



Monthly Indicators

February 2014

It's tempting to confuse market normalization with a possible slowdown. But those equipped with high-quality MLS data know better. As mortgage delinquencies fade, banks are listing bargain-priced product less often. That means investor activity – which accounts for a substantial market share – is moderating. That's not to say that rates and prices aren't still attractive to owner-occupant buyers. They most certainly are. Some short-term volatility is expected as part of a normal market readjustment.

New Listings were down 17.1 percent for single family homes and 18.4 percent for Condo/TIC/Coop properties. Pending Sales increased 13.4 percent for single family homes and 11.5 percent for Condo/TIC/Coop properties.

The Median Sales Price was up 35.7 percent to \$1,086,500 for single family homes and 24.9 percent to \$937,000 for Condo/TIC/Coop properties. Months Supply of Inventory decreased 29.4 percent for single family units and 36.4 percent for Condo/TIC/Coop units.

The economy has more or less shuffled along, despite some climate-induced surprises to job growth and new construction. There is no denying the fact that we've now seen 47 straight months of private job growth, creating 8.5 million new payrolls. There's still work to be done. Thankfully, with such low inventory levels, many builders are bullish on new construction. The spring market is budding, and it should be an interesting one.

Monthly Snapshot

+ 35.7% **+ 24.9%** **+ 25.2%**

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



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

Key Metrics	Historical Sparkbars	2-2013	2-2014	Percent Change	YTD 2013	YTD 2014	Percent Change
New Listings		211	175	- 17.1%	415	378	- 8.9%
Pending Sales		149	169	+ 13.4%	307	305	- 0.7%
Sold Listings		129	152	+ 17.8%	290	280	- 3.4%
Median Sales Price		\$800,500	\$1,086,500	+ 35.7%	\$760,000	\$981,500	+ 29.1%
Average Sales Price		\$1,166,453	\$1,476,888	+ 26.6%	\$1,023,784	\$1,376,066	+ 34.4%
Days on Market		41	38	- 7.3%	45	39	- 13.3%
Active Listings		378	274	- 27.5%	--	--	--
% of Properties Sold Over List Price		72.7%	75.7%	+ 4.1%	67.8%	70.4%	+ 3.8%
% of List Price Received		108.4%	110.4%	+ 1.8%	107.1%	109.1%	+ 1.9%
Affordability Ratio		66	45	- 31.8%	69	49	- 29.0%
Months Supply		1.7	1.2	- 29.4%	--	--	--

Condo/TIC/Coop Activity Overview



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

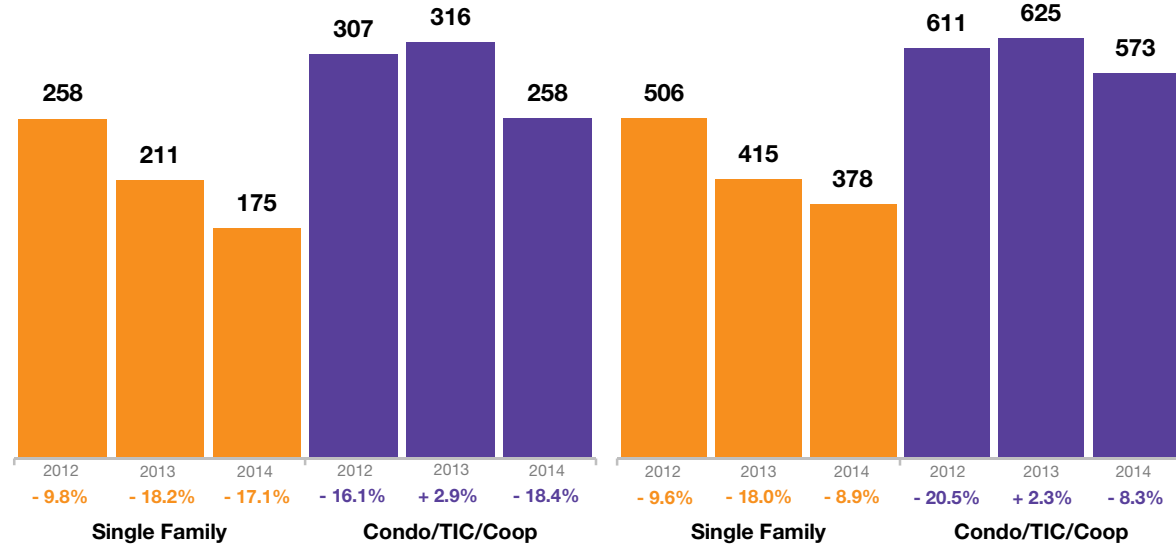
Key Metrics	Historical Sparkbars	2-2013	2-2014	Percent Change	YTD 2013	YTD 2014	Percent Change
New Listings		316	258	- 18.4%	625	573	- 8.3%
Pending Sales		217	242	+ 11.5%	391	424	+ 8.4%
Sold Listings		195	216	+ 10.8%	351	391	+ 11.4%
Median Sales Price		\$750,000	\$937,000	+ 24.9%	\$760,000	\$942,500	+ 24.0%
Average Sales Price		\$874,966	\$982,562	+ 12.3%	\$856,138	\$1,044,576	+ 22.0%
Days on Market		49	40	- 18.4%	55	45	- 18.2%
Active Listings		575	398	- 30.8%	--	--	--
% of Properties Sold Over List Price		54.9%	69.4%	+ 26.4%	48.1%	58.2%	+ 21.0%
% of List Price Received		103.8%	106.3%	+ 2.4%	102.7%	104.8%	+ 2.0%
Affordability Ratio		70	51	- 27.1%	69	51	- 26.1%
Months Supply		2.2	1.4	- 36.4%	--	--	--

New Listings

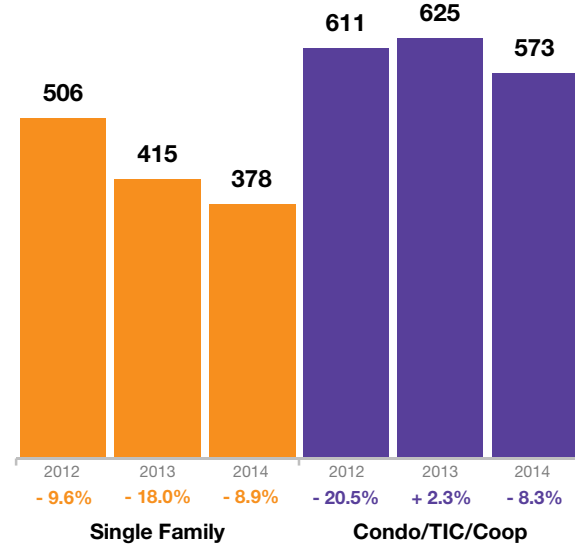
A count of the properties that have been newly listed on the market in a given month.



February

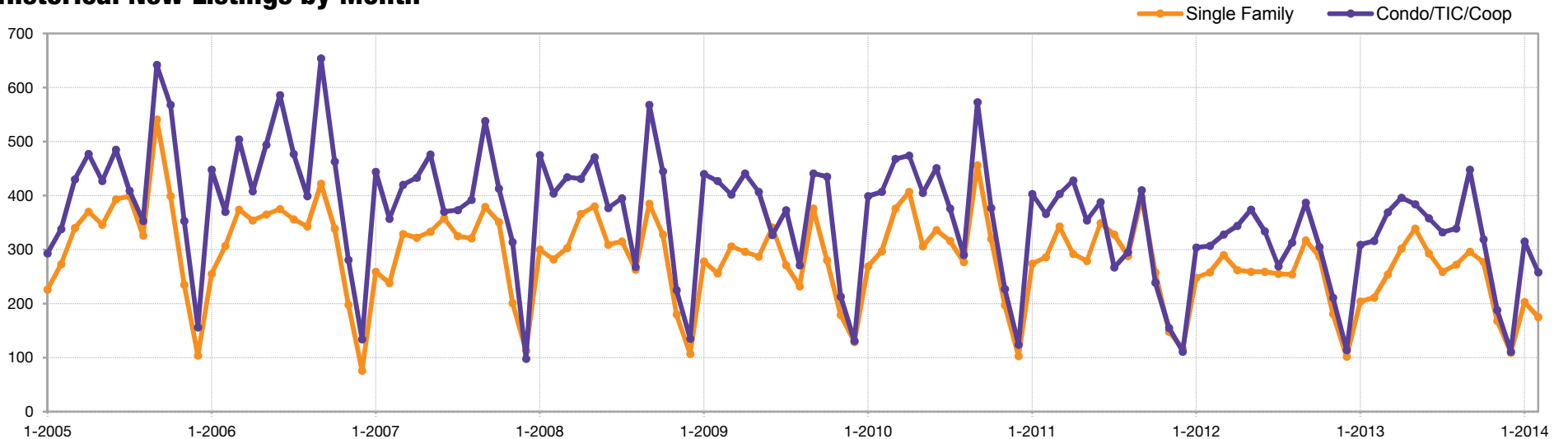


Year to Date



New Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	254	-12.4%	369	+12.5%
Apr-2013	302	+15.3%	396	+15.1%
May-2013	339	+30.9%	384	+2.7%
Jun-2013	293	+13.1%	358	+7.2%
Jul-2013	259	+1.6%	332	+23.4%
Aug-2013	272	+7.1%	339	+8.3%
Sep-2013	296	-6.6%	448	+15.8%
Oct-2013	277	-3.5%	319	+4.6%
Nov-2013	168	-7.2%	188	-10.9%
Dec-2013	109	+6.9%	111	-2.6%
Jan-2014	203	-0.5%	315	+1.9%
Feb-2014	175	-17.1%	258	-18.4%
12-Month Avg	246	+2.3%	318	+5.9%

