

Monthly Indicators



SAN FRANCISCO
ASSOCIATION of REALTORS®

January 2016

The natural ending point that is each December gives way every year to the optimism of January. This is particularly pronounced when the economy is strong and economists across the land are predicting increases in both prices and home sales. Granted, there has been some measured language surrounding the positive thinking. Although we are looking forward to a mostly decent year in real estate, it should be the kind of activity akin to a sure and steady life being lived rather than the jolt of a lottery win, which is just the way we want it.

New Listings were down 24.1 percent for single family homes and 11.2 percent for Condo/TIC/Coop properties. Pending Sales decreased 11.9 percent for single family homes and 8.1 percent for Condo/TIC/Coop properties.

The Median Sales Price was up 19.0 percent to \$1,160,000 for single family homes and 17.8 percent to \$1,060,000 for Condo/TIC/Coop properties. Months Supply of Inventory decreased 21.4 percent for single family units but was up 14.3 percent for Condo/TIC/Coop units.

Other than the change of another month and year, little else is changed in residential real estate both nationally and locally. Unemployment is solidly about the same, housing metric trends are running about the same for now and the sunny outlook is still at about high noon. Same is the sound of 2016, so get curled up and comfy with the song, because we are likely to sing it a lot this year.

Monthly Snapshot

+ 19.0% **+ 17.8%** **+ 19.7%**

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
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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.

Single Family Activity Overview	2
Condo/TIC/Coop Activity Overview	3
New Listings	4
Pending Sales	5
Sold Listings	6
Median Sales Price	7
Average Sales Price	8
Days on Market Until Sale	9
Inventory of Active Listings	10
% of Properties Sold Over List Price	11
% of List Price Received	12
Housing Affordability Ratio	13
Months Supply of Inventory	14
All Properties Activity Overview	15
Activity by District	16

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	1-2015	1-2016	Percent Change	YTD 2015	YTD 2016	Percent Change
New Listings		199	151	- 24.1%	199	151	- 24.1%
Pending Sales		109	96	- 11.9%	109	96	- 11.9%
Sold Listings		110	101	- 8.2%	110	101	- 8.2%
Median Sales Price		\$975,000	\$1,160,000	+ 19.0%	\$975,000	\$1,160,000	+ 19.0%
Avg. Sales Price		\$1,279,424	\$1,585,084	+ 23.9%	\$1,279,424	\$1,585,084	+ 23.9%
Days on Market		43	40	- 7.0%	43	40	- 7.0%
Active Listings		281	213	- 24.2%	--	--	--
% of Properties Sold Over List Price		64.5%	76.2%	+ 18.1%	64.5%	76.2%	+ 18.1%
% of List Price Received		107.9%	110.6%	+ 2.5%	107.9%	110.6%	+ 2.5%
Affordability Ratio		51	42	- 17.6%	51	42	- 17.6%
Months Supply		1.4	1.1	- 21.4%	--	--	--

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	1-2015	1-2016	Percent Change	YTD 2015	YTD 2016	Percent Change
New Listings		267	237	- 11.2%	267	237	- 11.2%
Pending Sales		149	137	- 8.1%	149	137	- 8.1%
Sold Listings		158	143	- 9.5%	158	143	- 9.5%
Median Sales Price		\$899,500	\$1,060,000	+ 17.8%	\$899,500	\$1,060,000	+ 17.8%
Avg. Sales Price		\$1,094,504	\$1,177,798	+ 7.6%	\$1,094,504	\$1,177,798	+ 7.6%
Days on Market		49	45	- 8.2%	49	45	- 8.2%
Active Listings		377	377	0.0%	--	--	--
% of Properties Sold Over List Price		58.2%	52.4%	- 10.0%	58.2%	52.4%	- 10.0%
% of List Price Received		104.9%	103.9%	- 1.0%	104.9%	103.9%	- 1.0%
Affordability Ratio		63	53	- 15.9%	63	53	- 15.9%
Months Supply		1.4	1.6	+ 14.3%	--	--	--

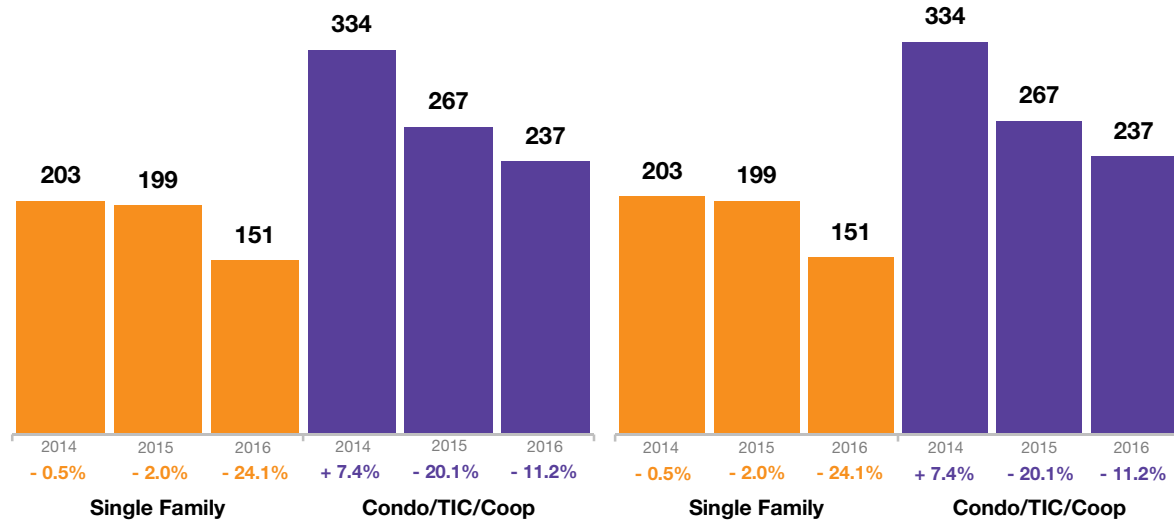
New Listings

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



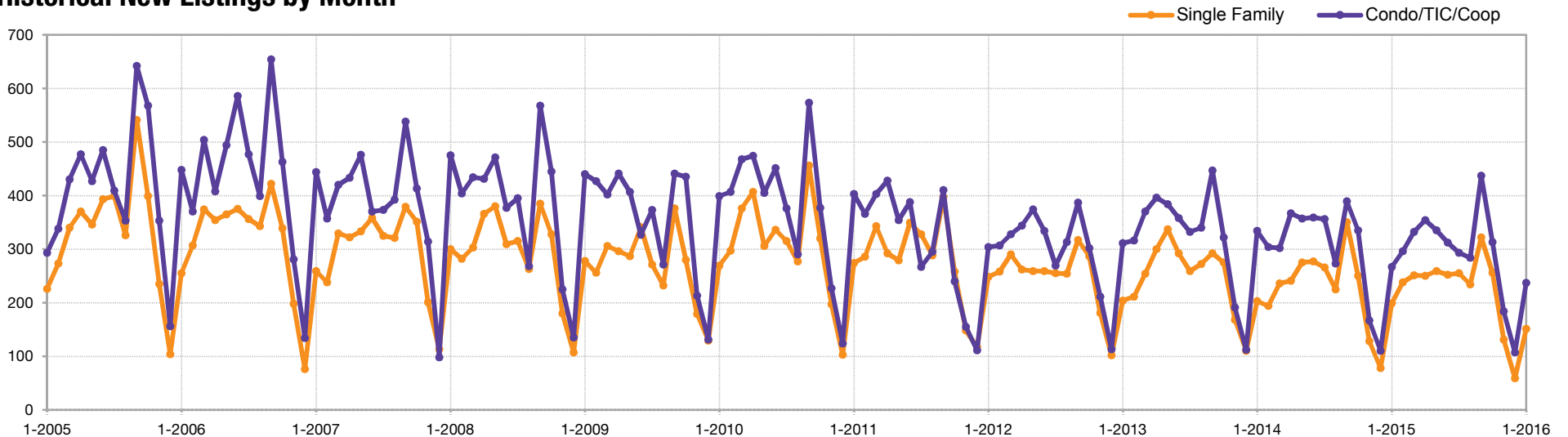
January

Year to Date



New Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	238	+22.7%	296	-2.6%
Mar-2015	251	+6.4%	332	+9.9%
Apr-2015	250	+3.7%	354	-3.5%
May-2015	259	-5.8%	335	-6.2%
Jun-2015	252	-9.0%	312	-13.1%
Jul-2015	255	-4.1%	293	-17.7%
Aug-2015	234	+4.0%	284	+4.0%
Sep-2015	322	-8.0%	437	+12.3%
Oct-2015	256	+2.4%	313	-6.6%
Nov-2015	131	+2.3%	184	+10.2%
Dec-2015	59	-24.4%	107	-2.7%
Jan-2016	151	-24.1%	237	-11.2%
12-Month Avg	222	-2.2%	290	-2.8%

