Monthly Indicators



December 2015

In 2015, national residential real estate, by and large, had a good year. Supply and demand were healthy in an environment rife with low interest rates and improved employment. The Federal Reserve finally increased short-term rates in December, and more increases are expected in 2016. Housing markets have shown a willingness to accept this. Save for a few expensive outliers where low inventory and high prices have become the norm, a balanced market is anticipated for much of the country for the foreseeable future. Improved inventory and affordability remain key factors for continued optimism.

New Listings were down 35.9 percent for single family homes and 20.9 percent for Condo/TIC/Coop properties. Pending Sales decreased 8.8 percent for single family homes and 20.7 percent for Condo/TIC/Coop properties.

The Median Sales Price was up 12.0 percent to \$1,203,500 for single family homes and 18.7 percent to \$1,098,000 for Condo/TIC/Coop properties. Months Supply of Inventory decreased 20.0 percent for single family units but was up 10.0 percent for Condo/TIC/Coop units.

Gross Domestic Product increased at an annual rate near 2.0 percent to close 2015, and that rate is expected to increase next year. Residential real estate is considered a healthy piece of the national economy. Contributing factors from within the industry include better lending standards and foreclosures falling back to more traditional levels. Declining unemployment, higher wages and low fuel prices have also conspired to improve personal budgets.

Monthly Snapshot

+ 12.0% + 18.7% + 16.6%

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	12-2014	12-2015	Percent Change	YTD 2014	YTD 2015	Percent Change
New Listings	12-2012 12-2013 12-2014 12-2015	78	50	- 35.9%	2,723	2,679	- 1.6%
Pending Sales	12-2012 12-2013 12-2014 12-2015	136	124	- 8.8%	2,392	2,316	- 3.2%
Sold Listings	12-2012 12-2013 12-2014 12-2015	195	198	+ 1.5%	2,405	2,290	- 4.8%
Median Sales Price	12-2012 12-2013 12-2014 12-2015	\$1,075,000	\$1,203,500	+ 12.0%	\$1,070,500	\$1,250,000	+ 16.8%
Avg. Sales Price	12-2012 12-2013 12-2014 12-2015	\$1,343,423	\$1,516,568	+ 12.9%	\$1,444,673	\$1,637,788	+ 13.4%
Days on Market	12-2012 12-2013 12-2014 12-2015	38	33	- 13.2%	31	27	- 12.9%
Active Listings	12-2012 12-2013 12-2014 12-2015	208	146	- 29.8%			
% of Properties Sold Over List Price	12-2012 12-2013 12-2014 12-2015	73.8%	79.8%	+ 8.1%	80.0%	82.4%	+ 3.0%
% of List Price Received	12-2012 12-2013 12-2014 12-2015	109.0%	112.4%	+ 3.1%	112.3%	115.4%	+ 2.8%
Affordability Ratio	12-2012 12-2013 12-2014 12-2015	43	40	- 7.0%	43	39	- 9.3%
Months Supply	12-2012 12-2013 12-2014 12-2015	1.0	8.0	- 20.0%			

Condo/TIC/Coop Activity Overview



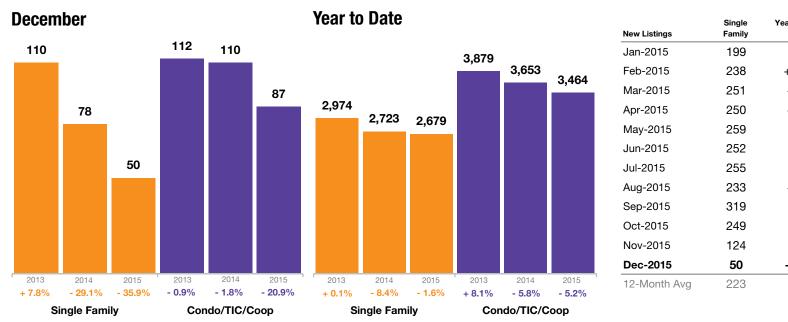
Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	12-2014	12-2015	Percent Change	YTD 2014	YTD 2015	Percent Change
New Listings	12-2012 12-2013 12-2014 12-2015	110	87	- 20.9%	3,653	3,464	- 5.2%
Pending Sales	12-2012 12-2013 12-2014 12-2015	208	165	- 20.7%	3,161	2,916	- 7.8%
Sold Listings	12-2012 12-2013 12-2014 12-2015	227	271	+ 19.4%	3,149	2,868	- 8.9%
Median Sales Price	12-2012 12-2013 12-2014 12-2015	\$925,000	\$1,098,000	+ 18.7%	\$940,875	\$1,095,000	+ 16.4%
Avg. Sales Price	12-2012 12-2013 12-2014 12-2015	\$1,144,474	\$1,252,661	+ 9.5%	\$1,096,071	\$1,242,745	+ 13.4%
Days on Market	12-2012 12-2013 12-2014 12-2015	47	44	- 6.4%	36	32	- 11.1%
Active Listings	12-2012 12-2013 12-2014 12-2015	276	260	- 5.8%			
% of Properties Sold Over List Price	12-2012 12-2013 12-2014 12-2015	55.5%	60.1%	+ 8.3%	67.6%	70.5%	+ 4.3%
% of List Price Received	12-2012 12-2013 12-2014 12-2015	103.5%	104.4%	+ 0.9%	106.9%	108.7%	+ 1.7%
Affordability Ratio	12-2012 12-2013 12-2014 12-2015	58	51	- 12.1%	57	51	- 10.5%
Months Supply	12-2012 12-2013 12-2014 12-2015	1.0	1.1	+ 10.0%			