Historical New Listings by Month

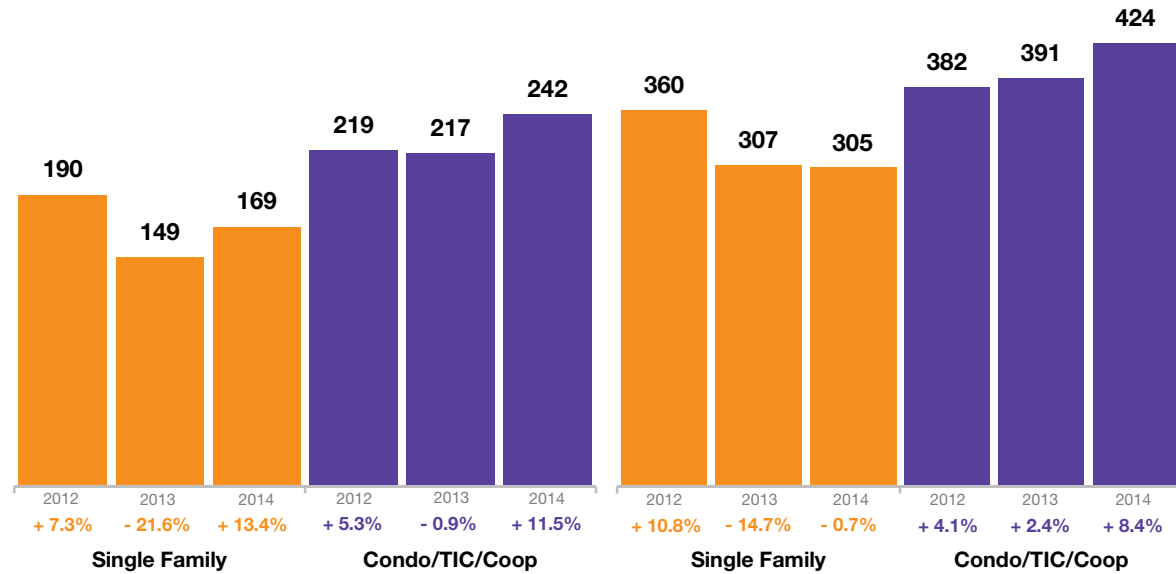


Pending Sales

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

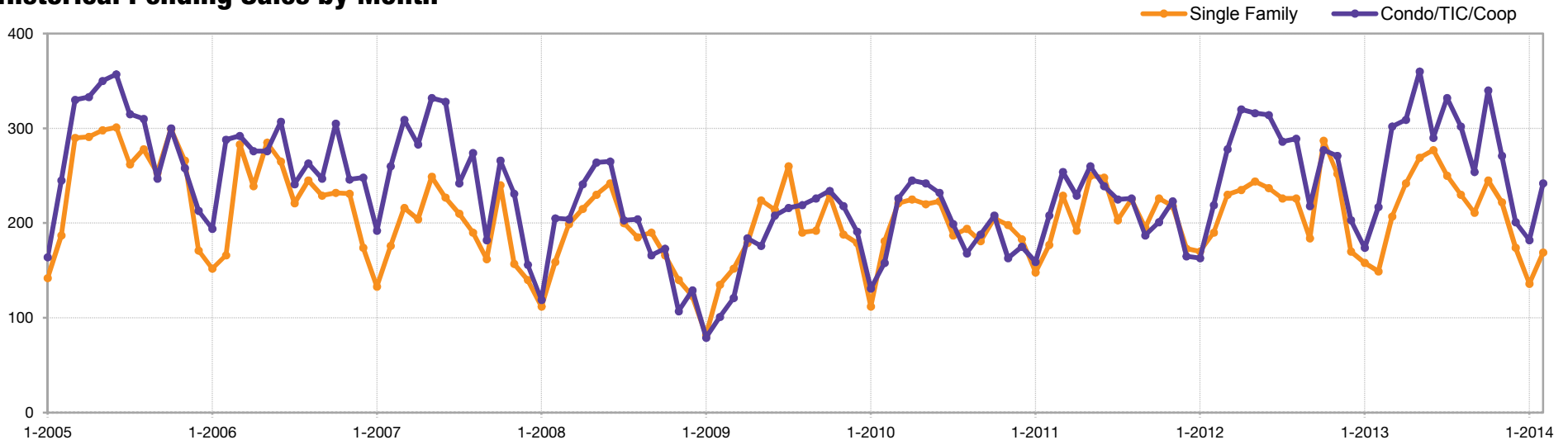


February



Pending Sales	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	207	-10.0%	302	+8.6%
Apr-2013	242	+3.0%	309	-3.4%
May-2013	269	+10.2%	360	+13.9%
Jun-2013	277	+16.9%	290	-7.6%
Jul-2013	250	+10.6%	332	+16.1%
Aug-2013	230	+1.8%	302	+4.5%
Sep-2013	211	+14.7%	254	+16.5%
Oct-2013	245	-14.6%	340	+22.7%
Nov-2013	222	-11.9%	271	0.0%
Dec-2013	174	+2.4%	201	-1.0%
Jan-2014	136	-13.9%	182	+4.6%
Feb-2014	169	+13.4%	242	+11.5%
12-Month Avg	219	+1.3%	282	+7.0%

Historical Pending Sales by Month

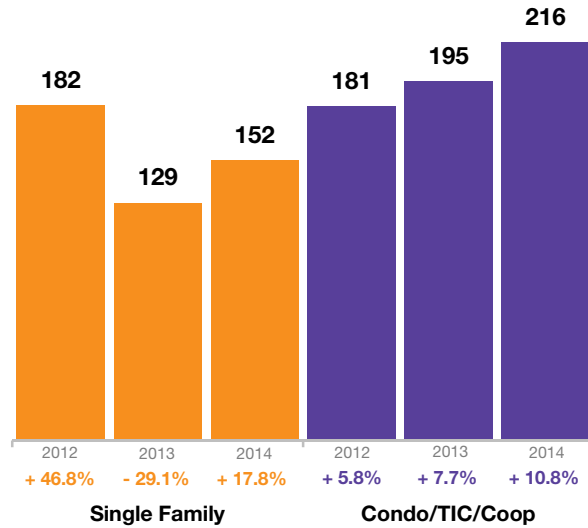


Sold Listings

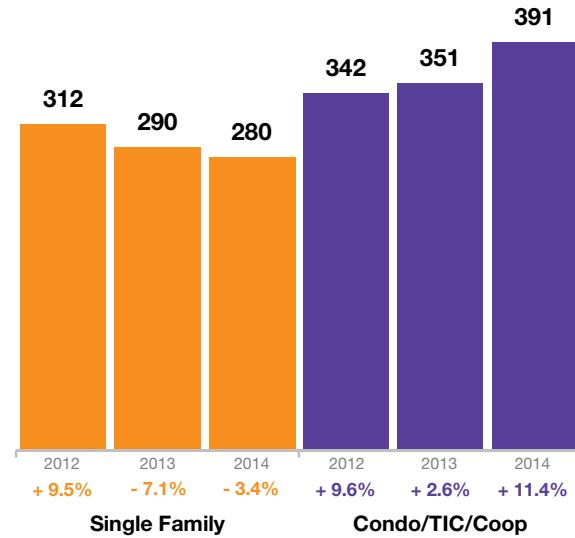
A count of the actual sales that closed in a given month.