Historical New Listings by Month

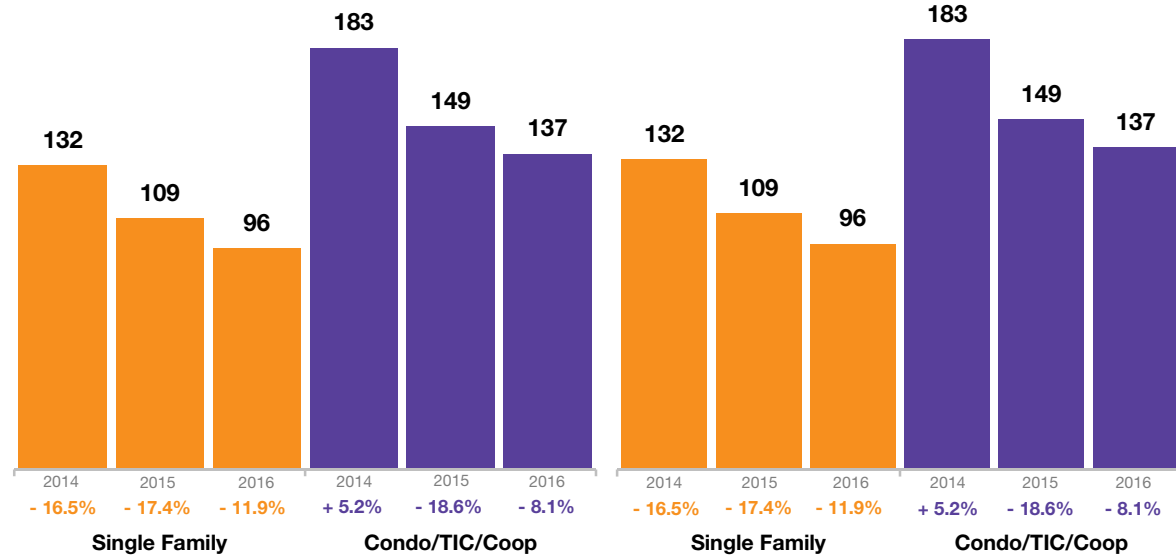


Pending Sales

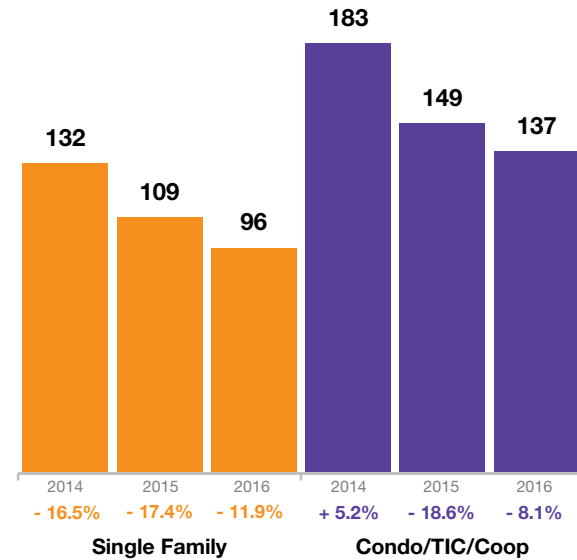
A count of the properties on which offers have been accepted in a given month.



January

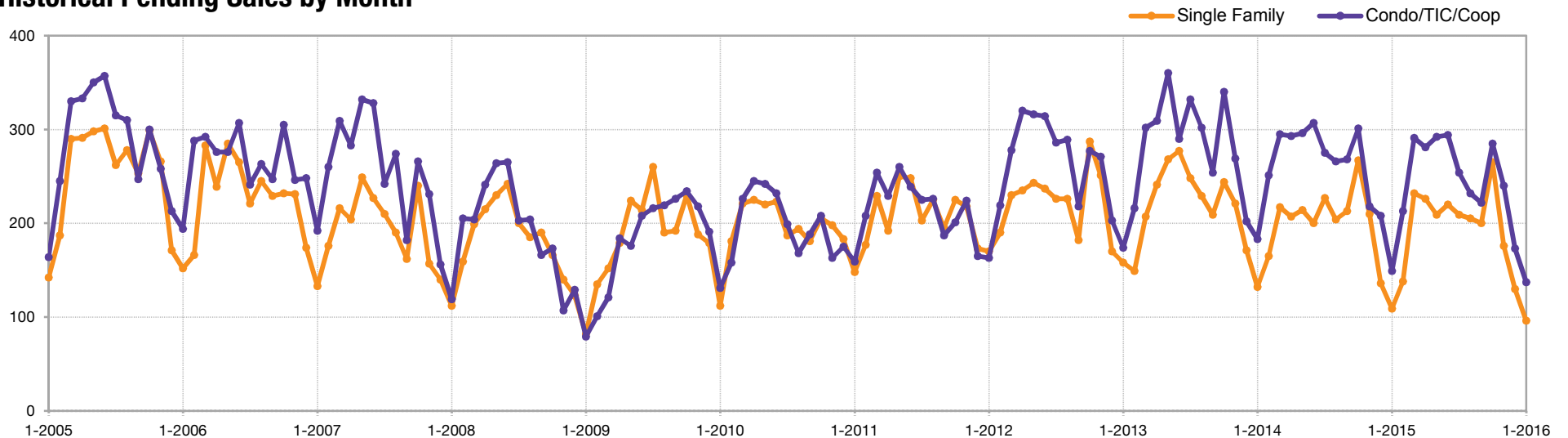


Year to Date



Pending Sales	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	138	-16.4%	213	-15.1%
Mar-2015	232	+6.9%	291	-1.4%
Apr-2015	226	+9.2%	281	-4.1%
May-2015	209	-2.3%	292	-1.4%
Jun-2015	220	+10.0%	294	-4.2%
Jul-2015	209	-7.9%	254	-7.6%
Aug-2015	205	+0.5%	232	-12.8%
Sep-2015	200	-6.1%	222	-17.2%
Oct-2015	265	-0.7%	285	-5.3%
Nov-2015	176	-16.2%	240	+10.1%
Dec-2015	130	-4.4%	173	-16.8%
Jan-2016	96	-11.9%	137	-8.1%
12-Month Avg	192	-2.7%	243	-6.8%

