

2025 Q3 Market Update

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The Bay Insider
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2025 Q3 Market Update

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- Fall rebound follows a slow summer
- Lower interest rates boost buyer activity
- Strong demand from both buyers and investors
- Fixer-uppers in high demand
- Quality single-family homes seeing multiple offers
- Condo market recovering
- Rents up double digits across the city

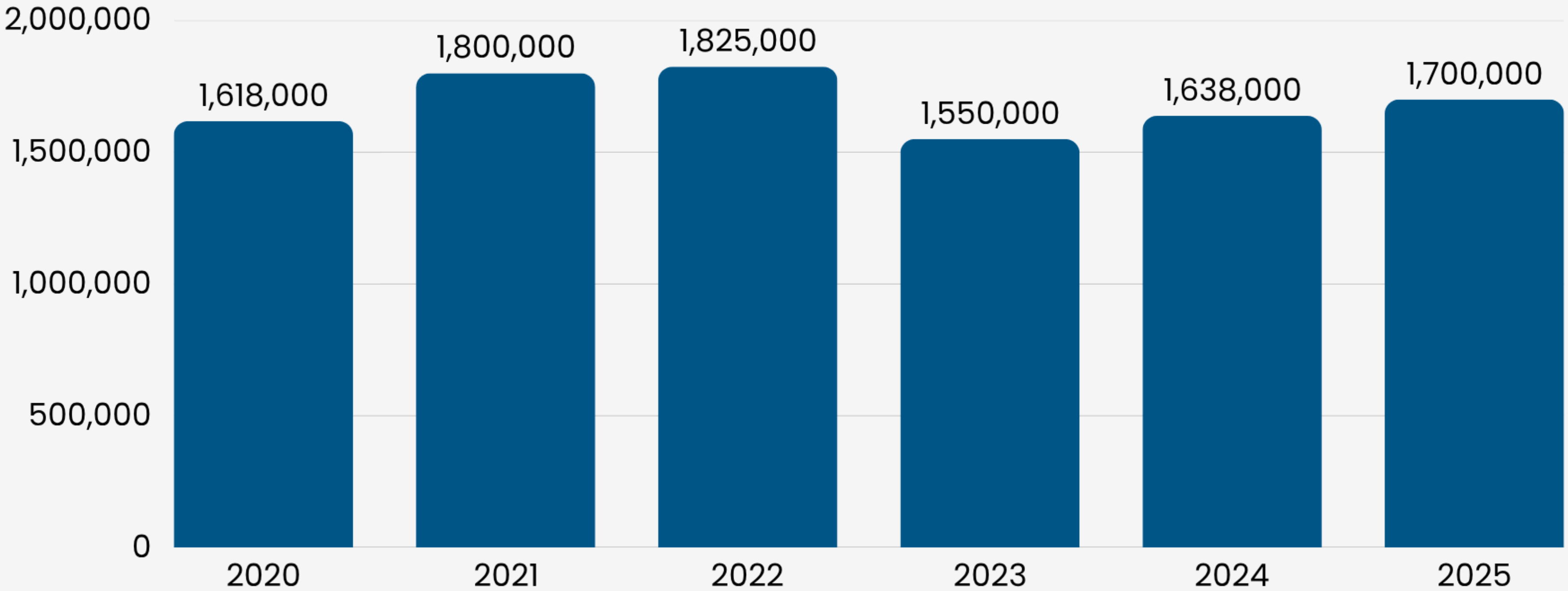


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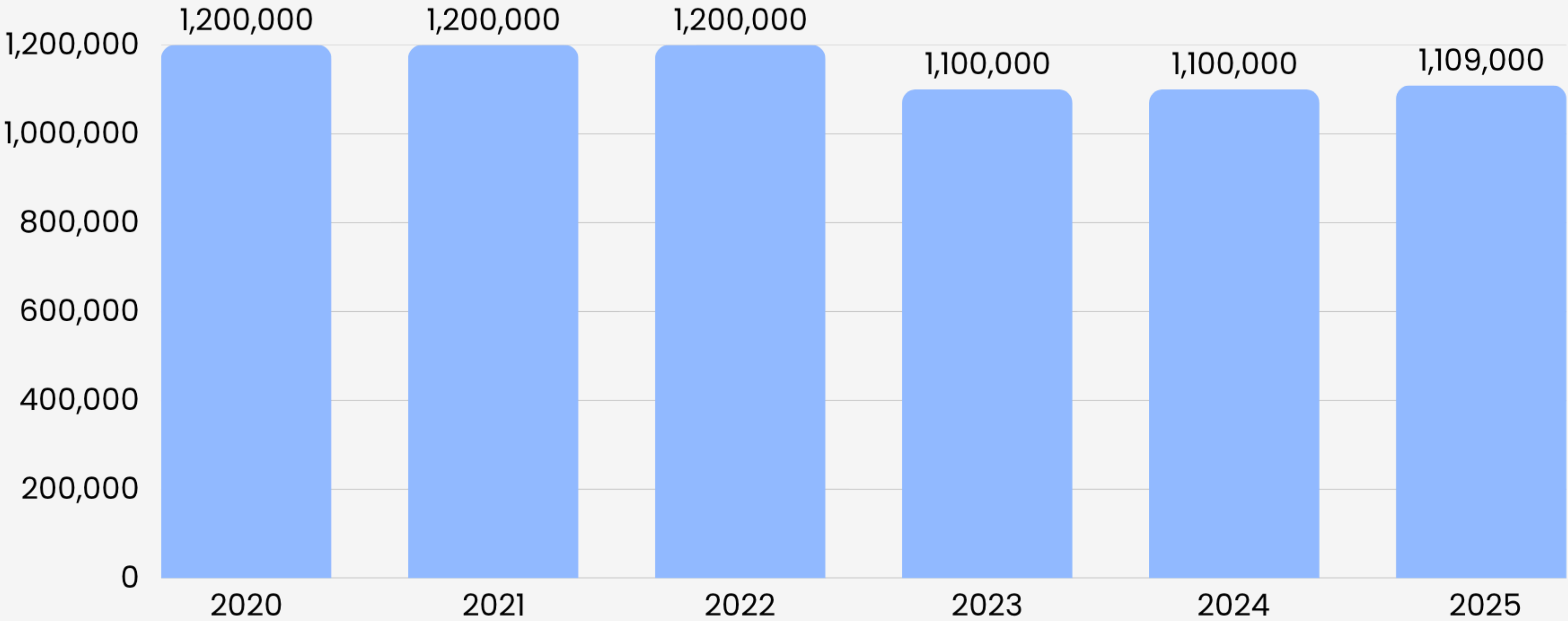
The Bay Insider Market Series