February

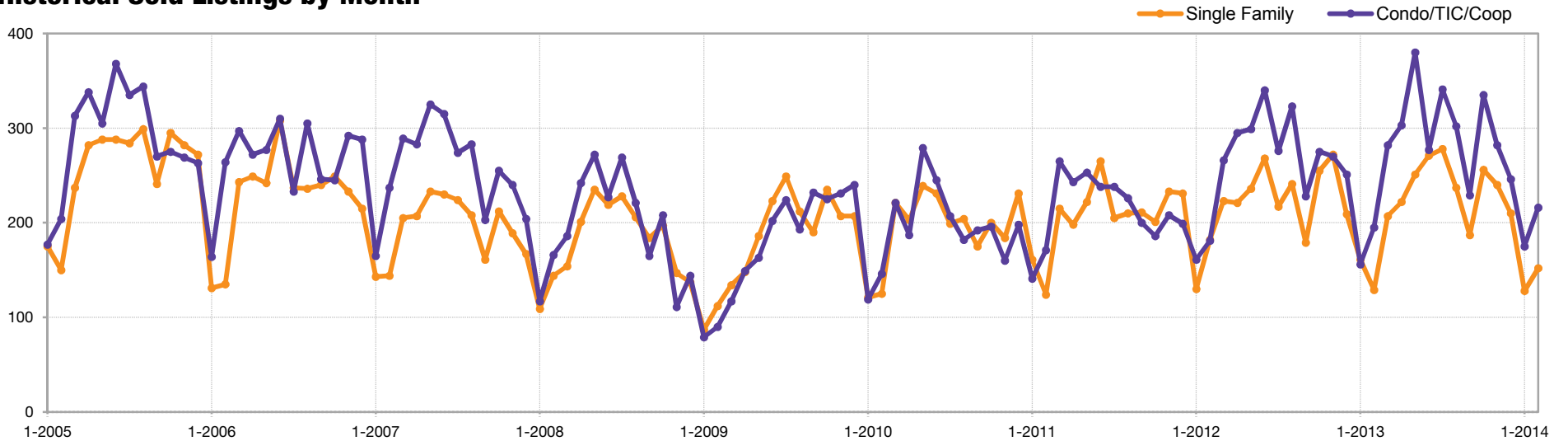


Year to Date



Sold Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	207	-7.2%	282	+6.0%
Apr-2013	222	+0.5%	303	+2.7%
May-2013	251	+6.4%	380	+27.1%
Jun-2013	271	+1.1%	277	-18.5%
Jul-2013	278	+28.1%	341	+23.6%
Aug-2013	237	-1.7%	302	-6.5%
Sep-2013	187	+4.5%	229	+0.4%
Oct-2013	256	+0.4%	335	+21.8%
Nov-2013	240	-11.8%	282	+4.4%
Dec-2013	210	+0.5%	246	-2.0%
Jan-2014	128	-20.5%	175	+12.2%
Feb-2014	152	+17.8%	216	+10.8%
12-Month Avg	220	+1.1%	281	+6.1%

Historical Sold Listings by Month

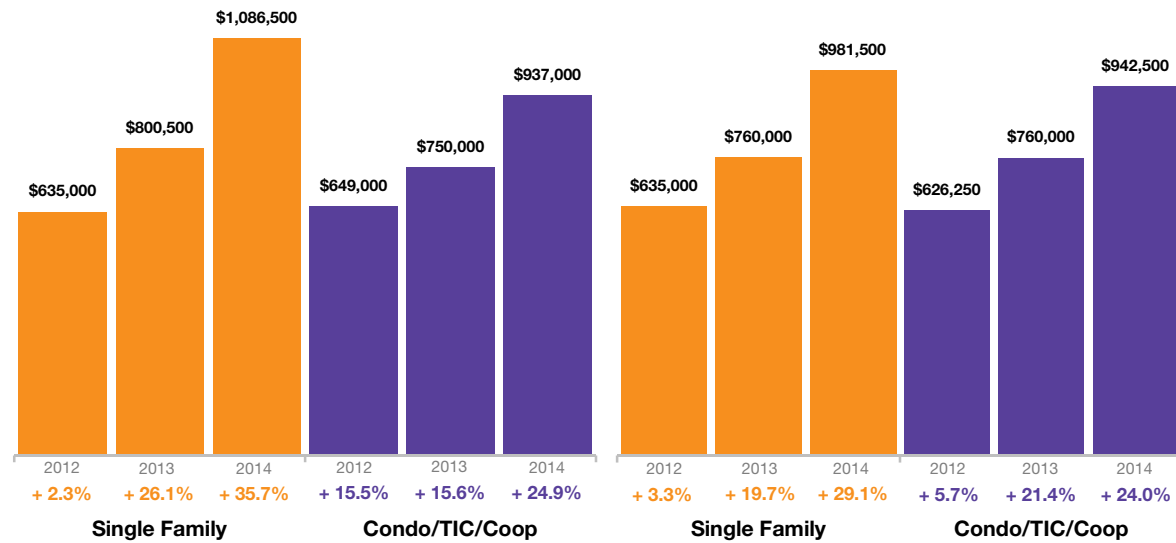


Median Sales Price

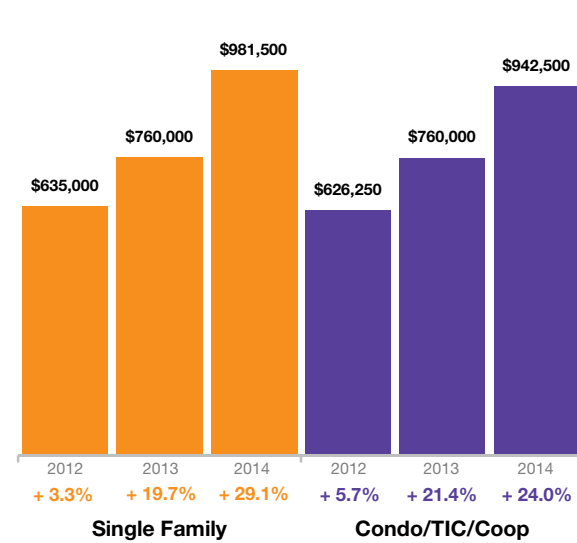


Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.

February



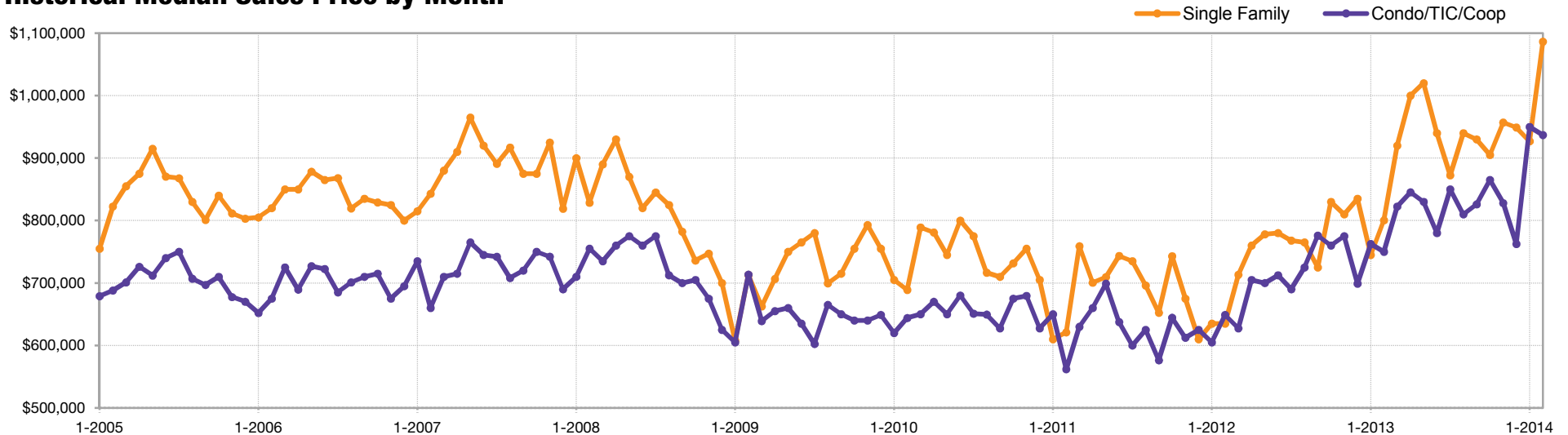
Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	\$920,000	+29.0%	\$822,500	+31.1%
Apr-2013	\$1,000,000	+31.6%	\$845,250	+19.9%
May-2013	\$1,020,000	+31.1%	\$830,000	+18.6%
Jun-2013	\$940,000	+20.5%	\$780,000	+9.5%
Jul-2013	\$872,500	+13.6%	\$850,000	+23.2%
Aug-2013	\$940,000	+22.9%	\$810,000	+11.7%
Sep-2013	\$930,000	+28.3%	\$826,000	+6.4%
Oct-2013	\$905,000	+9.0%	\$865,000	+13.8%
Nov-2013	\$957,000	+18.1%	\$828,000	+6.8%
Dec-2013	\$949,000	+13.7%	\$762,500	+9.1%
Jan-2014	\$927,000	+24.4%	\$950,000	+24.6%
Feb-2014	\$1,086,500	+35.7%	\$937,000	+24.9%
12-Month Avg*	\$939,000	+21.0%	\$830,000	+14.5%