Historical Pending Sales by Month

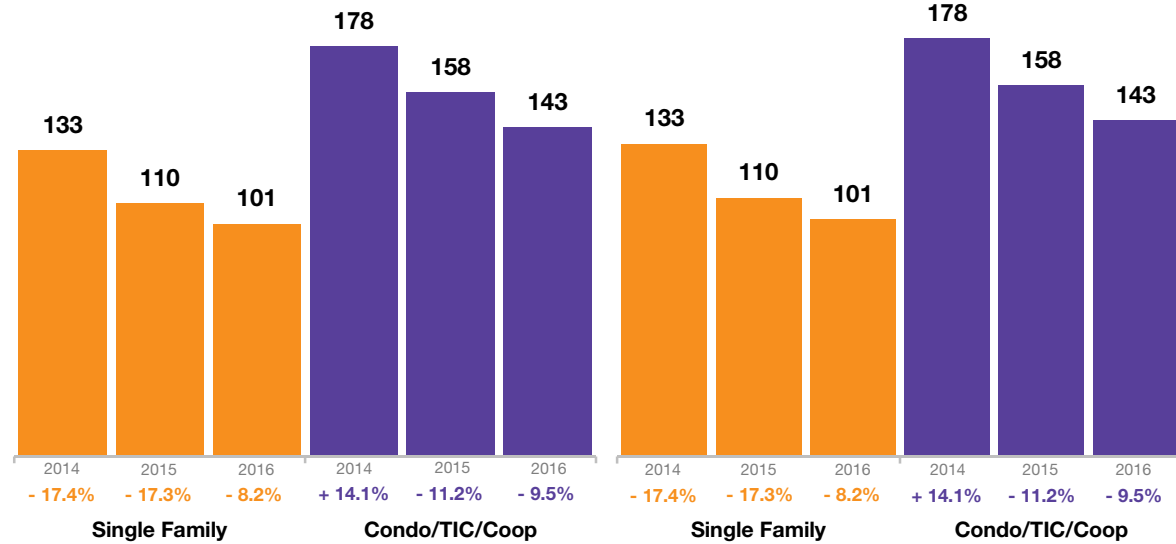


Sold Listings

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



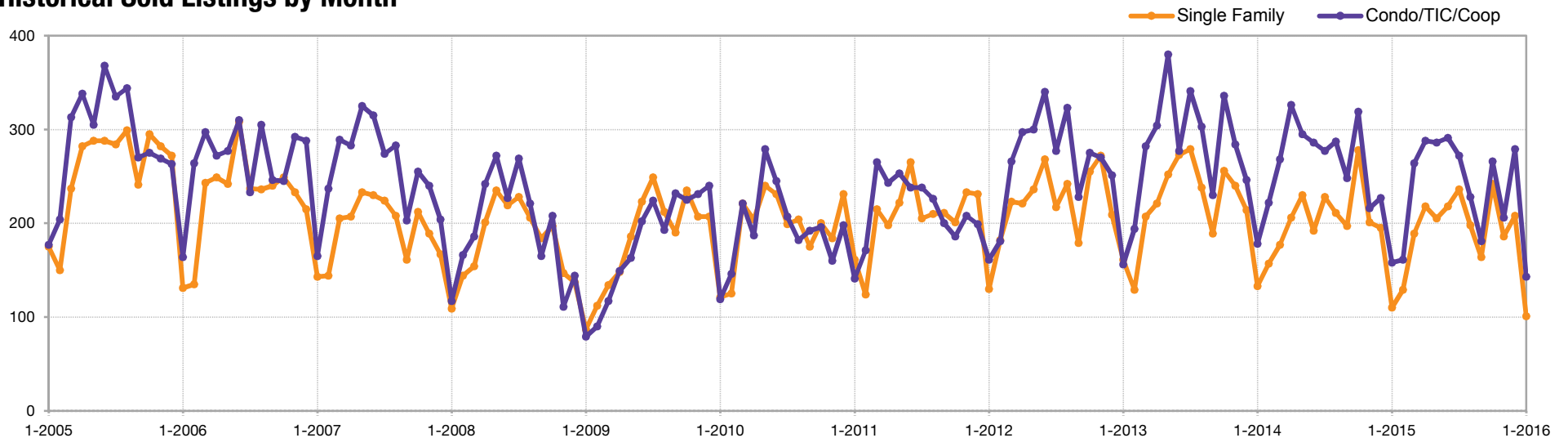
January



Year to Date

Sold Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	129	-17.8%	161	-27.5%
Mar-2015	189	+6.8%	264	-1.5%
Apr-2015	218	+5.8%	288	-11.7%
May-2015	205	-10.9%	286	-3.1%
Jun-2015	218	+13.5%	291	+1.7%
Jul-2015	236	+3.5%	272	-1.8%
Aug-2015	198	-6.2%	228	-20.6%
Sep-2015	164	-16.8%	181	-27.0%
Oct-2015	242	-12.9%	266	-16.6%
Nov-2015	186	-7.5%	206	-4.6%
Dec-2015	208	+6.7%	279	+22.9%
Jan-2016	101	-8.2%	143	-9.5%
12-Month Avg	191	-3.7%	239	-8.4%

Historical Sold Listings by Month



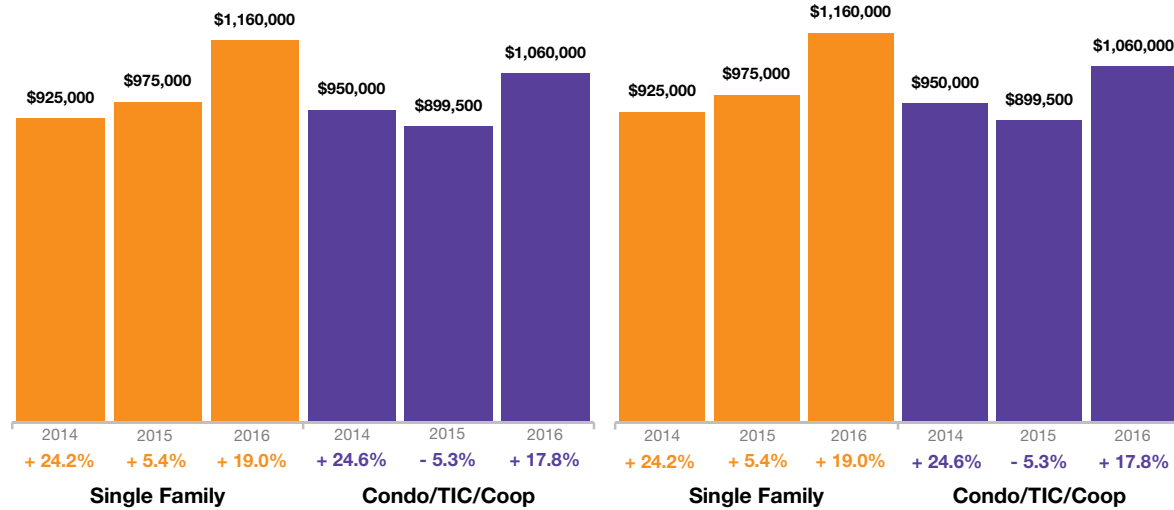
Median Sales Price



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

January

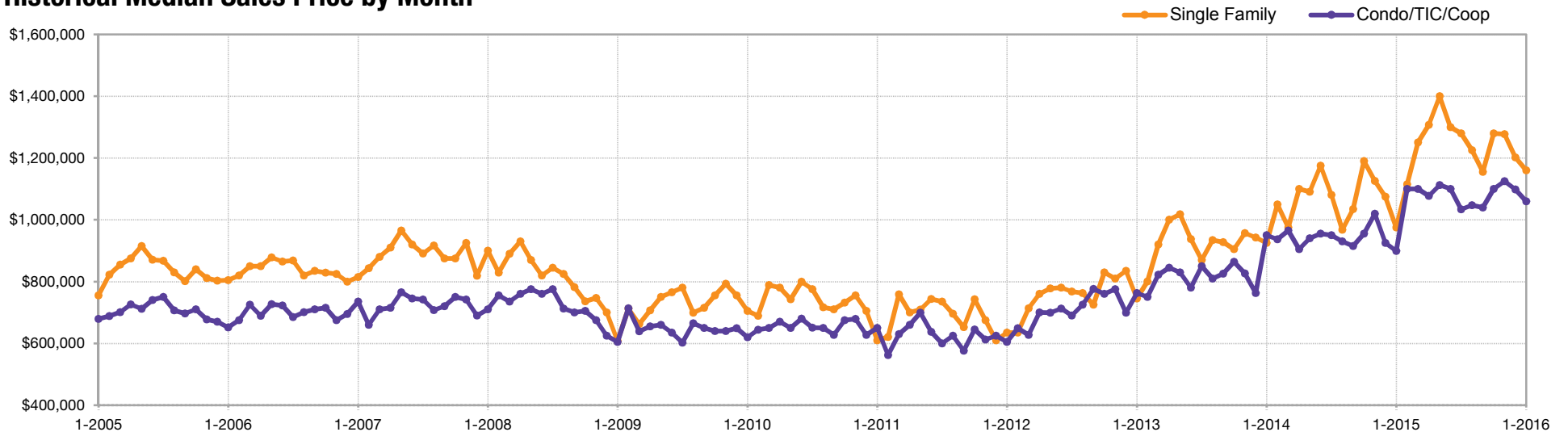
Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	\$1,115,000	+6.2%	\$1,100,000	+17.4%
Mar-2015	\$1,250,000	+28.2%	\$1,100,000	+14.0%
Apr-2015	\$1,307,500	+18.9%	\$1,077,500	+19.1%
May-2015	\$1,400,000	+28.4%	\$1,112,500	+18.4%
Jun-2015	\$1,300,000	+10.6%	\$1,100,000	+15.2%
Jul-2015	\$1,280,000	+18.4%	\$1,033,509	+8.8%
Aug-2015	\$1,225,444	+26.6%	\$1,047,500	+12.6%
Sep-2015	\$1,155,000	+11.6%	\$1,040,000	+13.7%
Oct-2015	\$1,280,000	+7.6%	\$1,100,000	+15.2%
Nov-2015	\$1,277,500	+13.5%	\$1,125,000	+10.3%
Dec-2015	\$1,201,500	+11.8%	\$1,098,000	+18.7%
Jan-2016	\$1,160,000	+19.0%	\$1,060,000	+17.8%
12-Month Avg*	\$1,250,000	+16.3%	\$1,100,000	+17.1%

* Median Sales Price for all properties from February 2015 through January 2016. This is not the average of the individual figures above.