New Listings

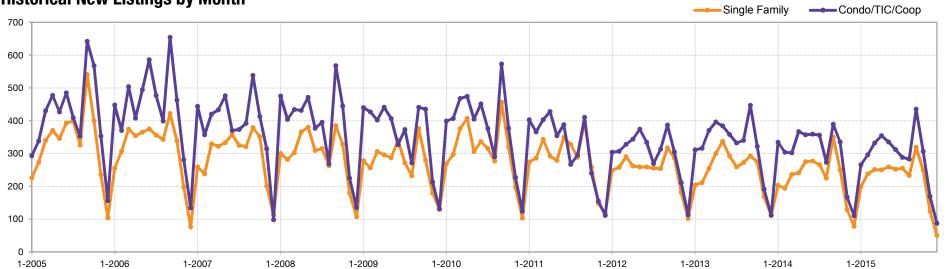
A count of the properties that have been newly listed on the market in a given month.





New Listings	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	199	-2.0%	266	-20.4%
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%	288	-19.1%
Aug-2015	233	+3.6%	283	+3.7%
Sep-2015	319	-8.9%	435	+11.8%
Oct-2015	249	-0.4%	307	-8.4%
Nov-2015	124	-3.1%	169	+1.2%
Dec-2015	50	-35.9%	87	-20.9%
12-Month Avg	223	-1.6%	289	-5.2%