* Median Sales Price for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

Historical Median Sales Price by Month



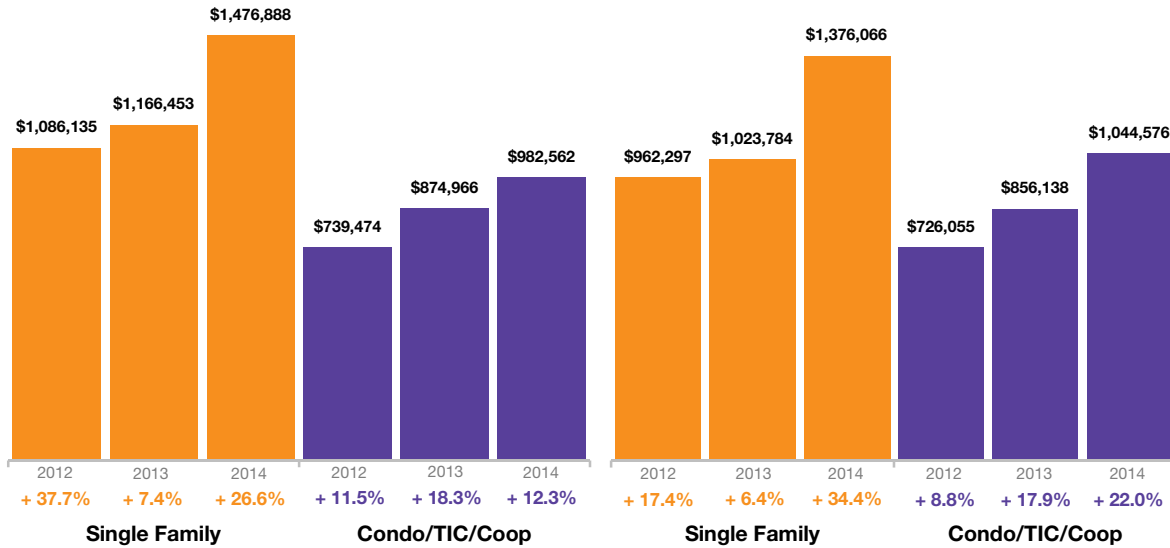
Average Sales Price

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



February

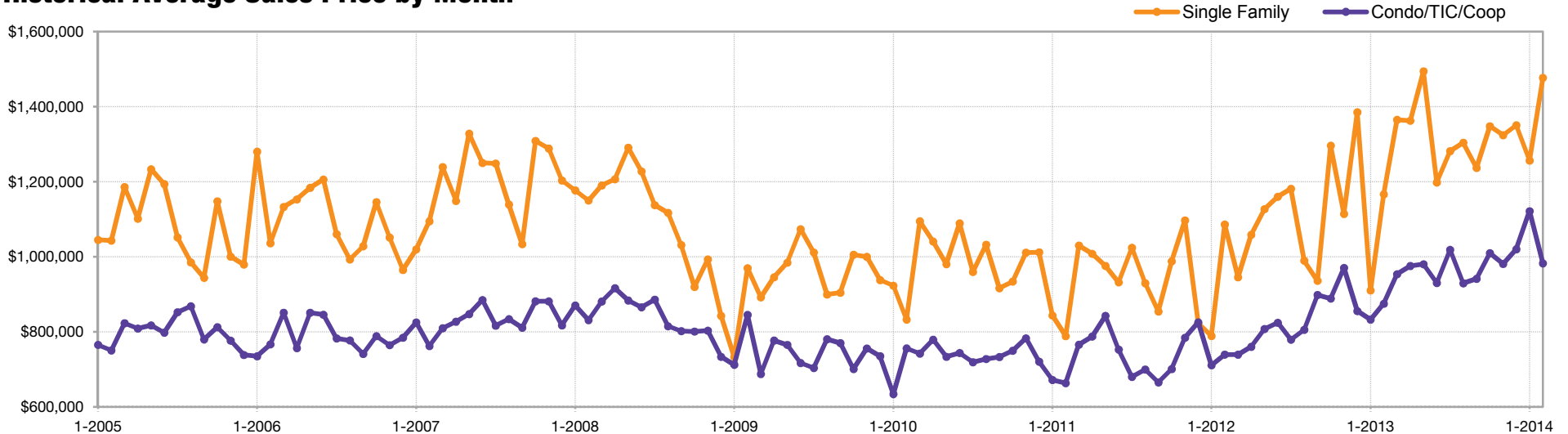
Year to Date



Average Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	\$1,365,029	+44.4%	\$953,615	+29.0%
Apr-2013	\$1,362,627	+28.7%	\$975,623	+28.3%
May-2013	\$1,494,344	+32.6%	\$980,113	+21.3%
Jun-2013	\$1,198,063	+3.3%	\$930,338	+12.9%
Jul-2013	\$1,281,445	+8.5%	\$1,018,542	+30.7%
Aug-2013	\$1,304,100	+31.8%	\$929,239	+15.3%
Sep-2013	\$1,236,936	+32.1%	\$941,430	+4.8%
Oct-2013	\$1,347,949	+4.0%	\$1,009,812	+13.6%
Nov-2013	\$1,323,997	+18.8%	\$980,924	+1.1%
Dec-2013	\$1,350,543	-2.5%	\$1,020,083	+19.3%
Jan-2014	\$1,256,340	+38.0%	\$1,121,558	+34.7%
Feb-2014	\$1,476,888	+26.6%	\$982,562	+12.3%
12-Month Avg*	\$1,331,250	+19.7%	\$983,502	+18.0%