Historical Median Sales Price by Month

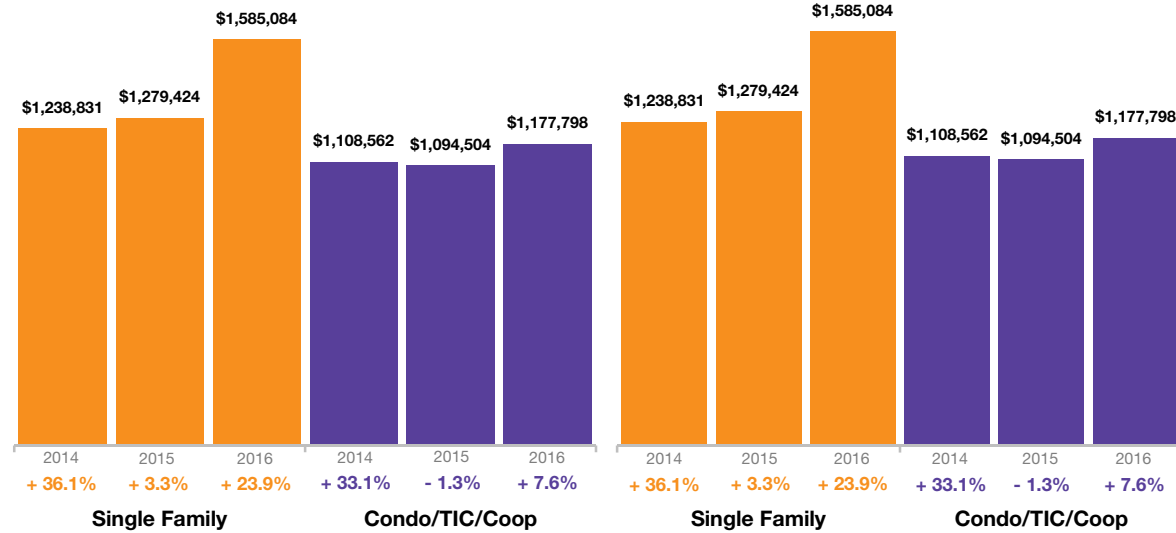


Average Sales Price

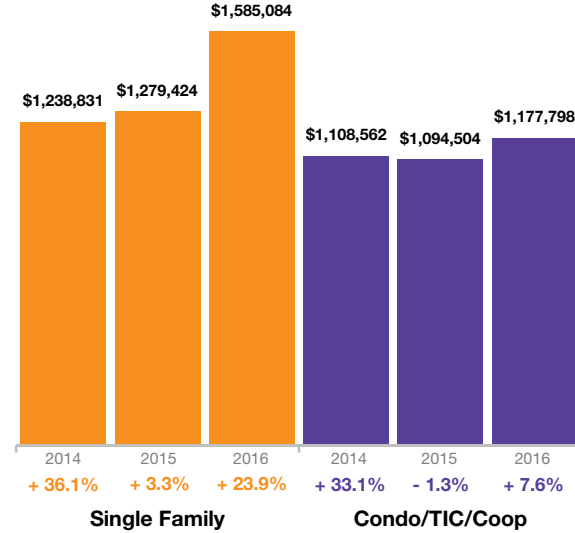
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



January



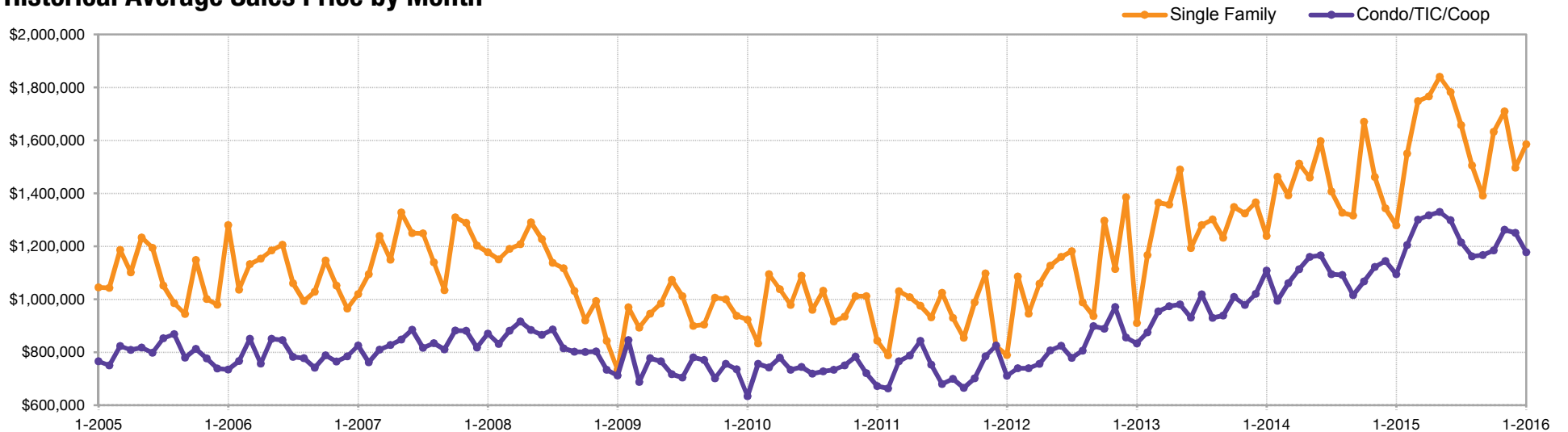
Year to Date



Avg. Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	\$1,550,286	+6.0%	\$1,204,301	+21.1%
Mar-2015	\$1,748,561	+25.6%	\$1,300,064	+22.7%
Apr-2015	\$1,765,744	+16.8%	\$1,317,148	+18.4%
May-2015	\$1,839,795	+26.1%	\$1,329,588	+14.6%
Jun-2015	\$1,782,492	+11.6%	\$1,298,673	+11.4%
Jul-2015	\$1,657,986	+17.9%	\$1,214,445	+11.0%
Aug-2015	\$1,505,629	+13.5%	\$1,161,445	+6.4%
Sep-2015	\$1,390,736	+5.6%	\$1,166,356	+14.9%
Oct-2015	\$1,632,146	-2.3%	\$1,184,400	+11.0%
Nov-2015	\$1,709,313	+17.0%	\$1,262,796	+12.6%
Dec-2015	\$1,496,307	+11.4%	\$1,250,298	+9.2%
Jan-2016	\$1,585,084	+23.9%	\$1,177,798	+7.6%
12-Month Avg*	\$1,649,021	+13.8%	\$1,247,231	+13.9%

* Avg. Sales Price for all properties from February 2015 through January 2016. This is not the average of the individual figures above.