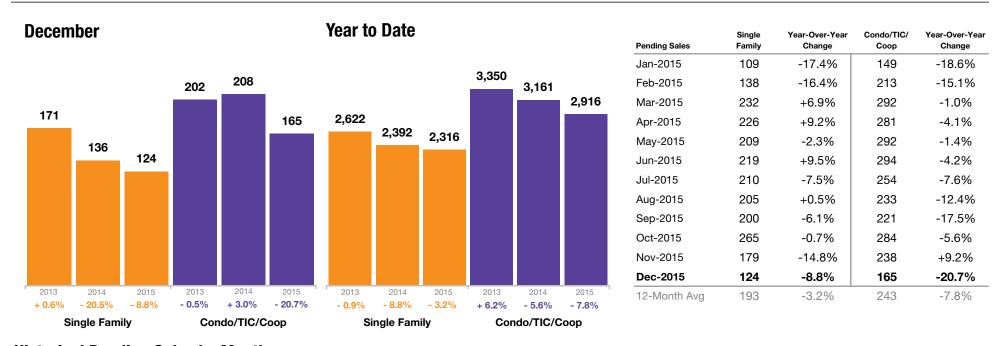
Historical New Listings by Month

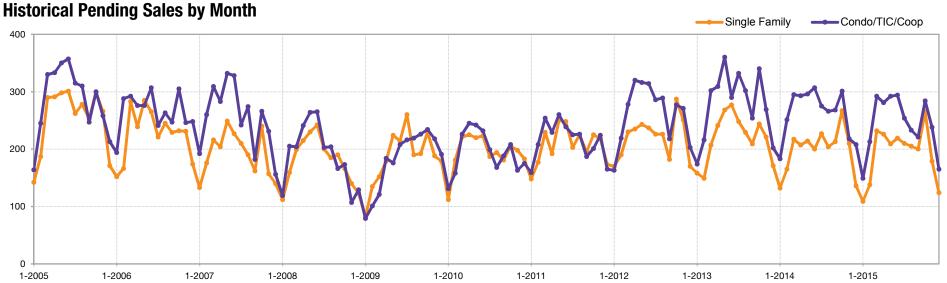


Pending Sales

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







Sold Listings

1-2005

1-2006

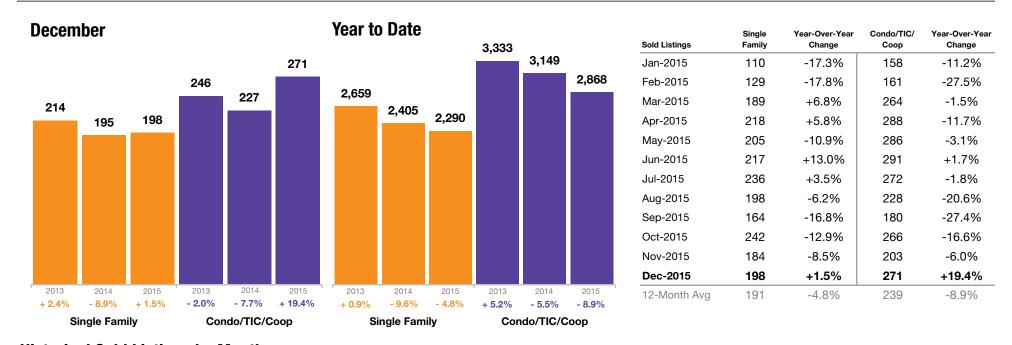
1-2007

1-2008

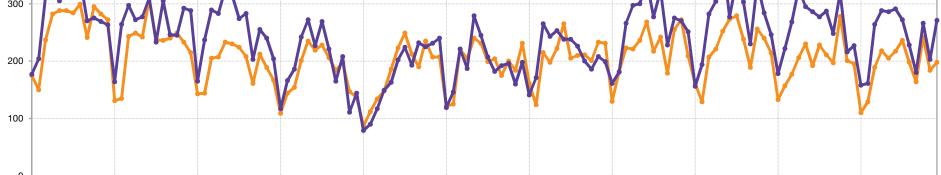
1-2009

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





Historical Sold Listings by Month Single Family — Condo/TIC/Coop 400 300 Amount Am



1-2011

1-2012

1-2013

1-2010

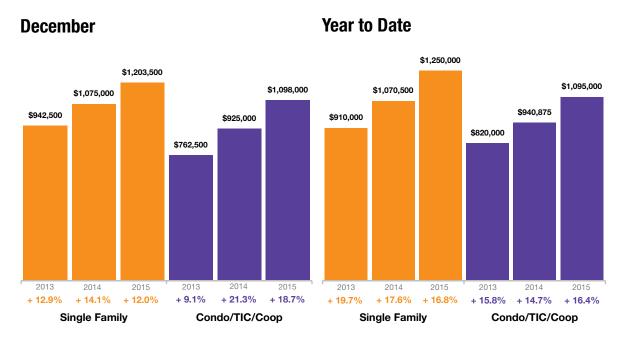
1-2014

1-2015

Median Sales Price



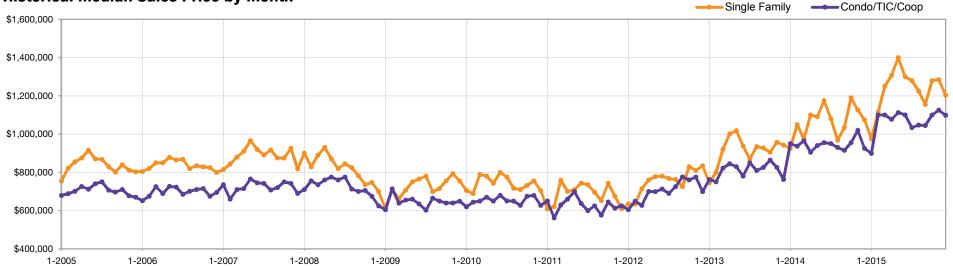




Median Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	\$975,000	+5.4%	\$899,500	-5.3%
Feb-2015	\$1,115,000	+6.2%	\$1,100,000	+17.4%
Mar-2015	\$1,250,000	+28.2%	\$1,100,000	+14.0%
Apr-2015	\$1,307,500	+18.9%	\$1,077,500	+19.1%
May-2015	\$1,400,000	+28.4%	\$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%	\$1,045,000	+14.2%
Oct-2015	\$1,280,000	+7.6%	\$1,100,000	+15.2%
Nov-2015	\$1,285,000	+14.1%	\$1,125,000	+10.3%
Dec-2015	\$1,203,500	+12.0%	\$1,098,000	+18.7%
12-Month Avg*	\$1,250,000	+16.8%	\$1,095,000	+16.4%

 $^{^{\}star}$ Median Sales Price for all properties from January 2015 through December 2015. This is not the average of the individual figures above.

