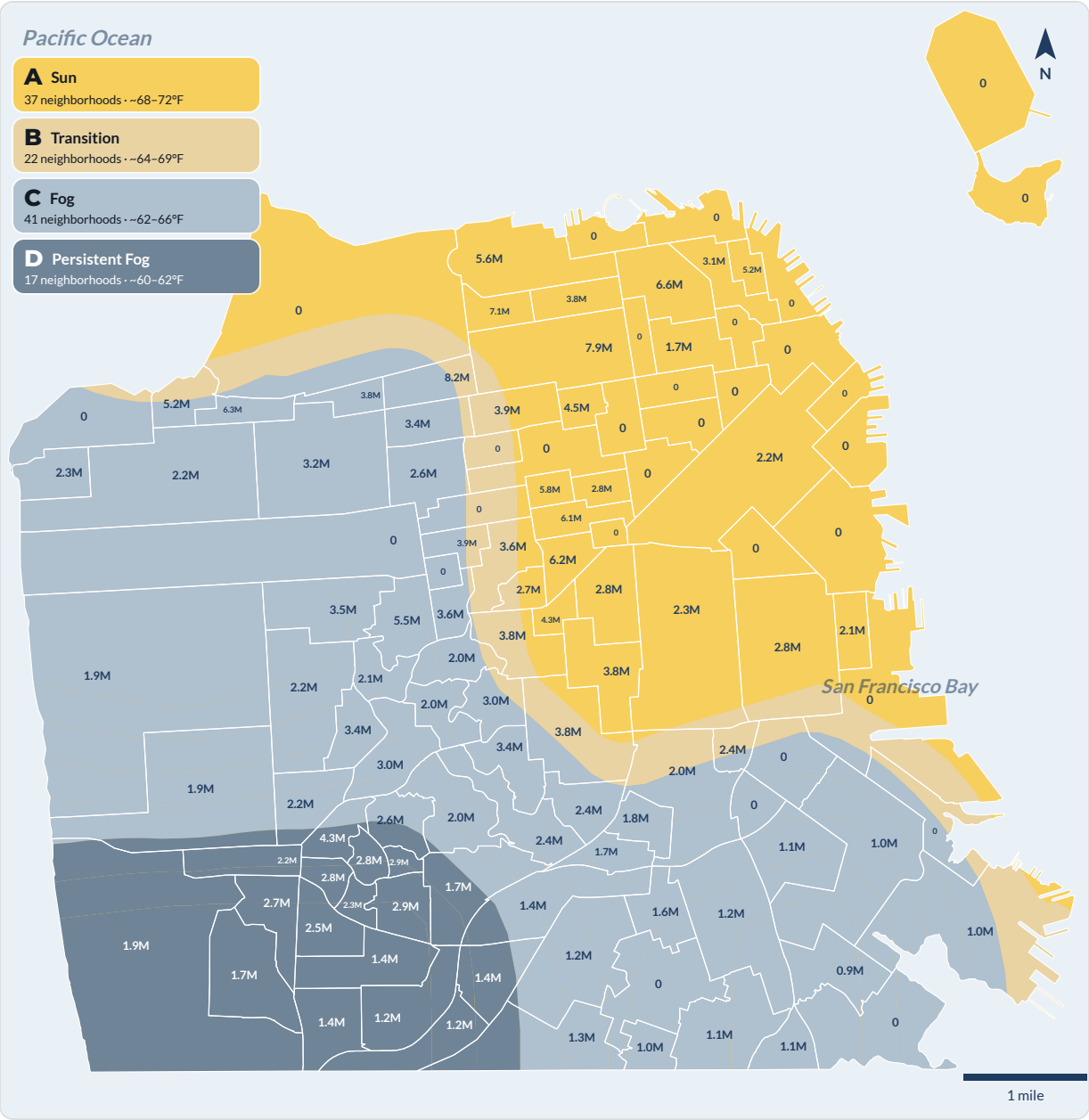
Month: Sep 1 – Sep 30, 2026 vs Sep 2025 · Year to date: Jan 1 – Sep 30, 2026 vs same period 2025