Historical Average Sales Price by Month



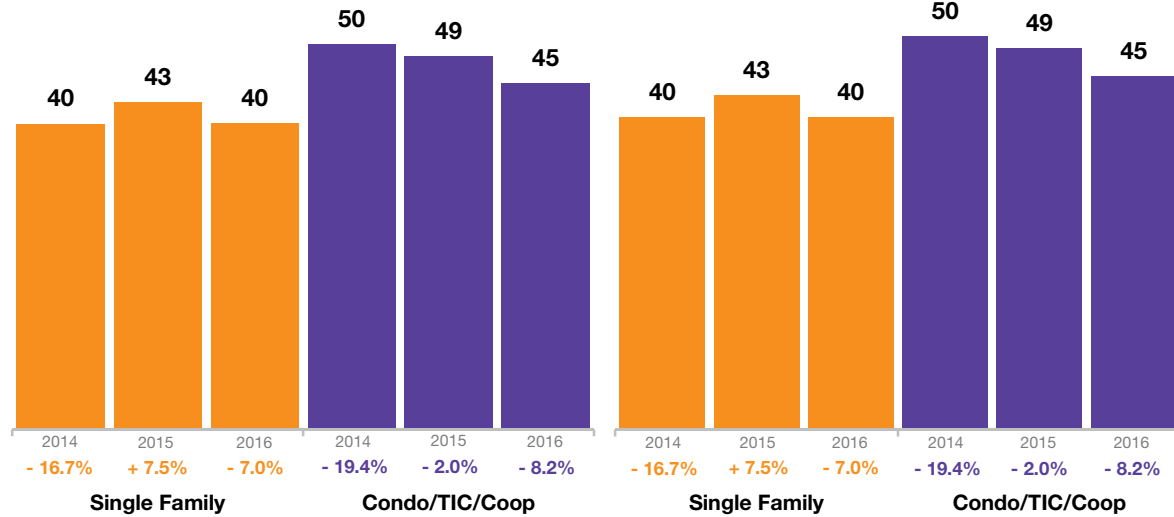
Days on Market Until Sale



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

January

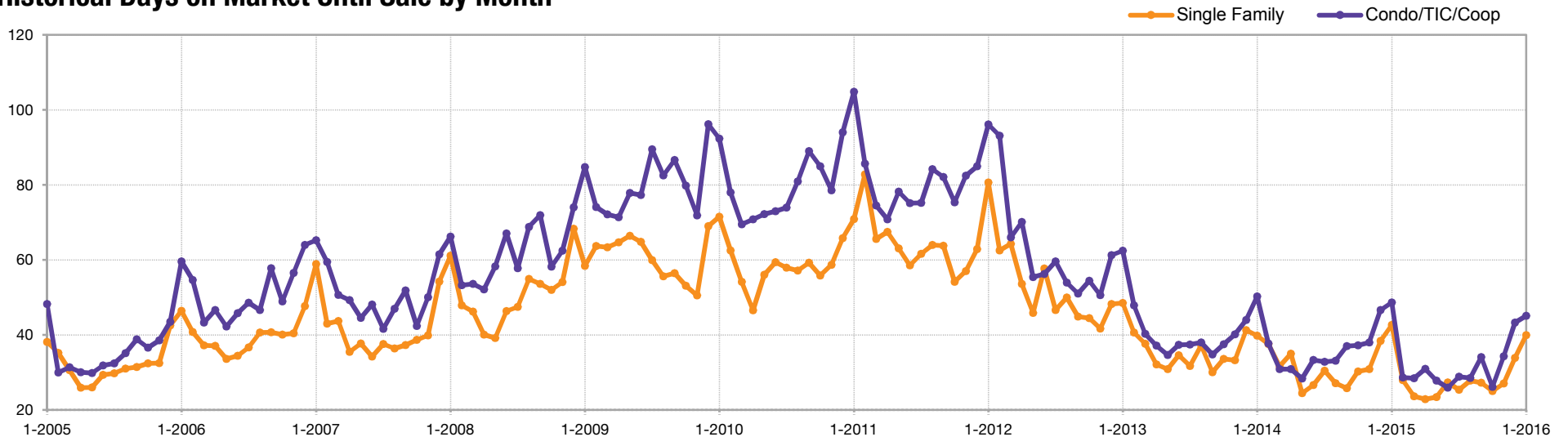
Year to Date



Days on Market	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	28	-26.3%	29	-23.7%
Mar-2015	24	-25.0%	28	-9.7%
Apr-2015	23	-34.3%	31	0.0%
May-2015	23	-4.2%	28	0.0%
Jun-2015	27	0.0%	26	-21.2%
Jul-2015	25	-16.7%	29	-12.1%
Aug-2015	28	+3.7%	29	-12.1%
Sep-2015	27	+3.8%	34	-8.1%
Oct-2015	25	-16.7%	26	-29.7%
Nov-2015	27	-12.9%	34	-10.5%
Dec-2015	34	-10.5%	43	-8.5%
Jan-2016	40	-7.0%	45	-8.2%
12-Month Avg*	27	-13.1%	31	-11.6%

* Days on Market for all properties from February 2015 through January 2016. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

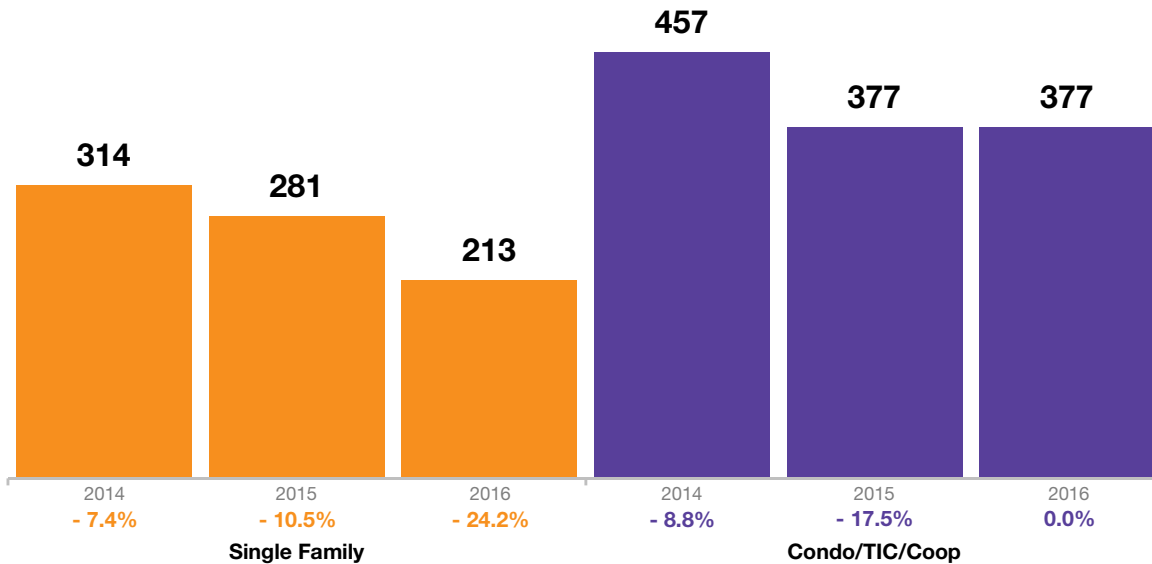


Inventory of Active Listings

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



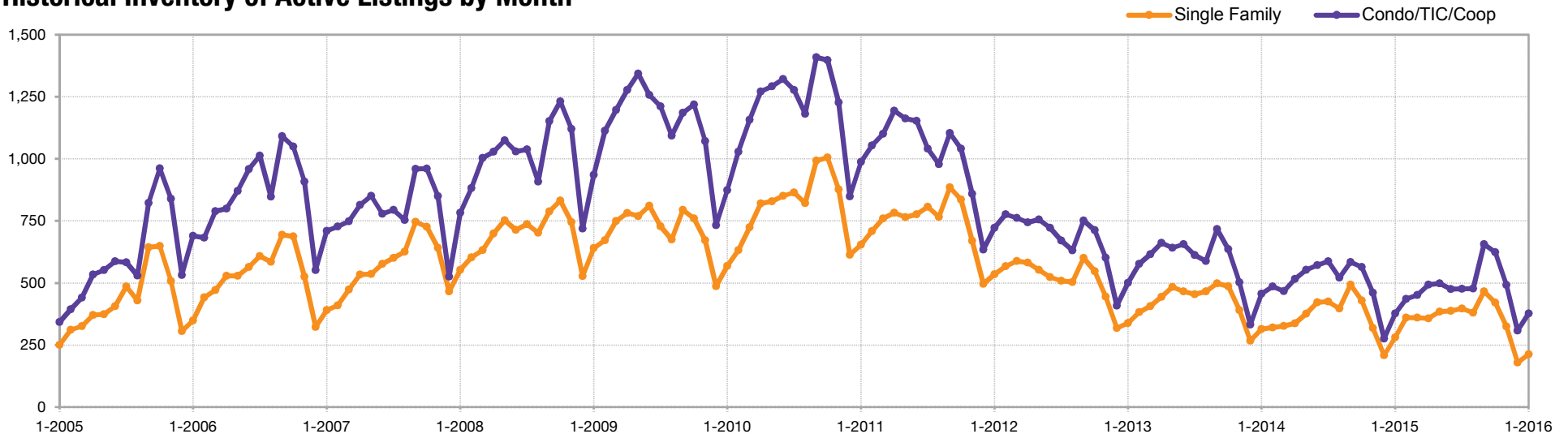
January



Active Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	361	+12.5%	436	-10.3%
Mar-2015	360	+10.1%	451	-3.4%
Apr-2015	357	+5.9%	493	-4.5%
May-2015	385	+2.4%	499	-9.8%
Jun-2015	388	-8.1%	475	-17.0%
Jul-2015	397	-6.6%	477	-18.7%
Aug-2015	380	-4.3%	478	-8.3%
Sep-2015	466	-5.5%	656	+12.3%
Oct-2015	421	-1.9%	624	+10.6%
Nov-2015	325	+1.9%	492	+6.7%
Dec-2015	180	-13.9%	308	+11.6%
Jan-2016	213	-24.2%	377	0.0%
12-Month Avg*	353	-2.4%	481	-3.3%

* Active Listings for all properties from February 2015 through January 2016. This is not the average of the individual figures above.