* Average Sales Price for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

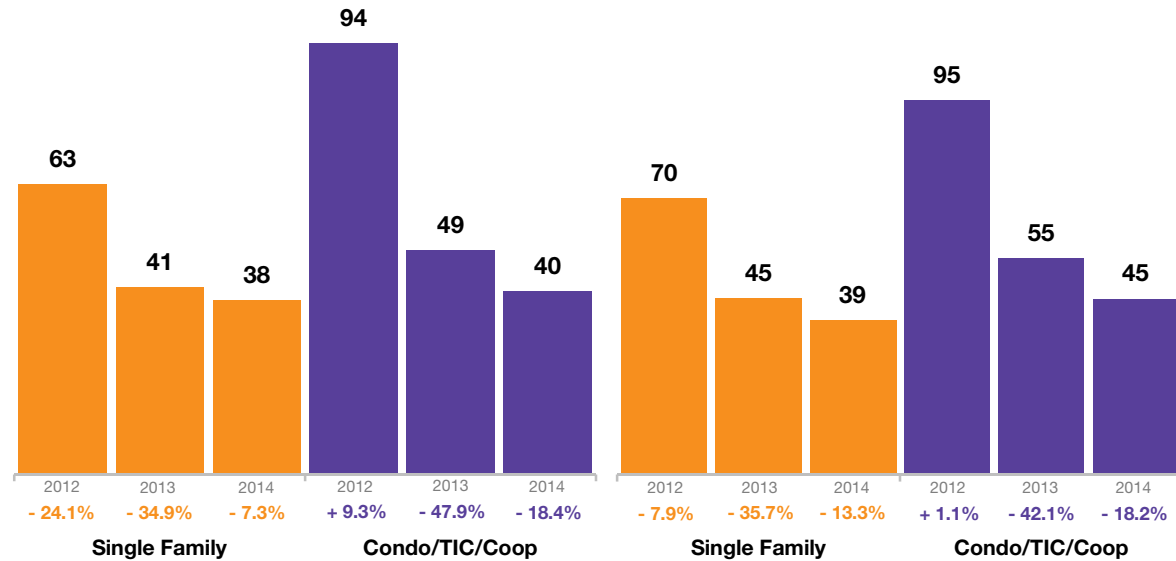
Historical Average Sales Price by Month



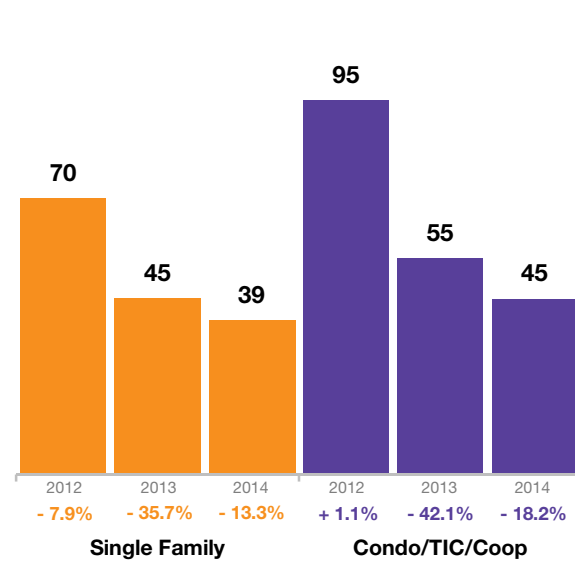
Days on Market Until Sale

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

February



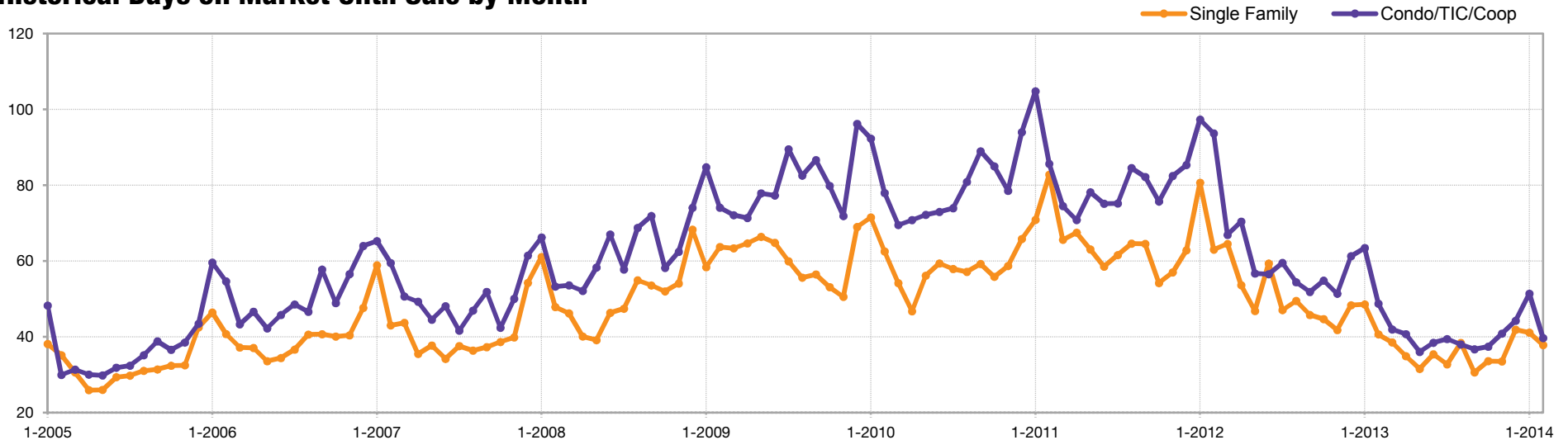
Year to Date



Days on Market	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	39	-39.1%	42	-37.3%
Apr-2013	35	-35.2%	41	-41.4%
May-2013	32	-31.9%	36	-36.8%
Jun-2013	35	-40.7%	38	-33.3%
Jul-2013	33	-29.8%	39	-33.9%
Aug-2013	38	-22.4%	38	-29.6%
Sep-2013	31	-32.6%	37	-28.8%
Oct-2013	34	-24.4%	37	-32.7%
Nov-2013	34	-19.0%	41	-19.6%
Dec-2013	42	-12.5%	44	-27.9%
Jan-2014	41	-16.3%	51	-19.0%
Feb-2014	38	-7.3%	40	-18.4%
12-Month Avg*	35	-28.5%	40	-31.3%

* Days on Market for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

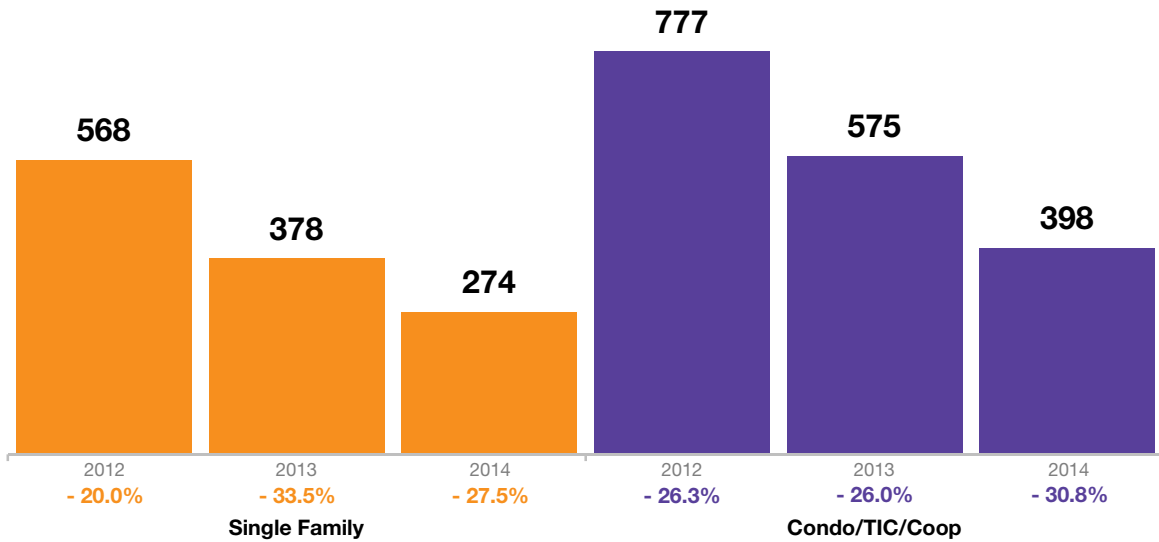


Inventory of Active Listings

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



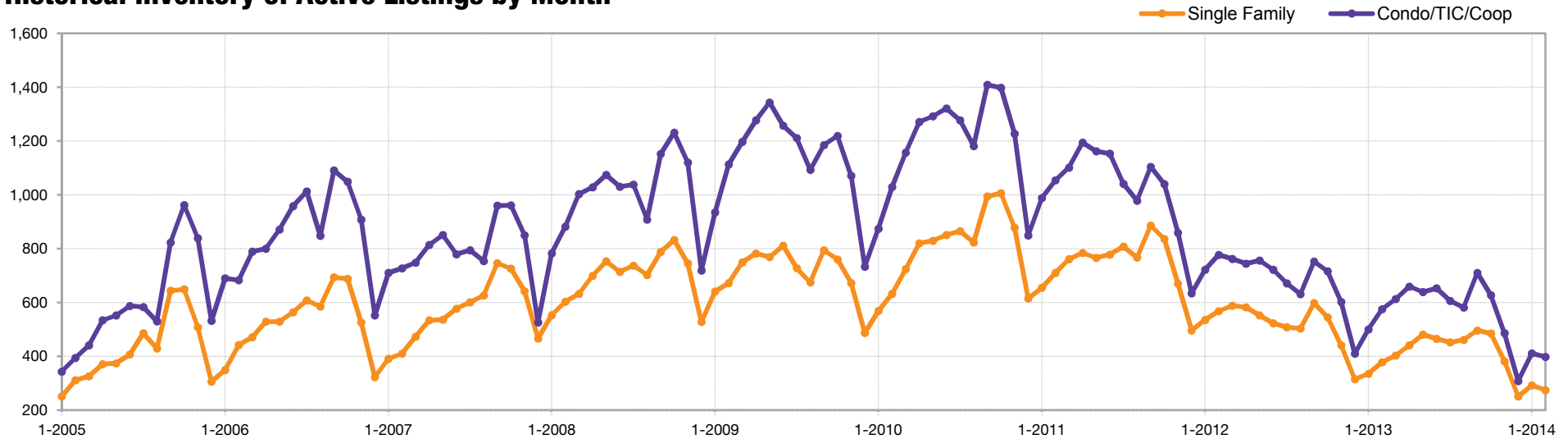
February



Active Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	403	-31.5%	613	-19.6%
Apr-2013	441	-24.2%	659	-11.4%
May-2013	481	-12.9%	639	-15.5%
Jun-2013	465	-11.1%	653	-9.6%
Jul-2013	452	-11.0%	606	-9.7%
Aug-2013	461	-8.3%	581	-7.9%
Sep-2013	496	-17.1%	710	-5.6%
Oct-2013	485	-11.0%	627	-12.4%
Nov-2013	381	-13.6%	486	-19.3%
Dec-2013	251	-20.3%	308	-24.9%
Jan-2014	292	-12.8%	411	-17.8%
Feb-2014	274	-27.5%	398	-30.8%
12-Month Avg*	407	-16.8%	558	-14.7%