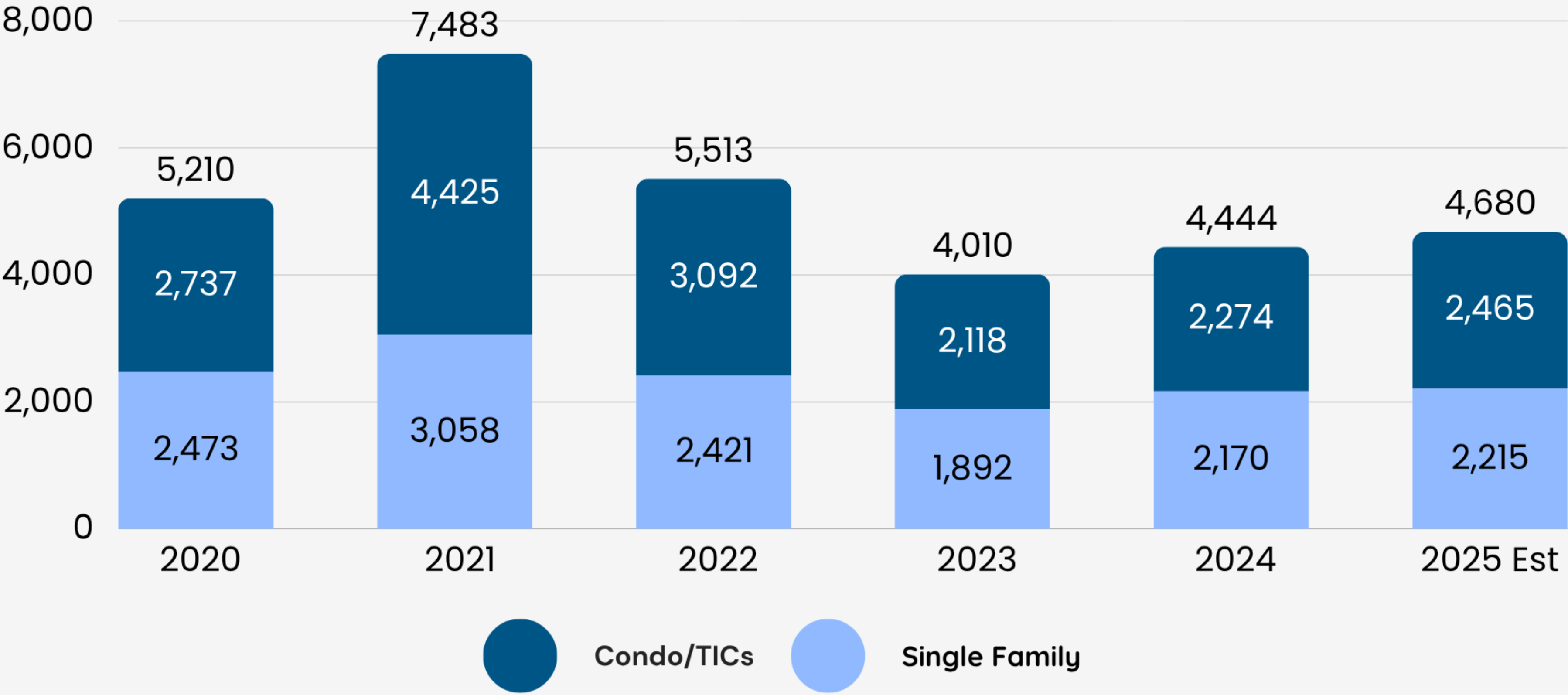
Single Family Median Price 2020–2025 Q3 YTD Comparison



Condo/TIC Median Price 2020–2025 Q3 YTD Comparison



Transaction Volume Full Year



Accessory Dwelling Unit (ADU) Legislation

Accessory Dwelling Unit (ADU) Legislation

- New rule allows Accessory Dwelling Units (ADUs) built after May 1, 2025, to be sold as separate condos.
- Designed to boost housing supply and help “house-rich, cash-poor” owners unlock equity.
- Could make homeownership more attainable through more affordable units.
- Converting an ADU to a condo may devalue the main property since single-family homes hold more market appeal.
- Implementation success depends on efficient city processing and balanced planning oversight.

How would ADU impact your existing home's value?