Historical Inventory of Active Listings by Month

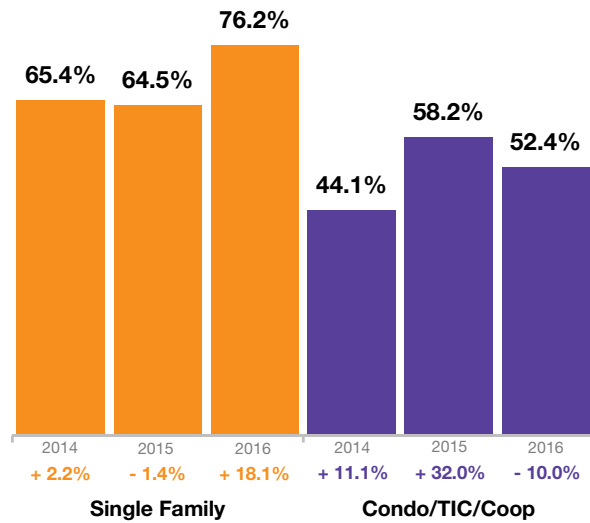


% of Properties Sold Over List Price

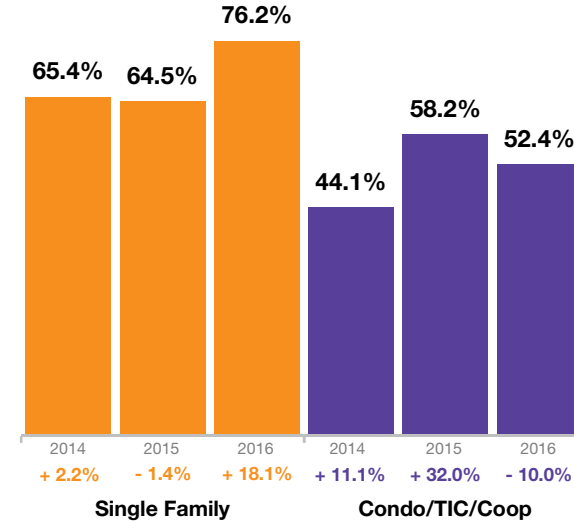


Percentage found when dividing the number of properties sold by properties sold over its original list price, not accounting for seller concessions.

January



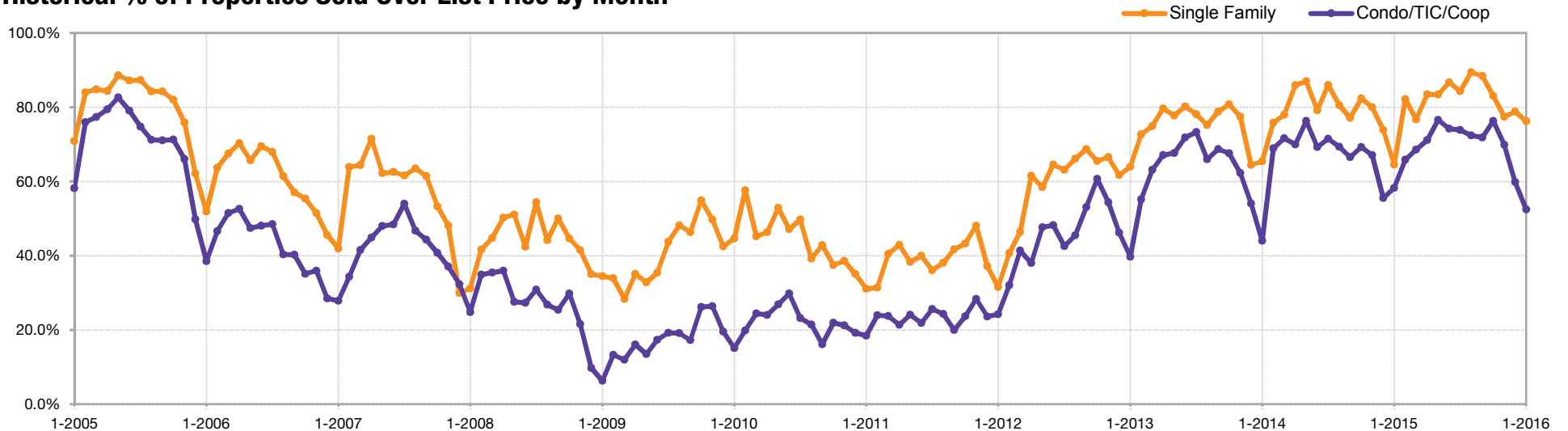
Year to Date



% of Properties Sold Over List Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	82.2%	+8.4%	65.8%	-4.5%
Mar-2015	76.7%	-1.7%	68.6%	-4.2%
Apr-2015	83.5%	-2.8%	71.2%	+1.9%
May-2015	83.4%	-4.1%	76.6%	+0.4%
Jun-2015	86.7%	+9.5%	74.2%	+7.2%
Jul-2015	84.3%	-2.0%	73.9%	+3.4%
Aug-2015	89.4%	+10.9%	72.4%	+4.5%
Sep-2015	88.4%	+14.5%	71.8%	+8.0%
Oct-2015	83.1%	+0.8%	76.3%	+10.1%
Nov-2015	77.4%	-3.3%	69.9%	+4.2%
Dec-2015	78.8%	+6.8%	59.9%	+7.9%
Jan-2016	76.2%	+18.1%	52.4%	-10.0%
12-Month Avg*	82.8%	+3.4%	70.2%	+2.6%

* % of Properties Sold Over List Price for all properties from February 2015 through January 2016. This is not the average of the individual figures above.