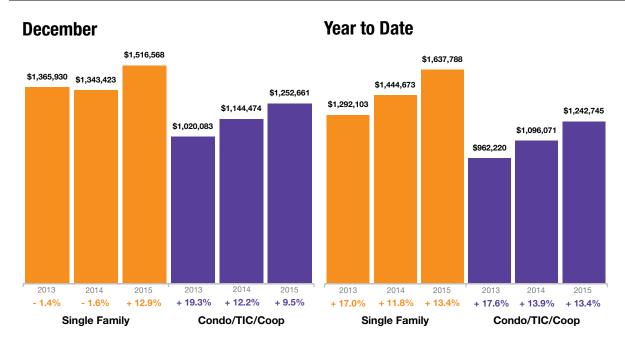
Historical Median Sales Price by Month



Average Sales Price

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

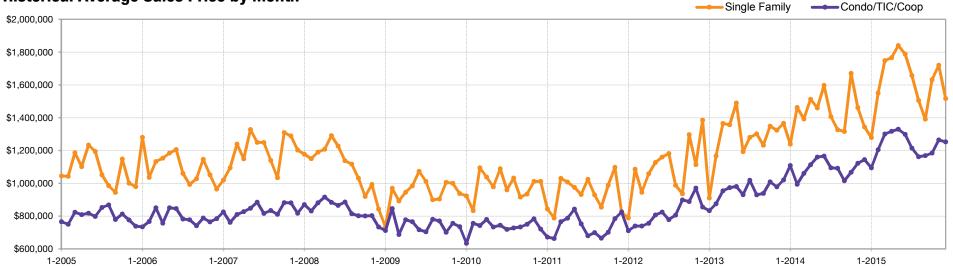




Avg. Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	\$1,279,424	+3.3%	\$1,094,504	-1.3%
Feb-2015	\$1,550,286	+6.0%	\$1,204,301	+21.1%
Mar-2015	\$1,748,561	+25.6%	\$1,300,064	+22.7%
Apr-2015	\$1,765,744	+16.8%	\$1,317,148	+18.4%
May-2015	\$1,839,795	+26.1%	\$1,329,588	+14.6%
Jun-2015	\$1,788,117	+11.9%	\$1,298,673	+11.4%
Jul-2015	\$1,657,986	+17.9%	\$1,214,478	+11.0%
Aug-2015	\$1,505,629	+13.5%	\$1,161,445	+6.4%
Sep-2015	\$1,390,736	+5.6%	\$1,168,669	+15.1%
Oct-2015	\$1,632,146	-2.3%	\$1,184,400	+11.0%
Nov-2015	\$1,720,012	+17.7%	\$1,264,078	+12.7%
Dec-2015	\$1,516,568	+12.9%	\$1,252,661	+9.5%
12-Month Avg*	\$1,637,788	+13.4%	\$1,242,745	+13.4%

 $^{^{\}star}$ Avg. Sales Price for all properties from January 2015 through December 2015. This is not the average of the individual figures above.