Upzoning Legislation

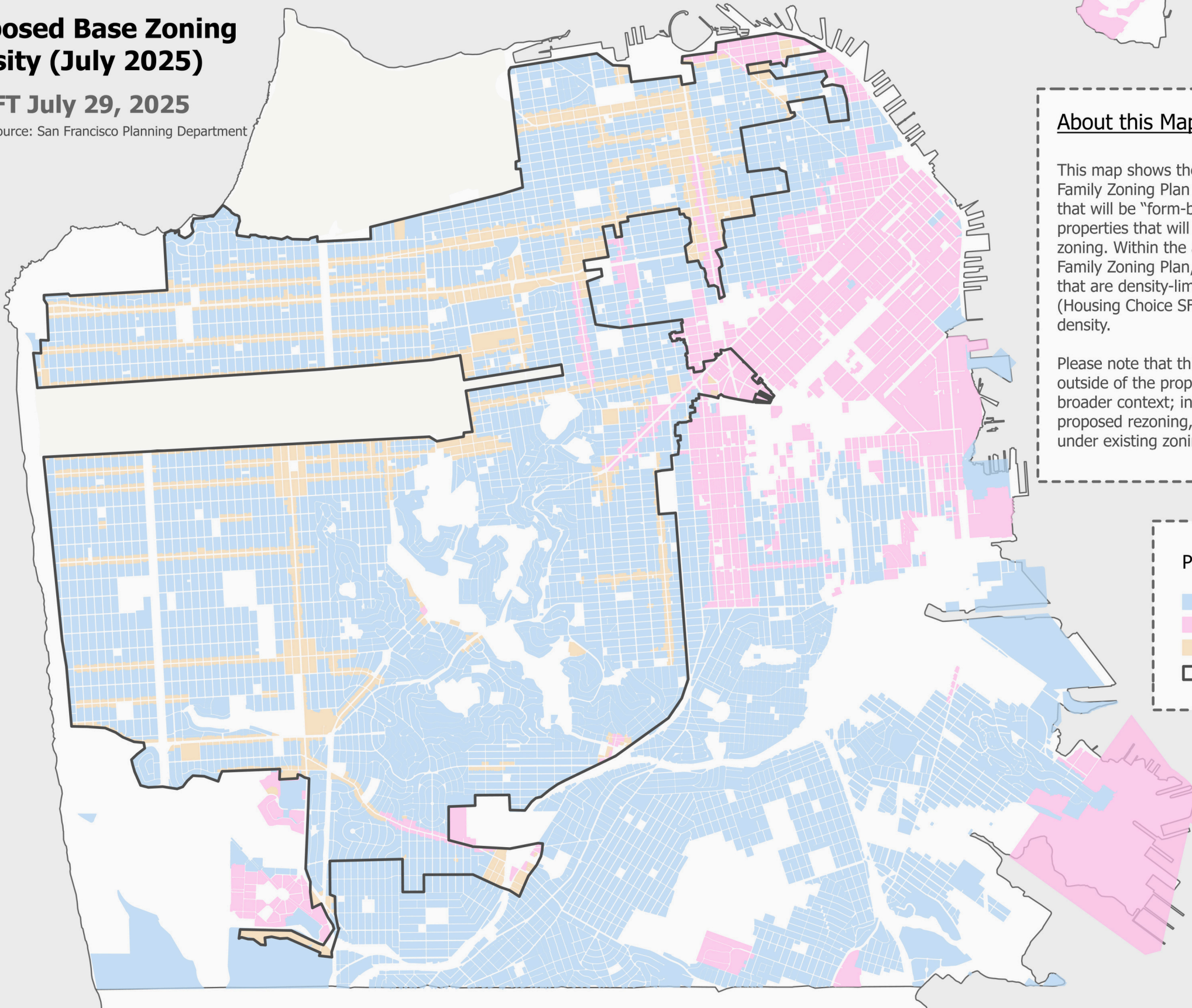
Upzoning Legislation

- Focused on increasing building heights along transit and business corridors, especially on the West Side from ~40 ft (4 stories) to 6+ stories.
- Expand housing supply, encourage mixed-use density, and meet state requirements.
- Risk of overdevelopment, small business displacement, loss of neighborhood character.
- Emphasis on tasteful, balanced development that preserves historic charm while addressing modern needs.

Proposed Base Zoning Density (July 2025)