Historical % of Properties Sold Over List Price by Month

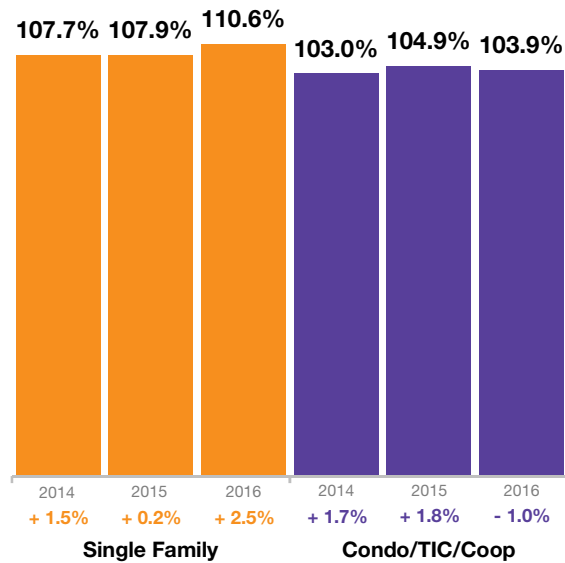


% of List Price Received

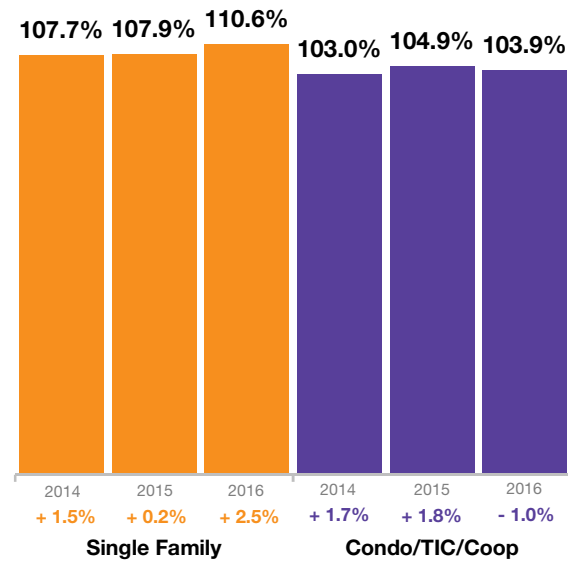


Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

January



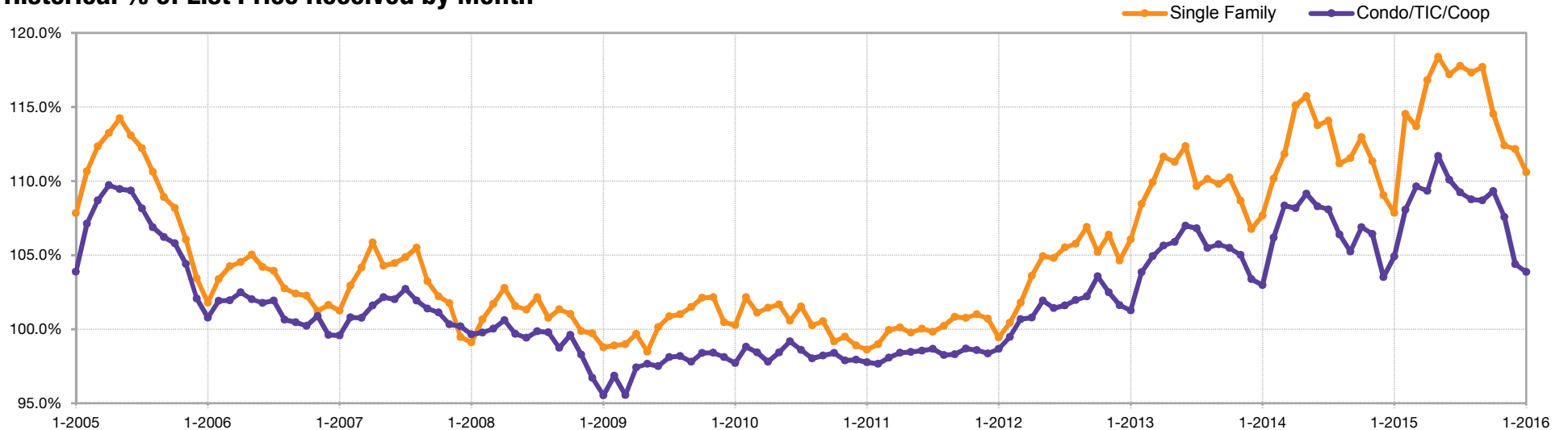
Year to Date



% of List Price Received	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	114.5%	+3.9%	108.1%	+1.8%
Mar-2015	113.7%	+1.7%	109.6%	+1.2%
Apr-2015	116.8%	+1.5%	109.3%	+1.0%
May-2015	118.4%	+2.3%	111.7%	+2.4%
Jun-2015	117.2%	+3.0%	110.1%	+1.7%
Jul-2015	117.8%	+3.2%	109.2%	+1.0%
Aug-2015	117.3%	+5.5%	108.8%	+2.3%
Sep-2015	117.7%	+5.5%	108.7%	+3.3%
Oct-2015	114.5%	+1.3%	109.3%	+2.2%
Nov-2015	112.4%	+1.0%	107.6%	+1.1%
Dec-2015	112.2%	+2.9%	104.4%	+0.9%
Jan-2016	110.6%	+2.5%	103.9%	-1.0%
12-Month Avg*	115.5%	+2.8%	108.6%	+1.5%

* % of List Price Received for all properties from February 2015 through January 2016. This is not the average of the individual figures above.

Historical % of List Price Received by Month

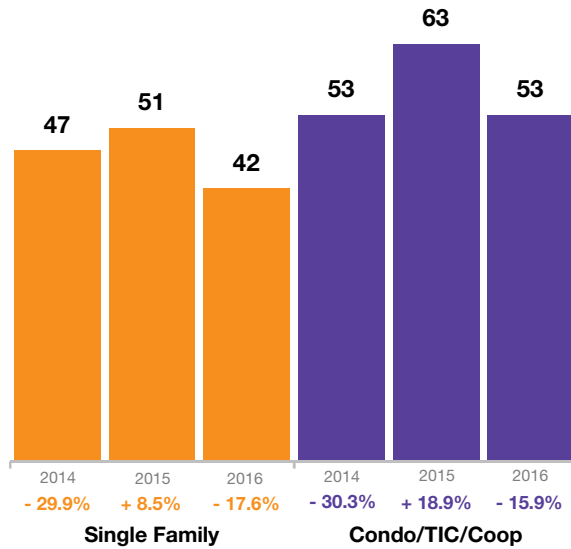


Housing Affordability Ratio

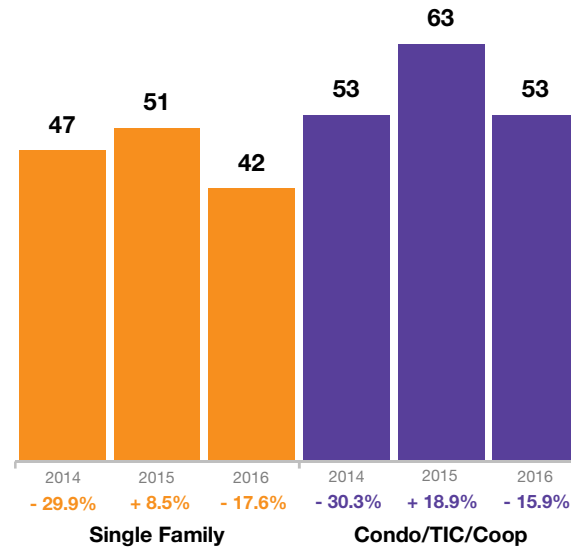


This index measures housing affordability for the region. An index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

January



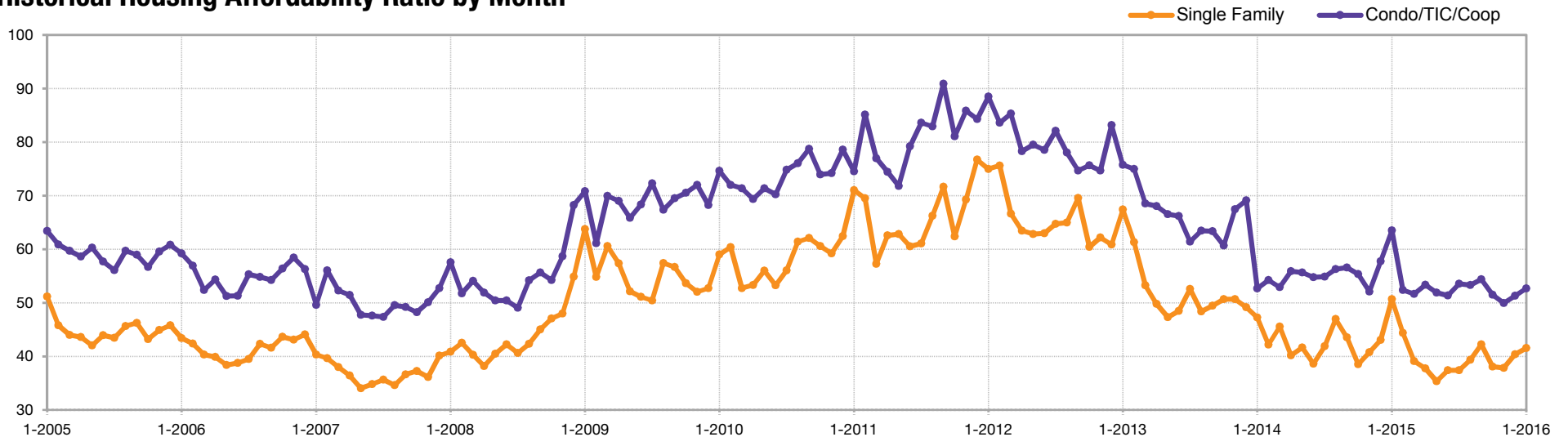
Year to Date



Affordability Ratio	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	44	+4.8%	52	-3.7%
Mar-2015	39	-15.2%	52	-1.9%
Apr-2015	38	-5.0%	53	-5.4%
May-2015	35	-16.7%	52	-7.1%
Jun-2015	37	-5.1%	51	-7.3%
Jul-2015	37	-11.9%	54	-1.8%
Aug-2015	39	-17.0%	53	-5.4%
Sep-2015	42	-4.5%	54	-5.3%
Oct-2015	38	-2.6%	51	-7.3%
Nov-2015	38	-7.3%	50	-3.8%
Dec-2015	40	-7.0%	51	-12.1%
Jan-2016	42	-17.6%	53	-15.9%
12-Month Avg*	39	-1.9%	43	-5.1%

* Affordability Ratio for all properties from February 2015 through January 2016. This is not the average of the individual figures above.

Historical Housing Affordability Ratio by Month

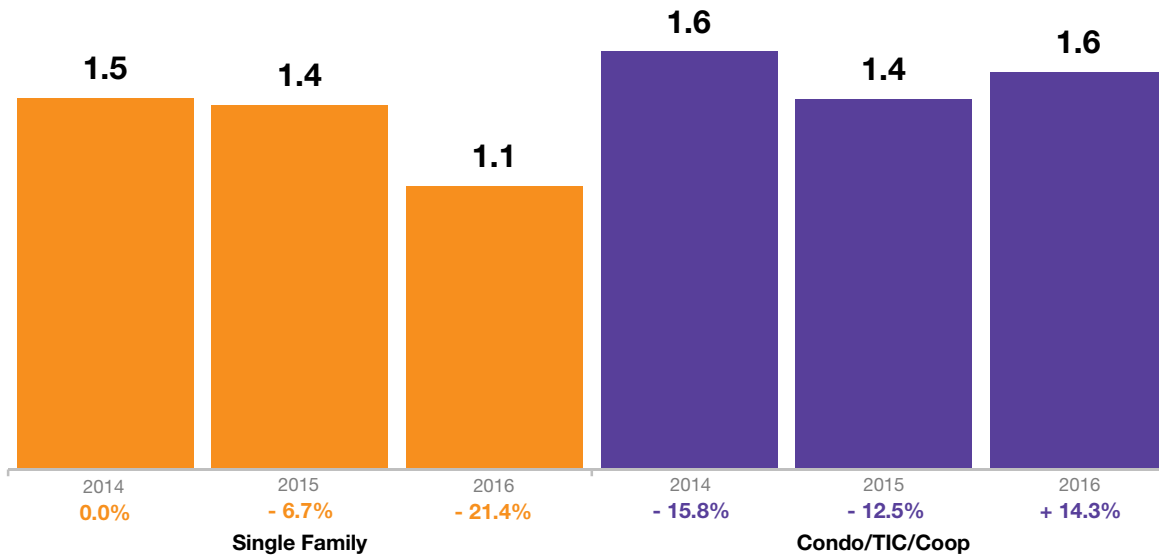


Months Supply of Inventory



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.