Closed sales, SFAR MLS · run Oct 15, 2026

NEIGHBORHOOD	QTY SOLD				MEDIAN SALE PRICE				AVERAGE SALE PRICE				MEDIAN \$/SF				MEDIAN DOM				SOLD PRICE VS LIST %			
	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25
Marina 7a	5	9	56	48	2.60M	1.62M	1.67M	1.90M	3.05M	1.82M	2.17M	1.83M	1,902	1,151	1,504	1,217	8	25	11	18	113	106	110	103
Merced Heights 3g	1	2	10	7	505K	499K	525K	550K	505K	499K	570K	562K	755	839	706	735	126	16	62	14	101	108	99	102
Mint Hill 6b	0	0	8	6	—	—	933K	890K	—	—	918K	862K	—	—	1,040	941	—	—	26	20	—	—	100	100
Miraloma Park 4h	0	0	1	1	—	—	847K	870K	—	—	847K	870K	—	—	956	1,009	—	—	5	9	—	—	100	102
Mission 9c	9	16	96	114	1.28M	944K	990K	954K	1.33M	1.02M	1.14M	1.05M	1,133	844	974	852	12	24	22	48	116	106	108	103
Mission Bay 9h	11	5	74	64	1.50M	1.32M	1.30M	1.11M	1.40M	1.13M	1.31M	1.17M	1,259	1,091	1,175	995	8	26	14	24	105	96	103	99
Mission Dolores 5m	4	9	59	51	1.84M	1.20M	1.47M	1.18M	1.87M	1.11M	1.65M	1.16M	1,368	1,035	1,189	1,026	8	12	13	24	137	101	114	102
Mission Terrace 10h	0	0	1	1	—	—	1.18M	1.05M	—	—	1.18M	1.05M	—	—	732	682	—	—	18	28	—	—	132	117
Mt. Davidson Manor 4r	1	2	1	2	1.39M	875K	1.39M	875K	1.39M	875K	1.39M	875K	756	792	756	792	13	50	13	50	107	110	107	110
Nob Hill 8c	7	9	80	75	1.71M	1.00M	1.50M	1.29M	2.38M	1.73M	1.82M	1.63M	1,096	867	1,096	932	19	43	34	52	104	98	102	98
Noe Valley 5c	9	5	52	39	1.60M	1.14M	1.58M	1.40M	1.44M	1.45M	1.56M	1.51M	1,236	1,130	1,236	1,120	7	43	12	15	121	99	113	108
North Beach 8d	3	3	22	16	1.47M	1.05M	1.05M	1.12M	1.50M	1.04M	1.35M	1.29M	1,270	1,099	1,076	968	7	42	7	46	108	96	107	100
Northern Waterfront 8b	2	0	15	8	3.06M	—	2.20M	1.79M	3.06M	—	2.07M	1.68M	1,582	—	1,330	1,096	4	—	14	20	112	—	102	103
Oceanview 3j	0	0	0	1	—	—	—	1.40M	—	—	—	1.40M	—	—	—	656	—	—	—	120	—	—	—	98
Outer Mission 10d	0	0	0	1	—	—	—	595K	—	—	—	595K	—	—	—	582	—	—	—	154	—	—	—	100
Outer Richmond 1e	4	3	23	20	1.28M	1.31M	1.30M	1.12M	1.32M	1.10M	1.36M	1.14M	1,083	854	1,105	782	10	12	18	28	110	113	108	103
Outer Sunset 2e	2	2	11	12	1.70M	1.32M	1.32M	1.25M	1.70M	1.32M	1.26M	1.25M	1,022	778	901	836	10	15	13	18	139	102	120	100
Pacific Heights 7b	12	12	146	142	1.49M	1.52M	1.66M	1.59M	1.91M	1.95M	2.24M	2.09M	1,400	1,277	1,268	1,169	11	12	12	19	112	100	109	101
Panhandle 6f	4	3	33	23	1.77M	1.25M	1.75M	1.35M	1.57M	1.53M	1.73M	1.32M	1,275	1,310	1,261	1,005	6	13	12	13	111	117	120	109
Parkmerced 3d	1	0	3	5	1.40M	—	1.40M	1.30M	1.40M	—	1.37M	1.33M	759	—	709	705	8	—	49	44	100	—	99	100
Parkside 2d	0	0	2	0	—	—	781K	—	—	—	781K	—	—	—	704	—	—	—	88	—	—	—	98	—
Parnassus Heights 5e	0	1	6	3	—	700K	957K	945K	—	700K	1.10M	948K	—	1,186	1,094	1,071	—	82	21	82	—	99	102	95
Peralta Heights 9a	0	0	1	1	—	—	1.12M	860K	—	—	1.12M	860K	—	—	1,045	—	—	—	10	76	—	—	125	97