* Active Listings for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

Historical Inventory of Active Listings by Month

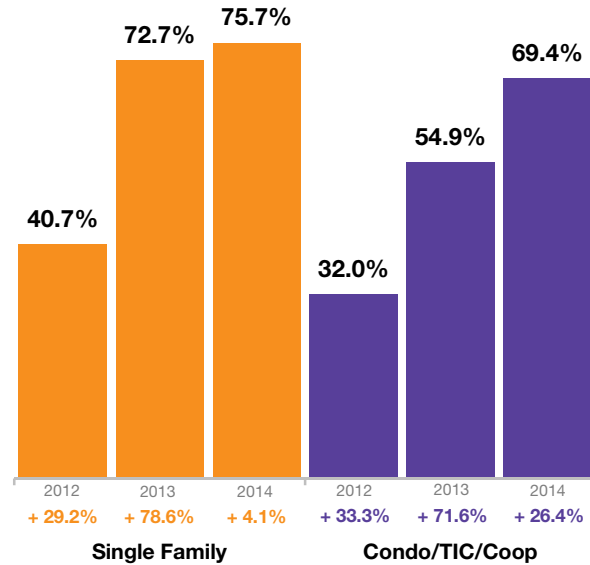


% of Properties Sold Over List Price

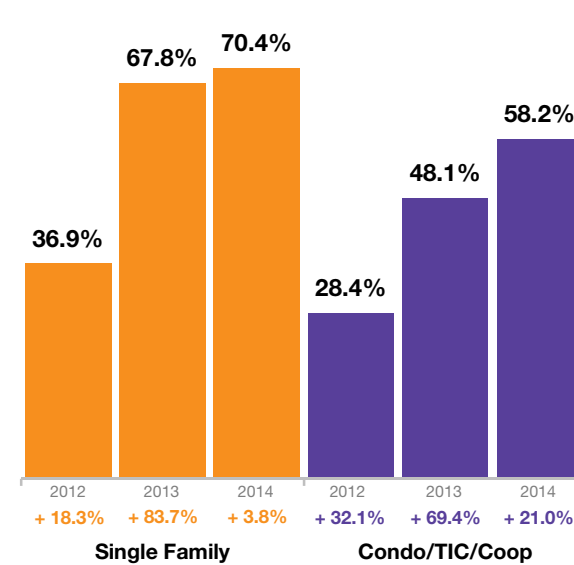


Percentage found when dividing the number of properties sold by properties sold over its original list price, not accounting for seller concessions.

February



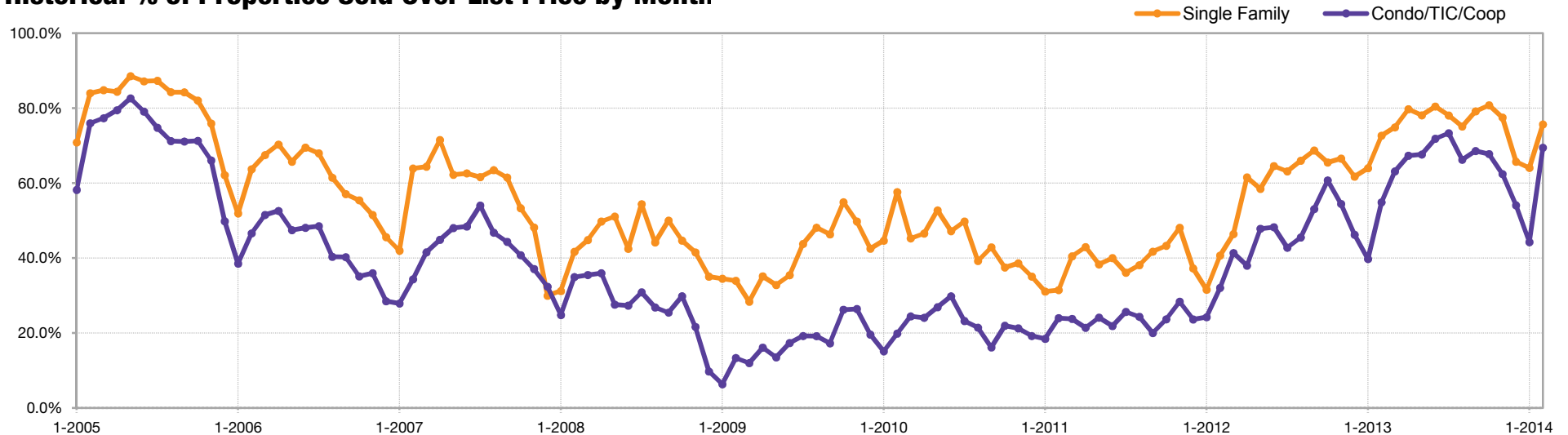
Year to Date



% of Properties Sold Over List Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	74.9%	+61.4%	63.1%	+52.4%
Apr-2013	79.7%	+29.6%	67.3%	+77.1%
May-2013	78.1%	+33.5%	67.6%	+41.4%
Jun-2013	80.4%	+24.5%	71.8%	+49.0%
Jul-2013	78.1%	+23.8%	73.3%	+71.3%
Aug-2013	75.1%	+13.8%	66.2%	+45.5%
Sep-2013	79.1%	+15.1%	68.6%	+29.2%
Oct-2013	80.8%	+23.4%	67.8%	+11.7%
Nov-2013	77.5%	+16.5%	62.4%	+14.7%
Dec-2013	65.7%	+6.5%	54.1%	+17.1%
Jan-2014	64.1%	+0.2%	44.3%	+11.6%
Feb-2014	75.7%	+4.1%	69.4%	+26.4%
12-Month Avg	76.4%	+21.4%	65.6%	+37.5%

* % of Properties Sold Over List Price for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