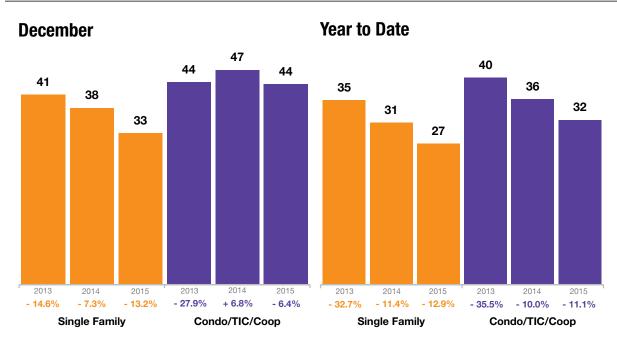
Historical Average Sales Price by Month



Days on Market Until Sale



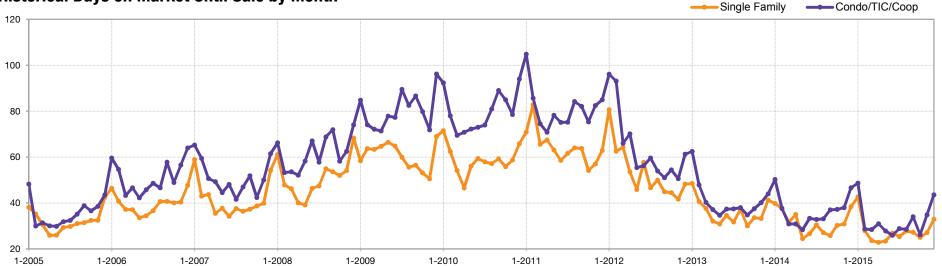




Days on Market	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	43	+7.5%	49	-2.0%
Feb-2015	28	-26.3%	29	-23.7%
Mar-2015	24	-25.0%	28	-9.7%
Apr-2015	23	-34.3%	31	0.0%
May-2015	23	-4.2%	28	0.0%
Jun-2015	27	0.0%	26	-21.2%
Jul-2015	25	-16.7%	29	-12.1%
Aug-2015	28	+3.7%	29	-12.1%
Sep-2015	27	+3.8%	34	-8.1%
Oct-2015	25	-16.7%	26	-29.7%
Nov-2015	27	-12.9%	35	-7.9%
Dec-2015	33	-13.2%	44	-6.4%
12-Month Avg*	27	-12.8%	32	-11.3%

^{*} Days on Market for all properties from January 2015 through December 2015. This is not the average of the individual figures above.

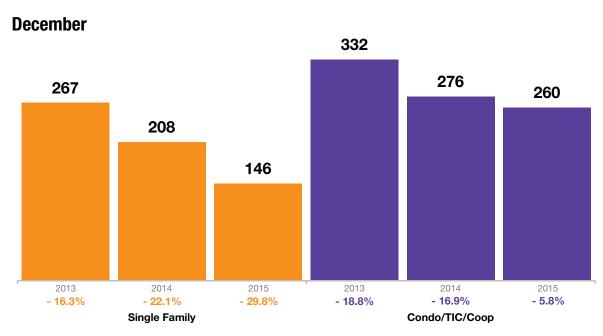
Historical Days on Market Until Sale by Month



Inventory of Active Listings

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

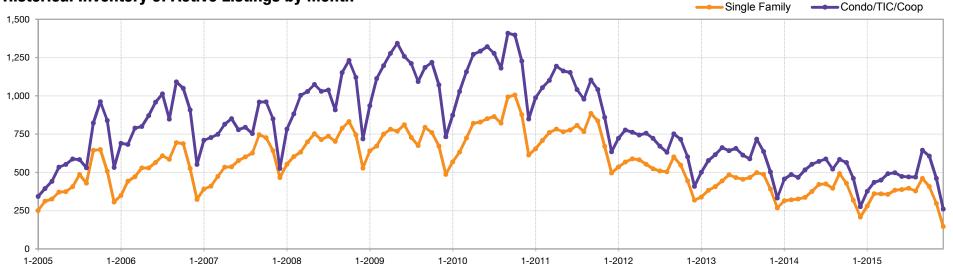




Active Listings	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	280	-10.8%	376	-17.7%
Feb-2015	360	+12.1%	435	-10.5%
Mar-2015	359	+10.1%	449	-3.9%
Apr-2015	356	+6.0%	491	-4.8%
May-2015	384	+2.4%	497	-10.1%
Jun-2015	388	-7.8%	473	-17.3%
Jul-2015	396	-6.6%	470	-19.9%
Aug-2015	378	-4.5%	469	-10.0%
Sep-2015	461	-6.3%	645	+10.4%
Oct-2015	408	-4.7%	606	+7.4%
Nov-2015	297	-6.6%	461	0.0%
Dec-2015	146	-29.8%	260	-5.8%
12-Month Avg*	351	-3.3%	469	-6.8%

^{*} Active Listings for all properties from January 2015 through December 2015. This is not the average of the individual figures above.

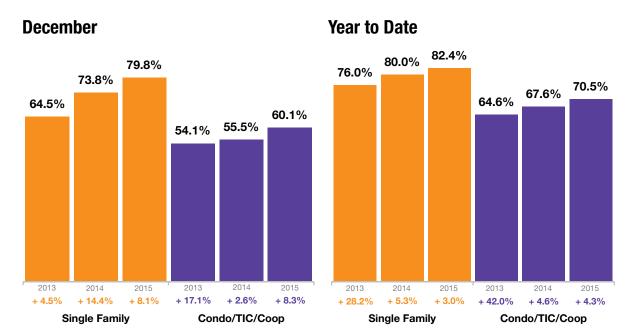
Historical Inventory of Active Listings by Month