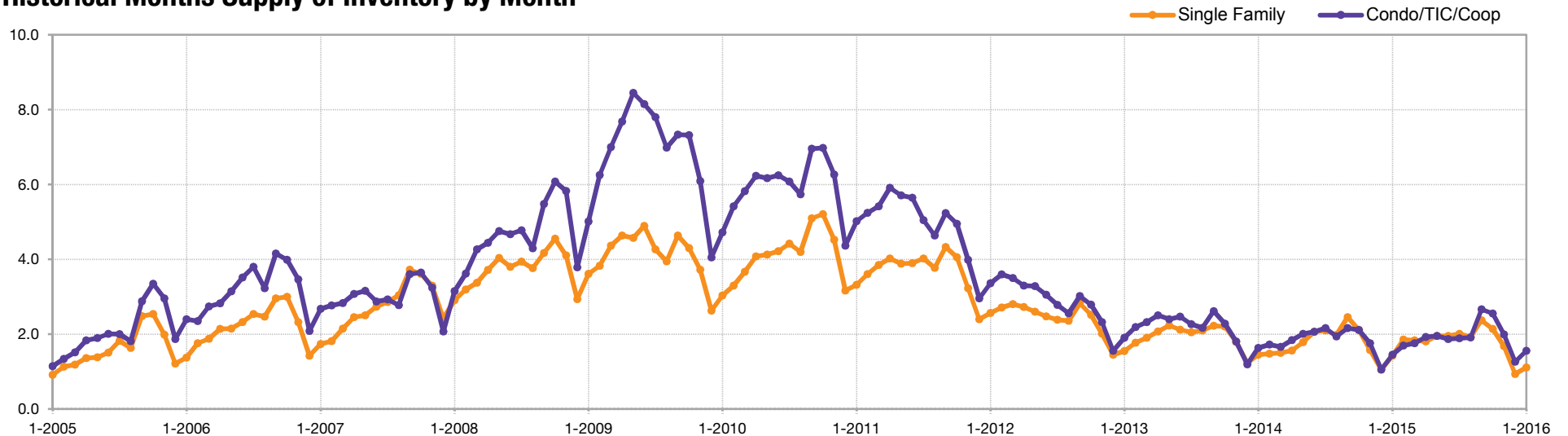
January



Months Supply	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Feb-2015	1.8	+20.0%	1.7	0.0%
Mar-2015	1.8	+20.0%	1.8	+5.9%
Apr-2015	1.8	+12.5%	1.9	+5.6%
May-2015	1.9	+5.6%	2.0	0.0%
Jun-2015	1.9	-9.5%	1.9	-9.5%
Jul-2015	2.0	-4.8%	1.9	-13.6%
Aug-2015	1.9	-5.0%	1.9	0.0%
Sep-2015	2.4	0.0%	2.7	+22.7%
Oct-2015	2.1	0.0%	2.5	+19.0%
Nov-2015	1.7	+6.3%	2.0	+11.1%
Dec-2015	0.9	-10.0%	1.3	+30.0%
Jan-2016	1.1	-21.4%	1.6	+14.3%
12-Month Avg*	1.8	+2.3%	1.9	+5.1%

* Months Supply for all properties from February 2015 through January 2016. 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.

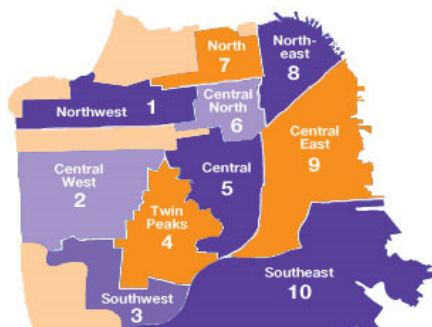
Key Metrics	Historical Sparkbars	1-2015	1-2016	Percent Change	YTD 2015	YTD 2016	Percent Change
New Listings		466	388	- 16.7%	466	388	- 16.7%
Pending Sales		258	233	- 9.7%	258	233	- 9.7%
Sold Listings		268	244	- 9.0%	268	244	- 9.0%
Median Sales Price		\$925,000	\$1,107,500	+ 19.7%	\$925,000	\$1,107,500	+ 19.7%
Avg. Sales Price		\$1,170,404	\$1,346,387	+ 15.0%	\$1,170,404	\$1,346,387	+ 15.0%
Days on Market		46	43	- 6.5%	46	43	- 6.5%
Active Listings		658	590	- 10.3%	--	--	--
% of Properties Sold Over List Price		60.8%	62.3%	+ 2.5%	60.8%	62.3%	+ 2.5%
% of List Price Received		106.1%	106.7%	+ 0.6%	106.1%	106.7%	+ 0.6%
Affordability Ratio		49	42	- 14.3%	49	42	- 14.3%
Months Supply		1.4	1.4	0.0%	--	--	--

Activity by District

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



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- 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, Shrwrd 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		
	1-2015	1-2016	+ / -	1-2015	1-2016	+ / -	1-2015	1-2016	+ / -	1-2015	1-2016	+ / -	1-2015	1-2016	+ / -
Single Family															
1 SF District 1	20	12	-40.0%	4	7	+75.0%	\$1,012,500	\$961,000	-5.1%	24	40	+66.7%	1.2	0.7	-41.7%
2 SF District 2	29	29	0.0%	19	18	-5.3%	\$933,000	\$1,212,500	+30.0%	47	50	+6.4%	0.8	0.8	0.0%
3 SF District 3	12	24	+100.0%	11	11	0.0%	\$844,000	\$800,000	-5.2%	42	36	-14.3%	0.8	1.7	+112.5%
4 SF District 4	42	18	-57.1%	16	13	-18.8%	\$1,304,000	\$1,608,800	+23.4%	46	35	-23.9%	1.7	0.6	-64.7%
5 SF District 5	31	28	-9.7%	12	9	-25.0%	\$2,082,500	\$2,277,700	+9.4%	22	39	+77.3%	1.2	1.1	-8.3%
6 SF District 6	6	5	-16.7%	3	2	-33.3%	\$1,565,000	\$3,487,500	+122.8%	14	28	+100.0%	1.8	1.5	-16.7%
7 SF District 7	19	19	0.0%	1	7	+600.0%	\$3,050,000	\$3,075,000	+0.8%	0	54	--	2.0	2.5	+25.0%
8 SF District 8	5	4	-20.0%	0	0	--	\$0	\$0	--	0	0	--	2.4	1.8	-25.0%
9 SF District 9	37	19	-48.6%	14	9	-35.7%	\$1,485,000	\$1,250,000	-15.8%	37	21	-43.2%	1.9	0.9	-52.6%
10 SF District 10	80	55	-31.3%	30	25	-16.7%	\$722,500	\$730,000	+1.0%	56	41	-26.8%	1.8	1.3	-27.8%
Condo/TIC/Coop															
1 SF District 1	13	18	+38.5%	4	6	+50.0%	\$1,387,500	\$1,017,500	-26.7%	32	37	+15.6%	0.9	1.4	+55.6%
2 SF District 2	3	14	+366.7%	5	2	-60.0%	\$675,000	\$650,000	-3.7%	84	39	-53.6%	0.7	3.3	+371.4%
3 SF District 3	8	5	-37.5%	5	3	-40.0%	\$479,280	\$1,150,505	+140.0%	33	21	-36.4%	2.5	1.0	-60.0%
4 SF District 4	3	2	-33.3%	5	3	-40.0%	\$555,000	\$780,000	+40.5%	35	68	+94.3%	0.6	0.5	-16.7%
5 SF District 5	50	31	-38.0%	22	16	-27.3%	\$975,000	\$1,362,500	+39.7%	46	44	-4.3%	1.3	0.8	-38.5%
6 SF District 6	39	41	+5.1%	15	12	-20.0%	\$749,000	\$1,059,375	+41.4%	51	47	-7.8%	1.5	1.7	+13.3%
7 SF District 7	24	29	+20.8%	19	16	-15.8%	\$1,450,000	\$1,387,500	-4.3%	33	37	+12.1%	0.9	1.4	+55.6%
8 SF District 8	69	65	-5.8%	23	27	+17.4%	\$901,000	\$876,100	-2.8%	42	39	-7.1%	1.6	1.6	0.0%
9 SF District 9	151	155	+2.6%	60	54	-10.0%	\$897,000	\$1,001,000	+11.6%	57	52	-8.8%	1.6	1.8	+12.5%
10 SF District 10	17	17	0.0%	0	4	--	\$0	\$685,000	--	0	36	--	3.6	2.6	-27.8%