Polk Gulch 8c	4	4	35	35	1.36M	1.08M	1.38M	1.00M	1.39M	1.13M	1.44M	1.16M	1,240	1,142	1,177	1,033	6	32	13	28	105	100	106	102
Portola 10f	1	0	1	0	868K	—	868K	—	868K	—	868K	—	651	—	651	—	40	—	40	—	102	—	102	—
Potrero Hill 9e	10	8	69	65	1.20M	970K	1.20M	1.05M	1.22M	1.04M	1.33M	1.10M	1,157	1,061	1,055	921	13	66	12	39	120	104	110	101
Presidio Heights 7c	1	5	16	18	2.25M	2.50M	2.55M	2.27M	2.25M	2.56M	2.96M	2.29M	1,368	1,359	1,602	1,245	7	8	7	10	113	106	113	102
Presidio Terrace 1d	0	0	4	3	—	—	1.93M	1.10M	—	—	2.45M	1.44M	—	—	1,317	1,066	—	—	8	48	—	—	121	103
Rincon Hill 9h	10	13	123	105	1.16M	950K	1.19M	1.04M	1.29M	1.12M	1.36M	1.27M	1,355	1,045	1,182	1,043	22	26	22	40	101	98	100	97
Russian Hill 8e	4	6	82	76	2.42M	1.22M	1.62M	1.33M	2.44M	1.19M	2.19M	1.73M	1,475	1,211	1,301	1,128	22	12	18	34	115	104	106	99
Seacliff 1f	0	1	2	4	—	1.77M	1.70M	1.60M	—	1.77M	1.70M	1.73M	—	1,073	1,280	1,114	—	14	0	14	—	111	105	109
Showplace Square 9e	0	0	3	2	—	—	506K	775K	—	—	550K	775K	—	—	805	568	—	—	76	48	—	—	101	101
Silver Terrace 10g	0	1	2	4	—	480K	729K	660K	—	480K	729K	679K	—	438	590	500	—	49	98	77	—	96	106	98
South Beach 9h	2	7	53	60	1.79M	795K	1.36M	1.14M	1.79M	1.10M	1.27M	1.20M	1,055	1,088	1,099	980	23	130	24	48	96	98	101	98
South of Market 9f	26	30	216	186	811K	864K	897K	750K	1.29M	1.39M	1.40M	1.15M	866	818	919	791	34	18	34	40	102	98	100	98
St. Marys Park 9a	1	0	2	3	1.28M	—	1.05M	1.17M	1.28M	—	1.05M	1.29M	1,317	—	1,317	802	9	—	17	11	117	—	109	107
Sunnyside 4s	0	0	1	3	—	—	1.52M	650K	—	—	1.52M	937K	—	—	844	622	—	—	3	163	—	—	118	98
Sutro Heights 1e	1	0	5	0	1.80M	—	1.61M	—	1.80M	—	1.44M	—	1,328	—	1,186	—	13	—	13	—	144	—	123	—
Telegraph Hill 8g	4	2	41	17	1.14M	562K	1.06M	1.02M	1.20M	562K	1.77M	1.13M	988	1,174	1,002	981	12	49	14	54	103	96	101	97
Tenderloin 8j	3	0	31	20	463K	—	519K	456K	457K	—	595K	630K	740	—	885	776	104	—	37	65	101	—	100	98
Union Street 7d	3	5	41	36	1.65M	1.91M	1.50M	2.05M	2.43M	1.92M	2.12M	2.63M	1,587	1,188	1,391	1,401	5	11	13	12	121	102	112	101
Upper Market 5c	3	1	22	8	1.10M	740K	1.14M	1.32M	1.41M	740K	1.27M	1.40M	1,089	1,207	1,063	965	7	9	20	14	112	110	108	112
Visitation Valley 10e	0	0	1	0	—	—	652K	—	—	—	652K	—	—	—	483	—	—	—	6	—	—	—	100	—
West Portal 4t	1	0	5	3	745K	—	901K	1.05M	745K	—	946K	1.04M	601	—	726	682	82	—	25	39	93	—	103	100
Western Addition 6d	5	1	34	30	820K	1.15M	1.24M	1.06M	1.03M	1.15M	1.42M	1.02M	1,095	962	1,021	889	33	16	15	40	99	96	108	101
Yerba Buena Island 9t	1	0	8	5	1.56M	—	1.73M	845K	1.56M	—	1.63M	871K	1,106	—	972	909	37	—	30	19	100	—	101	99
All San Francisco (pooled)	222	242	2,214	1,950	1.35M	1.10M	1.27M	1.12M	1.55M	1.31M	1.52M	1.34M	1,160	1,017	1,109	986	13	21	15	30	111	103	107	101