Historical % of Properties Sold Over List Price by Month

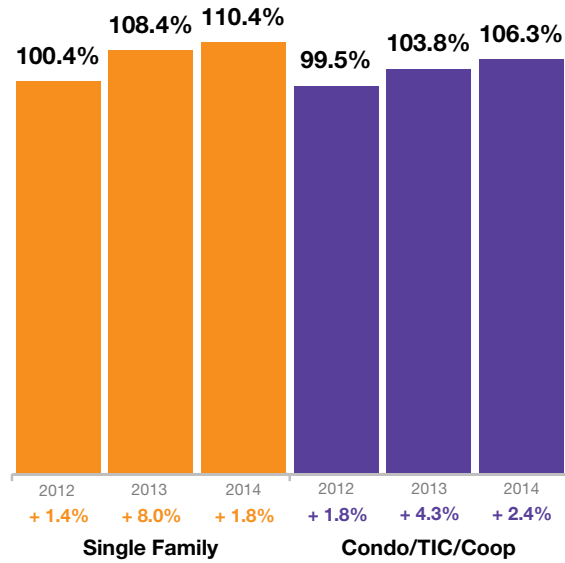


% of List Price Received

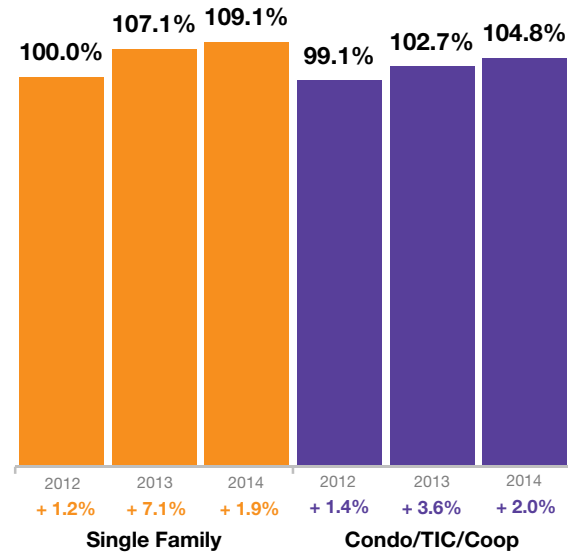


Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

February



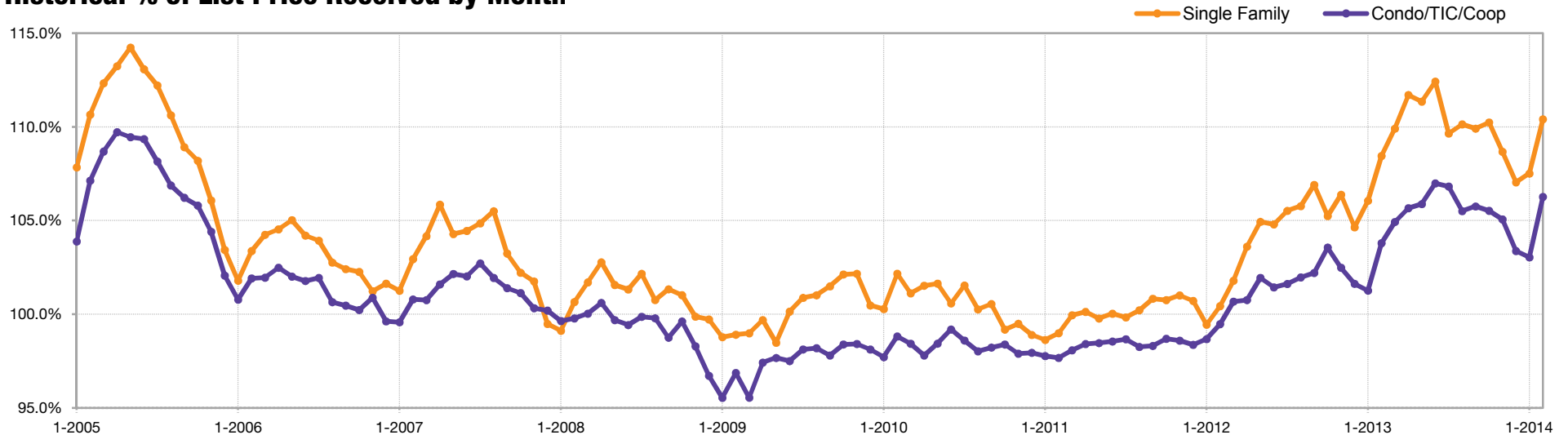
Year to Date



% of List Price Received	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	109.9%	+8.0%	104.9%	+4.2%
Apr-2013	111.7%	+7.8%	105.7%	+4.9%
May-2013	111.4%	+6.2%	105.9%	+3.9%
Jun-2013	112.4%	+7.3%	107.0%	+5.5%
Jul-2013	109.6%	+3.9%	106.8%	+5.1%
Aug-2013	110.1%	+4.1%	105.5%	+3.4%
Sep-2013	109.9%	+2.8%	105.8%	+3.5%
Oct-2013	110.2%	+4.8%	105.5%	+1.8%
Nov-2013	108.7%	+2.2%	105.1%	+2.5%
Dec-2013	107.0%	+2.3%	103.4%	+1.8%
Jan-2014	107.5%	+1.3%	103.0%	+1.7%
Feb-2014	110.4%	+1.8%	106.3%	+2.4%
12-Month Avg*	110.1%	+4.6%	105.5%	+3.5%

* % of List Price Received for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

Historical % of List Price Received by Month

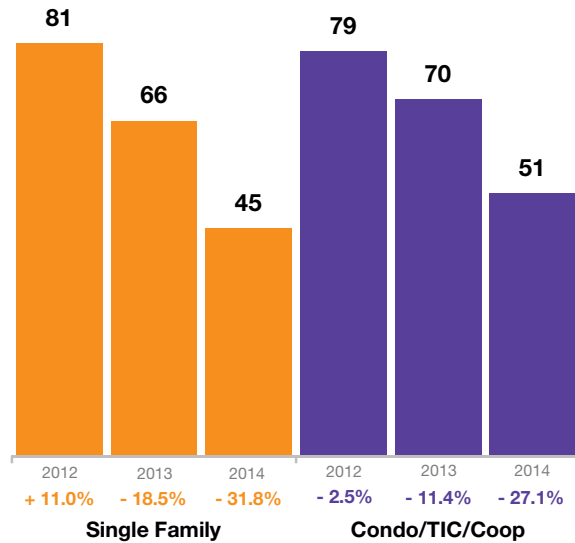


Housing Affordability Ratio

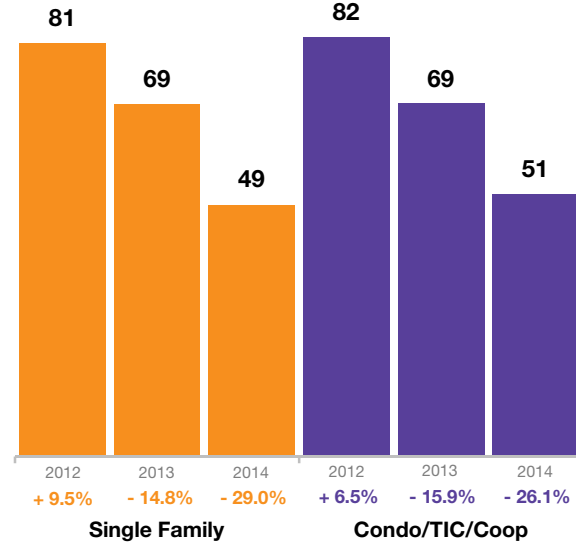


This index measures housing affordability for the region. An index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

February



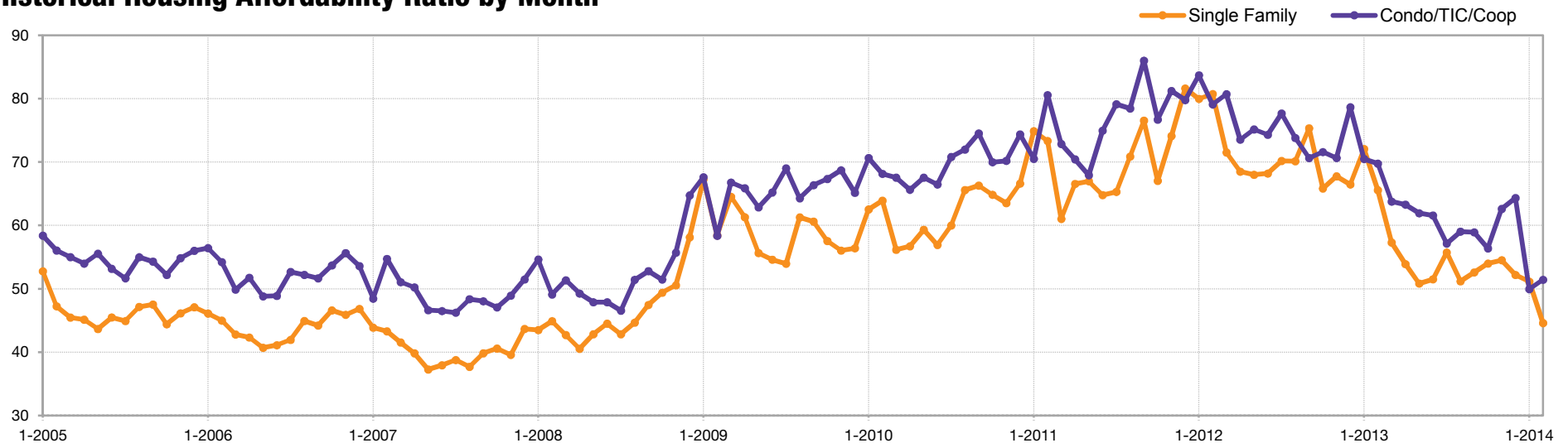
Year to Date



Affordability Ratio	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	57	-20.8%	64	-21.0%
Apr-2013	54	-20.6%	63	-14.9%
May-2013	51	-25.0%	62	-17.3%
Jun-2013	52	-23.5%	62	-16.2%
Jul-2013	56	-20.0%	57	-26.9%
Aug-2013	51	-27.1%	59	-20.3%
Sep-2013	53	-29.3%	59	-16.9%
Oct-2013	54	-18.2%	56	-22.2%
Nov-2013	55	-19.1%	63	-11.3%
Dec-2013	52	-21.2%	64	-19.0%
Jan-2014	51	-29.2%	50	-28.6%
Feb-2014	45	-31.8%	51	-27.1%
12-Month Avg*	52	-34.9%	69	-31.0%

* Affordability Ratio for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

Historical Housing Affordability Ratio by Month

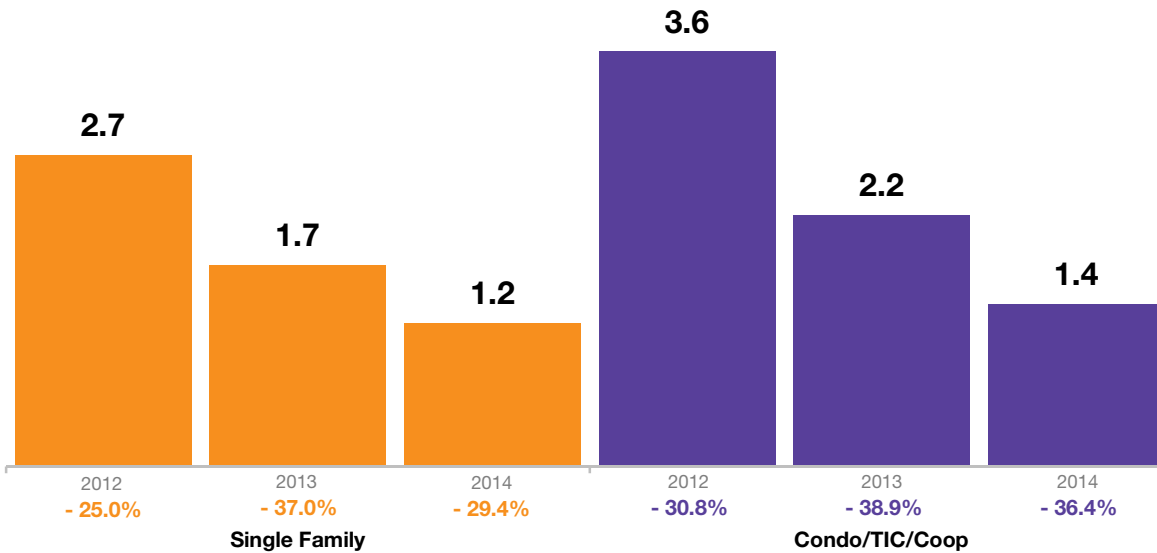


Months Supply of Inventory



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.