% of Properties Sold Over List Price



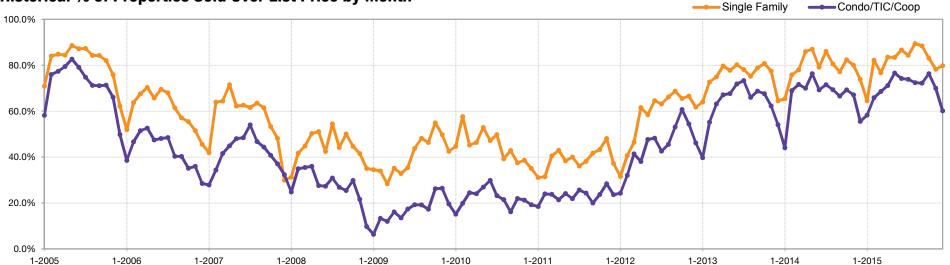
Percentage found when dividing the number of properties sold by properties sold over its original list price, not accounting for seller concessions.



% of Properties Sold Over List Price	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	64.5%	-1.4%	58.2%	+32.0%
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	86.6%	+9.3%	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%	72.2%	+8.6%
Oct-2015	83.1%	+0.8%	76.3%	+10.1%
Nov-2015	78.3%	-2.1%	70.0%	+4.3%
Dec-2015	79.8%	+8.1%	60.1%	+8.3%
12-Month Avg	82.4%	+3.0%	70.5%	+4.3%

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

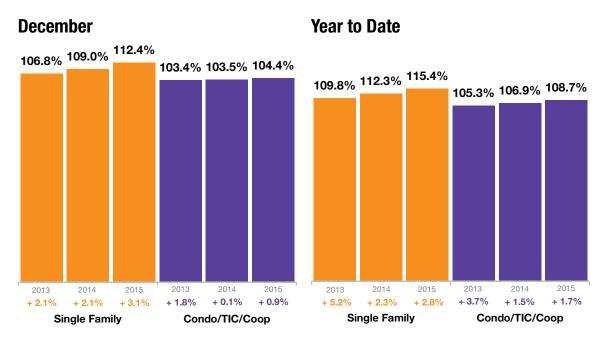
Historical % of Properties Sold Over List Price by Month



% of List Price Received



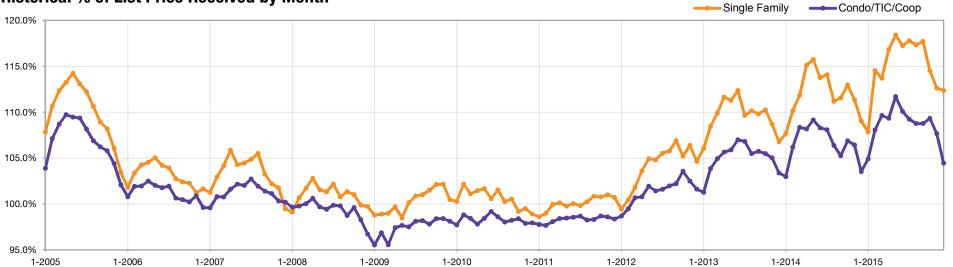
Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



% of List Price Received	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	107.9%	+0.2%	104.9%	+1.8%
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%	108.8%	+3.4%
Oct-2015	114.5%	+1.3%	109.3%	+2.2%
Nov-2015	112.6%	+1.2%	107.7%	+1.2%
Dec-2015	112.4%	+3.1%	104.4%	+0.9%
12-Month Avg*	115.4%	+2.8%	108.7%	+1.7%

^{* %} of List Price Received for all properties from January 2015 through December 2015. This is not the average of the individual figures above.

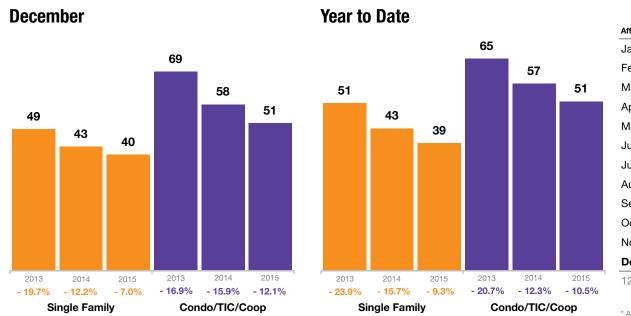
Historical % of List Price Received by Month