Heat Map

Median single-family sale price by neighborhood, in millions, Jan 1 – Sep 30, 2026 · on the city's four fog zones, A to D



Neighborhood index				est. summer °F · SFH median			
A	Alamo Square	69°	5.8M	C	Apparel City	64°	0
A	Aquatic Park / Ft. Mason	72°	0	C	Ashbury Heights	66°	3.6M
A	Castro	69°	4.3M	C	Bayview	63°	1.0M
A	Cathedral Hill	70°	0	C	Bret Harte	62°	0.9M
A	Chinatown	71°	0	C	Candlestick Point SRA	63°	0
A	Civic Center	70°	0	C	Cole Valley	65°	0
A	Cow Hollow	70°	7.1M	C	Crocker Amazon	62°	1.3M
A	Dogpatch	69°	2.1M	C	Diamond Heights	64°	3.4M
A	Dolores Heights	69°	3.8M	C	Excelsior	62°	1.2M
A	Downtown / Union Square	71°	0	C	Fairmount	65°	2.4M
A	Duboce Triangle	69°	6.2M	C	Forest Hill	63°	3.4M
A	Financial District	71°	0	C	Forest Knolls	64°	2.1M
A	Fishermans Wharf	72°	0	C	Glen Park	63°	2.4M
A	Hayes Valley	70°	2.8M	C	Golden Gate Heights	63°	2.2M
A	Japantown	69°	4.5M	C	Golden Gate Park	65°	0
A	Lower Haight	69°	6.1M	C	Holly Park	64°	1.8M
A	Lower Nob Hill	70°	0	C	Inner Richmond	64°	3.2M
A	Marina	71°	5.6M	C	Inner Sunset	64°	3.5M
A	Mint Hill	70°	0	C	Laguna Honda	62°	3.0M
A	Mission	68°	2.3M	C	Lake Street	66°	6.3M
A	Mission Bay	70°	0	C	Lincoln Park / Ft. Miley	66°	0
A	Mission Dolores	70°	2.8M	C	Little Hollywood	62°	1.1M
A	Nob Hill	71°	1.7M	C	Lone Mountain	65°	2.6M
A	North Beach	71°	3.1M	C	McLaren Park	63°	0
A	Northern Waterfront	72°	0	C	Midtown Terrace	64°	2.0M
A	Pacific Heights	69°	7.9M	C	Miraloma Park	62°	2.0M
A	Polk Gulch	71°	0	C	Mission Terrace	62°	1.4M
A	Rincon Hill	71°	0	C	Outer Richmond	66°	2.2M
A	Russian Hill	71°	6.6M	C	Outer Sunset	63°	1.9M
A	Showplace Square	70°	0	C	Parkside	62°	1.9M
A	South Beach	70°	0	C	Parnassus Heights	64°	5.5M
A	South of Market	70°	2.2M	C	Portola	63°	1.2M
A	Telegraph Hill	72°	5.2M	C	Presidio Terrace	64°	3.8M
A	Tenderloin	70°	0	C	Sherwood Forest	62°	2.6M
A	Treasure Island	72°	0	C	Silver Terrace	63°	1.1M
A	Union Street	71°	3.8M	C	St. Marys Park	63°	1.7M
A	Yerba Buena Island	71°	0	C	Sunnydale	63°	1.0M
B	Anza Vista	67°	0	C	Sutro Heights	65°	2.3M
B	Bernal Heights	65°	2.0M	C	University Mound	63°	1.6M
B	Buena Vista	68°	3.6M	C	Visitacion Valley	62°	1.1M
B	Central Waterfront	68°	0	C	West Portal	62°	2.2M
B	Clarendon Heights	65°	2.0M	D	Balboa Terrace	61°	2.8M
B	Corona Heights	68°	2.7M	D	Cayuga	61°	1.4M
B	Eureka Valley	68°	3.8M	D	Ingleside	60°	1.4M
B	Haight Ashbury	66°	3.9M	D	Ingleside Terraces	60°	2.5M
B	Hunters Point	64°	1.0M	D	Lakeshore	61°	1.9M
B	India Basin	66°	0	D	Merced Heights	60°	1.4M
B	Laurel Heights / Jordan Park	65°	3.4M	D	Merced Manor	61°	2.2M
B	Lower Pacific Heights	68°	3.9M	D	Monterey Heights	61°	2.8M
B	Noe Valley	67°	3.8M	D	Mt. Davidson Manor	60°	2.3M
B	Panhandle	67°	0	D	Oceanview	60°	1.2M
B	Peralta Heights	66°	2.4M	D	Outer Mission	61°	1.2M
B	Potrero Hill	68°	2.8M	D	Parkmerced	60°	1.7M
B	Presidio Heights	65°	8.2M	D	St. Francis Wood	62°	4.3M
B	Presidio National Park	69°	0	D	Stonestown	60°	2.7M
B	Produce Market	65°	0	D	Sunnyside	62°	1.7M
B	Seacliff	67°	5.2M	D	Westwood Highlands	61°	2.9M
B	Upper Market	65°	3.0M	D	Westwood Park	61°	2.9M
B	Western Addition	68°	0				