DRAFT July 29, 2025

Graphic Source: San Francisco Planning Department



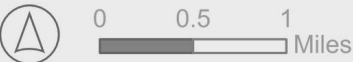
About this Map

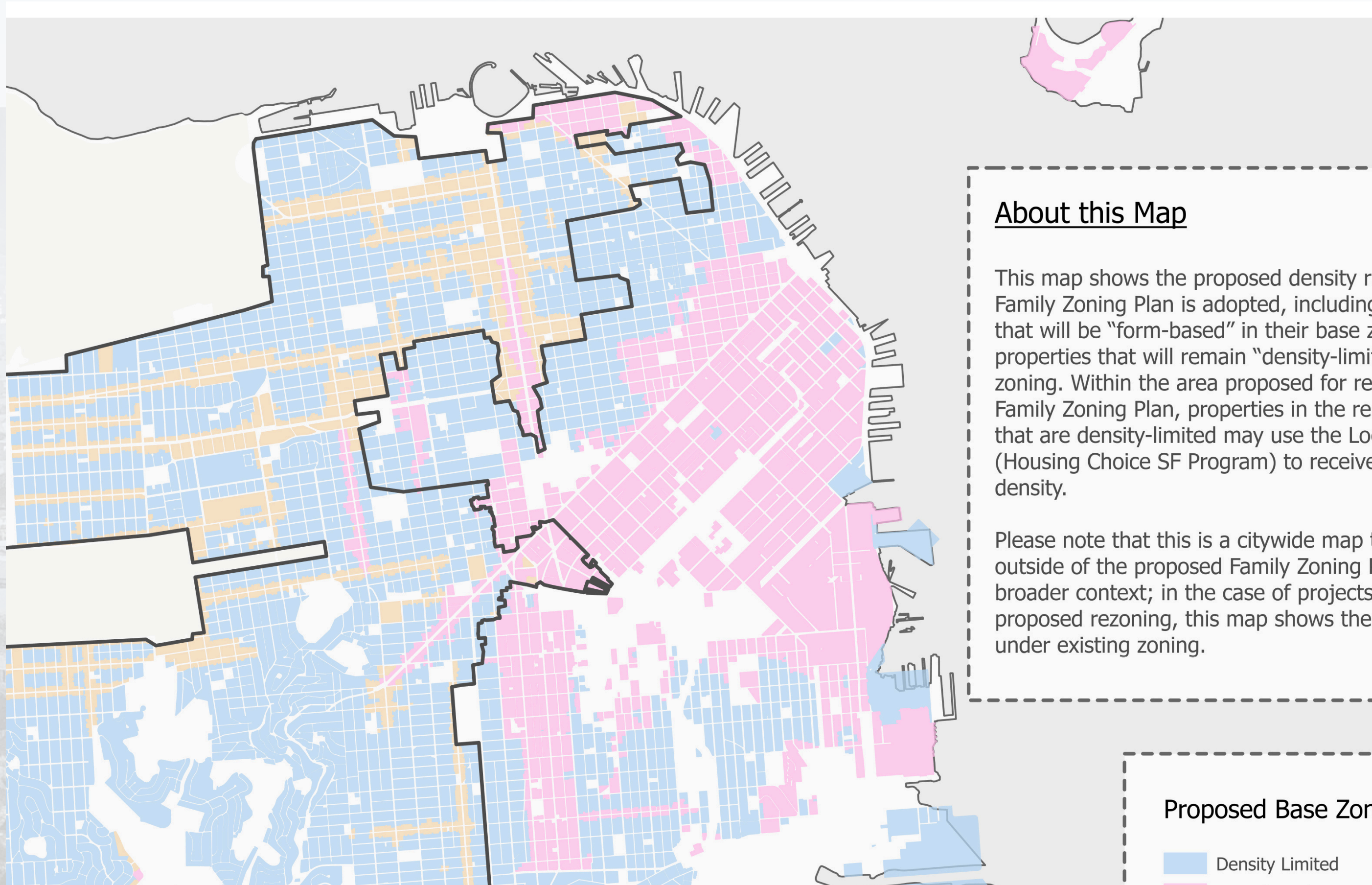
This map shows the proposed density rules once the Family Zoning Plan is adopted, including: 1) properties that will be “form-based” in their base zoning, and 2) properties that will remain “density-limited” in their base zoning. Within the area proposed for rezoning under the Family Zoning Plan, properties in the residential districts that are density-limited may use the Local Program (Housing Choice SF Program) to receive form-based density.