Housing Affordability Ratio



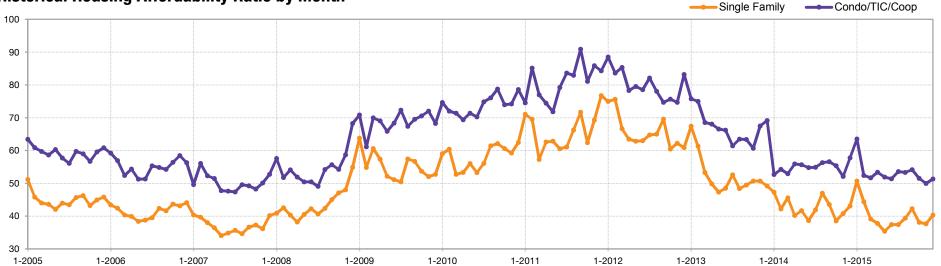
This index measures housing affordability for the region. An index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



Affordability Ratio	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	51	+8.5%	63	+18.9%
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%
12-Month Avg*	40	-5.9%	43	-7.1%

^{*} Affordability Ratio for all properties from January 2015 through December 2015. This is not the average of the individual figures above.

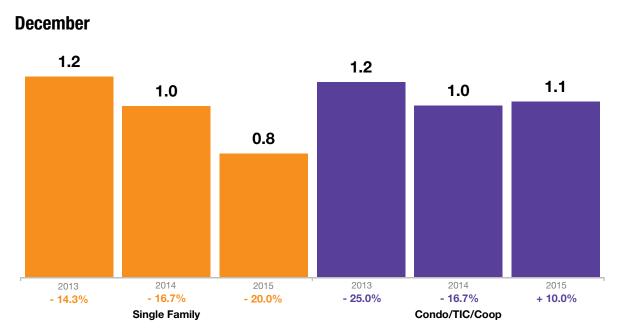
Historical Housing Affordability Ratio by Month



Months Supply of Inventory



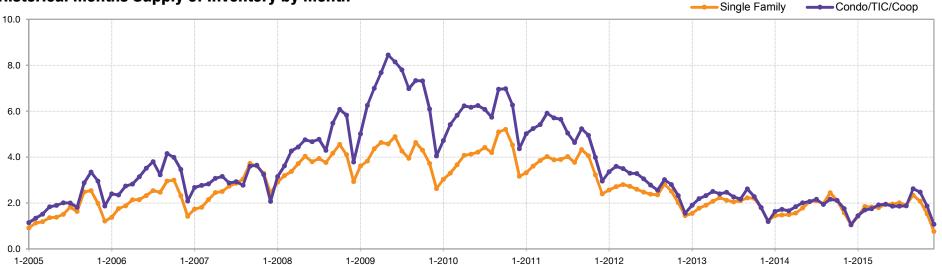
The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.



Months Supply	Single Family	Year-Over-Year Change	Condo/TIC/ Coop	Year-Over-Year Change
Jan-2015	1.4	-6.7%	1.4	-12.5%
Feb-2015	1.8	+20.0%	1.7	0.0%
Mar-2015	1.8	+20.0%	1.7	0.0%
Apr-2015	1.8	+12.5%	1.9	+5.6%
May-2015	1.9	+5.6%	1.9	-5.0%
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	2.3	-4.2%	2.6	+18.2%
Oct-2015	2.1	0.0%	2.5	+19.0%
Nov-2015	1.5	-6.3%	1.9	+5.6%
Dec-2015	0.8	-20.0%	1.1	+10.0%
12-Month Avg*	1.8	+1.7%	1.9	+1.3%

^{*} Months Supply for all properties from January 2015 through December 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	12-2014	12-2015	Percent Change	YTD 2014	YTD 2015	Percent Change
New Listings	12-2012 12-2013 12-2014 12-2015	188	137	- 27.1%	6,376	6,143	- 3.7%
Pending Sales	12-2012 12-2013 12-2014 12-2015	344	289	- 16.0%	5,553	5,232	- 5.8%
Sold Listings	12-2012 12-2013 12-2014 12-2015	422	469	+ 11.1%	5,554	5,158	- 7.1%
Median Sales Price	12-2012 12-2013 12-2014 12-2015	\$973,750	\$1,135,000	+ 16.6%	\$994,000	\$1,150,000	+ 15.7%
Avg. Sales Price	12-2012 12-2013 12-2014 12-2015	\$1,236,406	\$1,364,076	+ 10.3%	\$1,247,015	\$1,418,133	+ 13.7%
Days on Market	12-2012 12-2013 12-2014 12-2015	43	39	- 9.3%	34	30	- 11.8%
Active Listings	12-2012 12-2013 12-2014 12-2015	484	406	- 16.1%			
% of Properties Sold Over List Price	12-2012 12-2013 12-2014 12-2015	64.0%	68.4%	+ 6.9%	73.0%	75.8%	+ 3.8%
% of List Price Received	12-2012 12-2013 12-2014 12-2015	106.1%	107.8%	+ 1.6%	109.2%	111.7%	+ 2.3%
Affordability Ratio	12-2012 12-2013 12-2014 12-2015	44	42	- 4.5%	43	40	- 7.0%
Months Supply	12-2012 12-2013 12-2014 12-2015	1.0	0.9	- 10.0%			