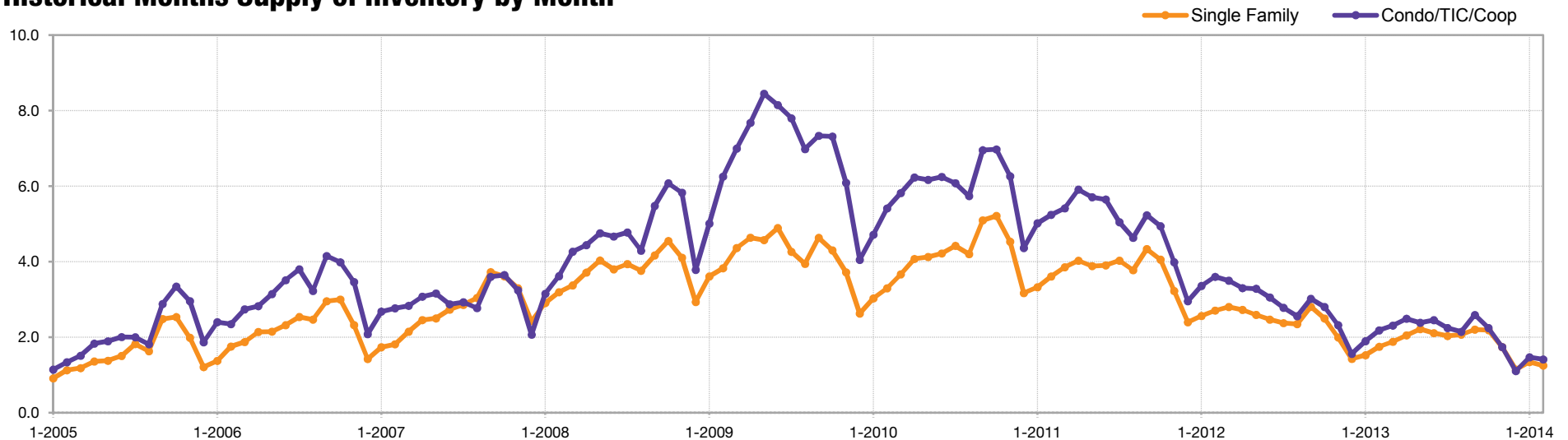
February



Months Supply	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Mar-2013	1.9	-32.1%	2.3	-34.3%
Apr-2013	2.0	-25.9%	2.5	-24.2%
May-2013	2.2	-15.4%	2.4	-27.3%
Jun-2013	2.1	-16.0%	2.5	-19.4%
Jul-2013	2.0	-16.7%	2.2	-21.4%
Aug-2013	2.1	-8.7%	2.1	-19.2%
Sep-2013	2.2	-21.4%	2.6	-13.3%
Oct-2013	2.2	-12.0%	2.2	-21.4%
Nov-2013	1.7	-15.0%	1.7	-26.1%
Dec-2013	1.1	-21.4%	1.1	-31.3%
Jan-2014	1.3	-13.3%	1.5	-21.1%
Feb-2014	1.2	-29.4%	1.4	-36.4%
12-Month Avg*	1.9	-18.6%	2.0	-23.8%

* Months Supply for all properties from March 2013 through February 2014. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



All Properties Activity Overview

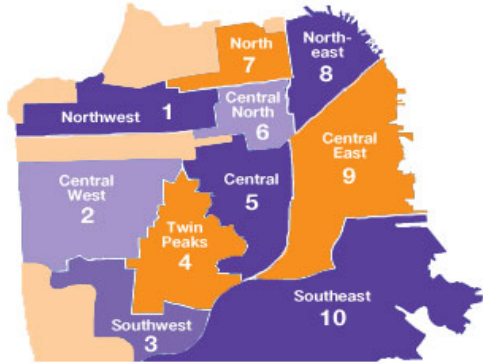


Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	2-2013	2-2014	Percent Change	YTD 2013	YTD 2014	Percent Change
New Listings		527	433	- 17.8%	1,040	951	- 8.6%
Pending Sales		366	411	+ 12.3%	698	729	+ 4.4%
Sold Listings		324	368	+ 13.6%	641	671	+ 4.7%
Median Sales Price		\$779,000	\$975,000	+ 25.2%	\$760,000	\$951,000	+ 25.1%
Average Sales Price		\$990,478	\$1,186,740	+ 19.8%	\$931,841	\$1,183,109	+ 27.0%
Days on Market		46	39	- 15.2%	51	43	- 15.7%
Active Listings		953	672	- 29.5%	--	--	--
% of Properties Sold Over List Price		61.9%	72.0%	+ 16.3%	57.0%	63.3%	+ 11.1%
% of List Price Received		105.6%	108.0%	+ 2.3%	104.7%	106.6%	+ 1.8%
Affordability Ratio		54	41	- 23.5%	57	41	- 27.6%
Months Supply		2.0	1.3	- 35.0%	--	--	--

Activity by District

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



- 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'Inds, Shrwd Fst, Miraloma Pk, Dmnd Hts, Mdtwn Terr)
- SF District 5: Central (Haight Ashbury, Cole Vly / Prmsus Hts, Clamdn 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		
	2-2013	2-2014	+ / -	2-2013	2-2014	+ / -	2-2013	2-2014	+ / -	2-2013	2-2014	+ / -	2-2013	2-2014	+ / -
Single Family															
1 SF District 1	35	15	-57.1%	10	12	+20.0%	\$1,031,250	\$1,234,500	+19.7%	65	19	-71.5%	1.9	0.8	-57.5%
2 SF District 2	54	46	-14.8%	17	17	0.0%	\$800,000	\$892,000	+11.5%	49	36	-26.8%	1.6	1.1	-30.8%
3 SF District 3	25	22	-12.0%	6	14	+133.3%	\$561,000	\$700,250	+24.8%	34	51	+49.2%	1.7	1.3	-20.5%
4 SF District 4	36	23	-36.1%	21	19	-9.5%	\$950,000	\$1,098,000	+15.6%	30	26	-11.6%	1.2	0.8	-31.3%
5 SF District 5	49	31	-36.7%	20	25	+25.0%	\$1,625,000	\$2,300,000	+41.5%	29	25	-14.8%	1.5	1.0	-34.4%
6 SF District 6	9	1	-88.9%	2	9	+350.0%	\$2,675,000	\$1,729,000	-35.4%	120	60	-50.4%	2.1	0.2	-88.6%
7 SF District 7	29	19	-34.5%	3	6	+100.0%	\$3,950,000	\$4,987,500	+26.3%	65	24	-62.6%	2.9	1.7	-40.8%
8 SF District 8	8	5	-37.5%	1	4	+300.0%	\$3,050,000	\$2,900,000	-4.9%	16	10	-35.9%	3.1	2.1	-34.2%
9 SF District 9	37	24	-35.1%	12	18	+50.0%	\$715,000	\$1,252,500	+75.2%	58	45	-22.1%	1.9	1.0	-45.7%
10 SF District 10	96	88	-8.3%	37	28	-24.3%	\$558,500	\$632,500	+13.2%	32	55	+70.6%	1.8	2.0	+10.0%
Condo/TIC/Coop															
1 SF District 1	24	21	-12.5%	14	9	-35.7%	\$590,000	\$1,010,850	+71.3%	41	60	+46.2%	1.7	1.7	+3.6%
2 SF District 2	12	7	-41.7%	2	2	0.0%	\$963,000	\$810,000	-15.9%	15	64	+341.4%	2.3	1.5	-33.9%
3 SF District 3	6	3	-50.0%	3	3	0.0%	\$320,088	\$410,000	+28.1%	29	56	+90.9%	1.8	1.1	-35.2%
4 SF District 4	9	8	-11.1%	4	5	+25.0%	\$389,500	\$599,000	+53.8%	77	16	-79.8%	1.8	1.5	-16.8%
5 SF District 5	77	60	-22.1%	37	32	-13.5%	\$910,000	\$1,132,500	+24.5%	55	21	-61.1%	2.0	1.4	-30.8%
6 SF District 6	55	34	-38.2%	12	21	+75.0%	\$695,000	\$715,000	+2.9%	35	68	+96.2%	2.1	1.1	-47.6%
7 SF District 7	79	33	-58.2%	24	15	-37.5%	\$1,007,500	\$1,365,000	+35.5%	69	28	-59.2%	2.7	1.1	-60.7%
8 SF District 8	100	93	-7.0%	31	33	+6.5%	\$667,000	\$910,000	+36.4%	44	47	+6.3%	2.1	2.0	-6.8%
9 SF District 9	177	124	-29.9%	63	91	+44.4%	\$812,000	\$975,000	+20.1%	44	31	-29.3%	2.0	1.2	-38.1%
10 SF District 10	36	15	-58.3%	5	5	0.0%	\$366,500	\$442,000	+20.6%	50	147	+196.4%	5.7	2.6	-54.8%