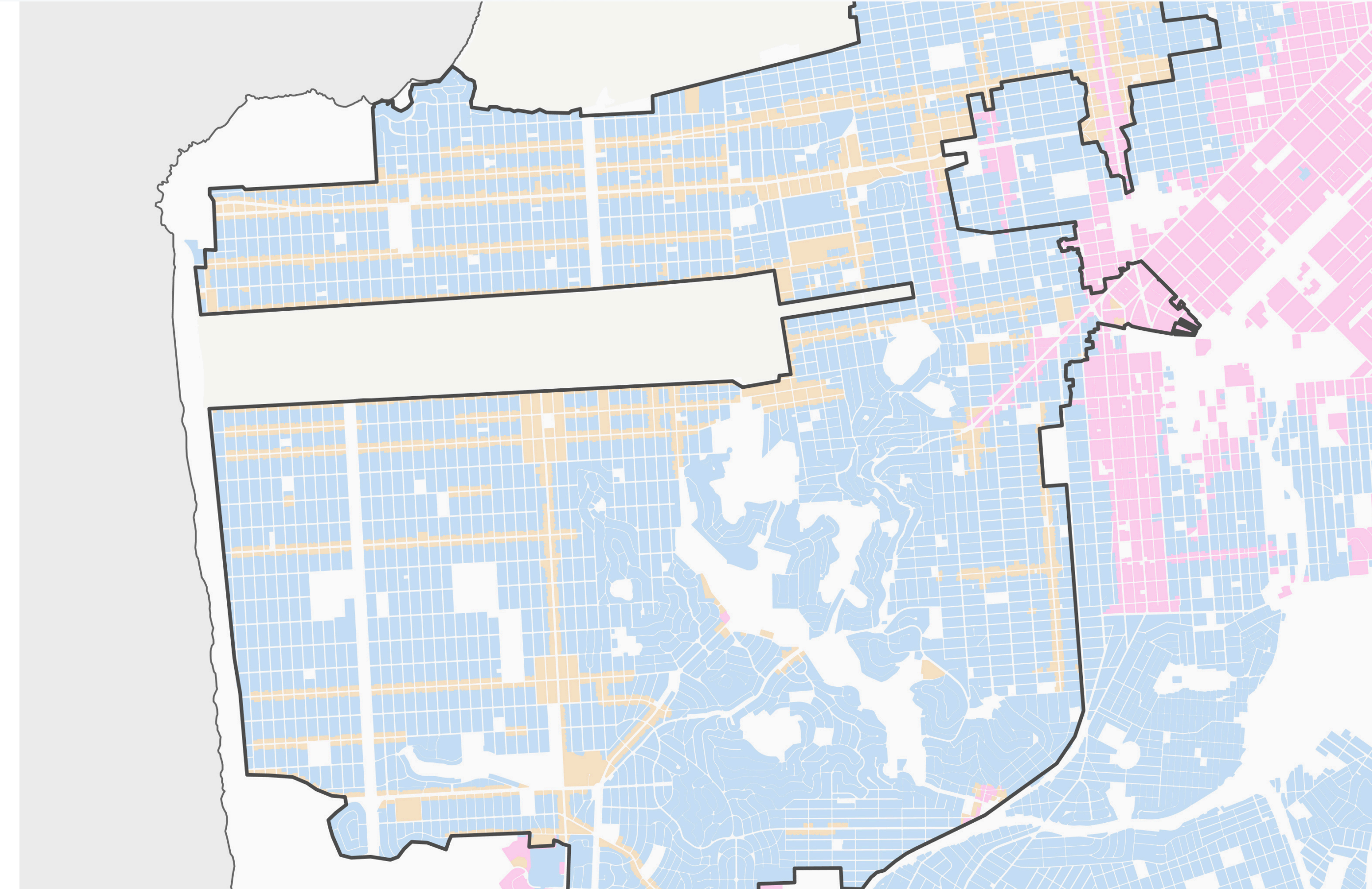
Please note that this is a citywide map that includes areas outside of the proposed Family Zoning Plan to show the broader context; in the case of projects outside of the proposed rezoning, this map shows the density rules under existing zoning.