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)
- 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)
- 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 4:
- 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)
- Northeast (North Waterfront, North Beach, Russian Hill, Telegraph Hill, Nob Hill, Financial District / Barbary Coast, Downtown, Van Ness / Civic Center, Tenderloin)
- 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		
		12-2014	12-2015	+/-	12-2014	12-2015	+/-	12-2014	12-2015	+/-	12-2014	12-2015	+/-	12-2014	12-2015	+/-
Sing	le Family															
1	SF District 1	13	10	-23.1%	12	10	-16.7%	\$1,479,000	\$1,355,000	-8.4%	51	34	-33.3%	0.7	0.6	-14.3%
2	SF District 2	19	21	+10.5%	44	42	-4.5%	\$916,500	\$1,165,000	+27.1%	38	31	-18.4%	0.5	0.6	+20.0%
3	SF District 3	15	10	-33.3%	13	19	+46.2%	\$730,000	\$1,055,000	+44.5%	54	33	-38.9%	1.0	0.7	-30.0%
4	SF District 4	30	14	-53.3%	30	30	0.0%	\$1,250,000	\$1,332,500	+6.6%	28	29	+3.6%	1.2	0.5	-58.3%
5	SF District 5	16	6	-62.5%	24	24	0.0%	\$1,660,000	\$1,900,000	+14.5%	40	36	-10.0%	0.6	0.2	-66.7%
6	SF District 6	4	2	-50.0%	6	0	-100.0%	\$3,275,000	\$0	-100.0%	37	0	-100.0%	1.1	0.6	-45.5%
7	SF District 7	15	14	-6.7%	8	7	-12.5%	\$3,487,500	\$3,800,000	+9.0%	68	50	-26.5%	1.6	1.8	+12.5%
8	SF District 8	3	5	+66.7%	2	2	0.0%	\$1,840,000	\$6,268,000	+240.7%	66	36	-45.5%	1.4	2.2	+57.1%
9	SF District 9	25	11	-56.0%	12	25	+108.3%	\$1,215,000	\$1,317,500	+8.4%	28	26	-7.1%	1.3	0.5	-61.5%
10	SF District 10	68	53	-22.1%	44	39	-11.4%	\$690,000	\$860,000	+24.6%	33	37	+12.1%	1.5	1.3	-13.3%
Con	do/TIC/Coop															
1	SF District 1	13	17	+30.8%	10	20	+100.0%	\$712,500	\$1,002,500	+40.7%	39	53	+35.9%	1.0	1.3	+30.0%
2	SF District 2	4	10	+150.0%	0	5		\$0	\$1,000,000		0	73		0.9	2.4	+166.7%
3	SF District 3	4	5	+25.0%	4	4	0.0%	\$560,000	\$1,155,087	+106.3%	23	87	+278.3%	1.3	1.0	-23.1%
4	SF District 4	3	4	+33.3%	4	4	0.0%	\$515,000	\$680,269	+32.1%	66	39	-40.9%	0.6	1.0	+66.7%
5	SF District 5	37	21	-43.2%	25	47	+88.0%	\$1,010,000	\$1,265,555	+25.3%	48	37	-22.9%	1.0	0.5	-50.0%
6	SF District 6	29	30	+3.4%	31	28	-9.7%	\$915,000	\$1,095,000	+19.7%	43	48	+11.6%	1.1	1.2	+9.1%
7	SF District 7	26	11	-57.7%	26	20	-23.1%	\$1,374,500	\$1,225,000	-10.9%	42	30	-28.6%	1.0	0.5	-50.0%
8	SF District 8	47	43	-8.5%	49	47	-4.1%	\$870,000	\$978,000	+12.4%	56	41	-26.8%	1.1	1.1	0.0%
9	SF District 9	98	105	+7.1%	75	91	+21.3%	\$895,000	\$1,100,000	+22.9%	41	42	+2.4%	1.0	1.2	+20.0%
10	SF District 10	15	14	-6.7%	3	5	+66.7%	\$513,000	\$541,000	+5.5%	129	78	-39.5%	3.2	2.2	-31.3%