Microclimates and Real Estate

Month: Sep 1 – Sep 30, 2026 vs Sep 2025 · Year to date: Jan 1 – Sep 30, 2026 vs same period 2025

Sun

37 neighborhoods

68–72°

est. summer afternoon

SFH median

\$/sf · sales

\$4.20M

\$1,639 · 238

A

Transition

22 neighborhoods

64–69°

est. summer afternoon

SFH median

\$/sf · sales

\$3.20M

\$1,529 · 136

B

Fog

41 neighborhoods

62–66°

est. summer afternoon

SFH median

\$/sf · sales

\$1.87M

\$1,131 · 1,098

C

Persistent Fog

17 neighborhoods

60–62°

est. summer afternoon

SFH median

\$/sf · sales

\$1.70M

\$998 · 270

D

Warmest 10

NEIGHBORHOOD	EST. °F	MEDIAN	SALES
A Aquatic Park / Ft. Mason	72°	\$840K	15
A Northern Waterfront	72°	\$2.20M	15
A Telegraph Hill	72°	\$1.20M	49
A North Beach	71°	\$1.15M	24
A Financial District	71°	\$1.49M	26
A Nob Hill	71°	\$1.50M	85
A Polk Gulch	71°	\$1.38M	35
A Russian Hill	71°	\$1.76M	95
A Downtown / Union Square	71°	\$1.08M	5
A Marina	71°	\$2.58M	77

Cooler 10

NEIGHBORHOOD	EST. °F	MEDIAN	SALES
D Merced Heights	60°	\$1.23M	29
D Stonestown	60°	\$2.70M	7
D Oceanview	60°	\$1.23M	33
D Mt. Davidson Manor	60°	\$2.18M	13
D Ingleside Terraces	60°	\$2.55M	10
D Ingleside	60°	\$1.43M	41
D Westwood Park	61°	\$2.85M	7
D Outer Mission	61°	\$1.20M	19
D Balboa Terrace	61°	\$2.80M	9
D Monterey Heights	61°	\$2.80M	14

The year downtown, °F

Month	Normal High	Normal Low
Jan	57°	46°
Feb	61°	48°
Mar	62°	49°
Apr	63°	50°
May	64°	52°
Jun	67°	53°
Jul	67°	55°
Aug	68°	56°
Sep	70°	56°
Oct	69°	54°
Nov	63°	50°
Dec	58°	47°

Normal high and low by month, downtown, NOAA 1991–2020. September is the high point.

Closings by Fog Zone — SFH

FOG ZONE	QTY SOLD				MEDIAN SALE PRICE				AVERAGE SALE PRICE				MEDIAN \$/SF				MEDIAN DOM				SOLD PRICE VS LIST %			
	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25
A Sun	27	25	238	205	5.60M	3.67M	4.20M	3.20M	5.25M	3.54M	5.25M	4.03M	1,702	1,293	1,639	1,301	9	11	11	15	126	110	119	106
B Transition	13	16	136	124	2.91M	2.95M	3.20M	2.44M	3.95M	3.35M	3.91M	2.84M	1,461	1,241	1,529	1,235	7	5	9	13	131	115	127	111
C Fog	119	126	1,098	1,121	1.93M	1.65M	1.87M	1.60M	2.36M	1.89M	2.26M	1.89M	1,185	1,038	1,131	1,004	11	12	12	13	134	115	126	114
D Persistent Fog	31	15	270	242	1.66M	1.24M	1.70M	1.40M	2.04M	1.33M	1.94M	1.64M	1,002	868	998	873	13	16	12	13	122	111	121	112
Total — all zones	190	182	1,742	1,692	2.03M	1.74M	2.05M	1.70M	2.83M	2.20M	2.75M	2.18M	1,200	1,046	1,169	1,014	12	12	12	13	131	114	124	113

Closings by Fog Zone — Condo/TIC/Other

FOG ZONE	QTY SOLD				MEDIAN SALE PRICE				AVERAGE SALE PRICE				MEDIAN \$/SF				MEDIAN DOM				SOLD PRICE VS LIST %			
	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25	Sep 26	Sep 25	YTD 26	YTD 25
A Sun	163	183	1,704	1,508	1.40M	1.10M	1.25M	1.10M	1.60M	1.30M	1.54M	1.36M	1,171	1,023	1,119	989	13	25	16	32	109	101	105	100
B Transition	18	14	168	149	1.23M	1.12M	1.42M	1.25M	1.29M	1.49M	1.55M	1.42M	1,236	1,134	1,164	1,084	12	24	14	18	113	103	113	106
C Fog	37	41	314	268	1.31M	1.31M	1.31M	1.18M	1.49M	1.36M	1.46M	1.24M	1,025	1,035	1,053	915	13	14	13	26	117	107	112	104
D Persistent Fog	4	4	28	25	1.07M	619K	762K	820K	1.01M	687K	915K	901K	755	799	690	685	48	26	26	39	100	109	105	103
Total — all zones	222	242	2,214	1,950	1.35M	1.10M	1.27M	1.12M	1.55M	1.31M	1.52M	1.34M	1,160	1,017	1,109	986	13	21	15	30	111	103	107	101

Microclimate facts

Sep

is the city's warmest month — a 70°F normal high, against 67°F in July. Summer arrives in the fall.

12°F

between the warmest and coolest neighborhoods on a typical summer afternoon: Aquatic Park / Ft. Mason and Merced Heights.

928 ft

Mount Davidson, the top of the ridge (Twin Peaks 922, Sutro 909) that splits the city into a fog side and a sun side.

52–56°F

the ocean off Ocean Beach in August. Wind pulls cold water up from below — that cold water is what makes the fog.

106°F

the hottest day on record downtown, Sep 1, 2017 — in September, naturally.

2.5×

what an SFH costs in Zone A against Zone D this year: \$4.20M vs \$1.70M median.

\$156/sf

lower price per square foot, on average, for each extra hour of daily summer fog — 1,656 house sales this year.

800–1,500 ft

the usual top of the fog deck. Above it, the peaks sit in sunshine looking down on a white sea.