Proposed Base Zoning Density

- Density Limited
- Form-based Existing
- Form-based Proposed
- Approximate Rezoning Boundary

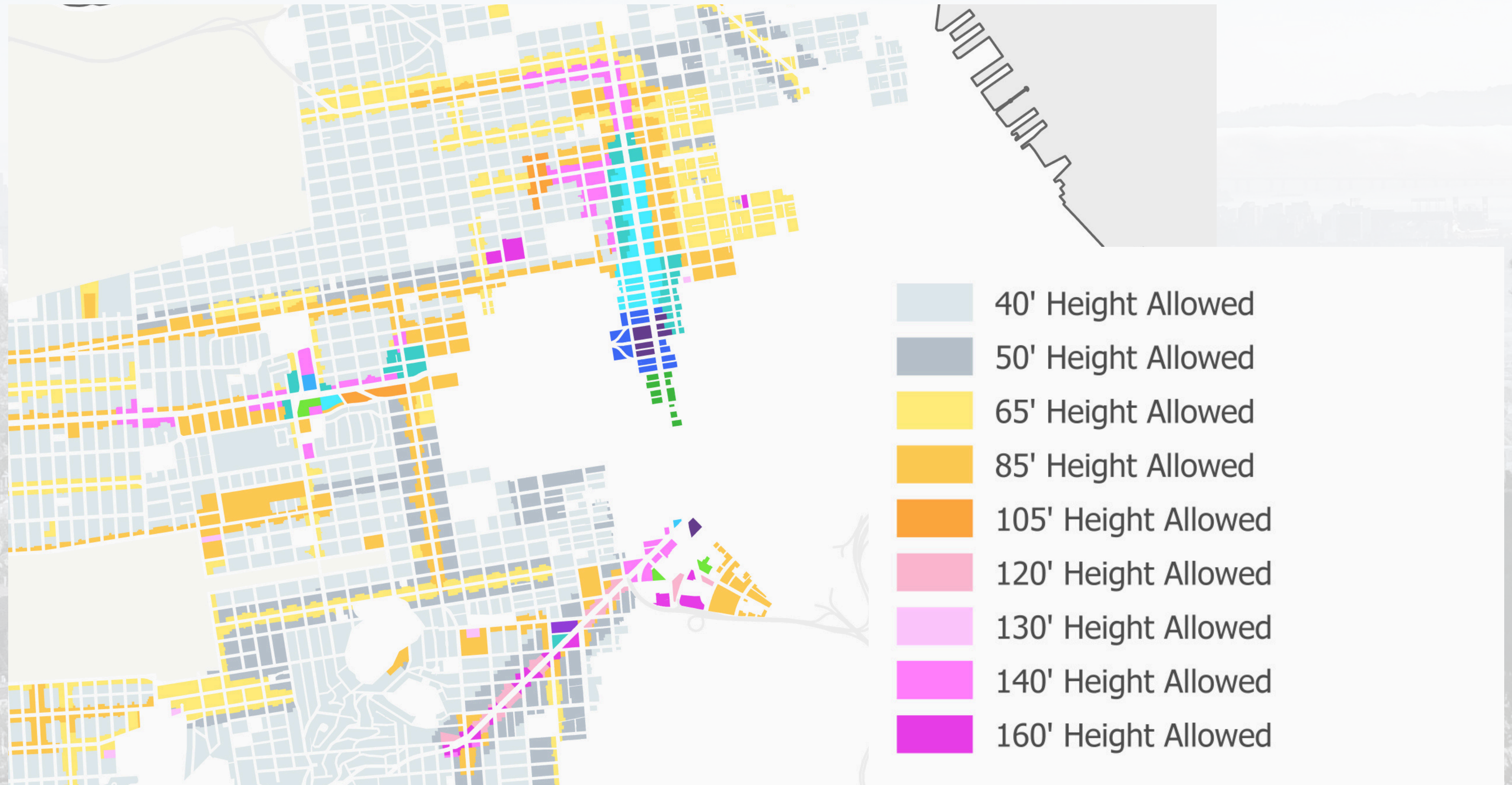






Proposed Local Program Height Limits

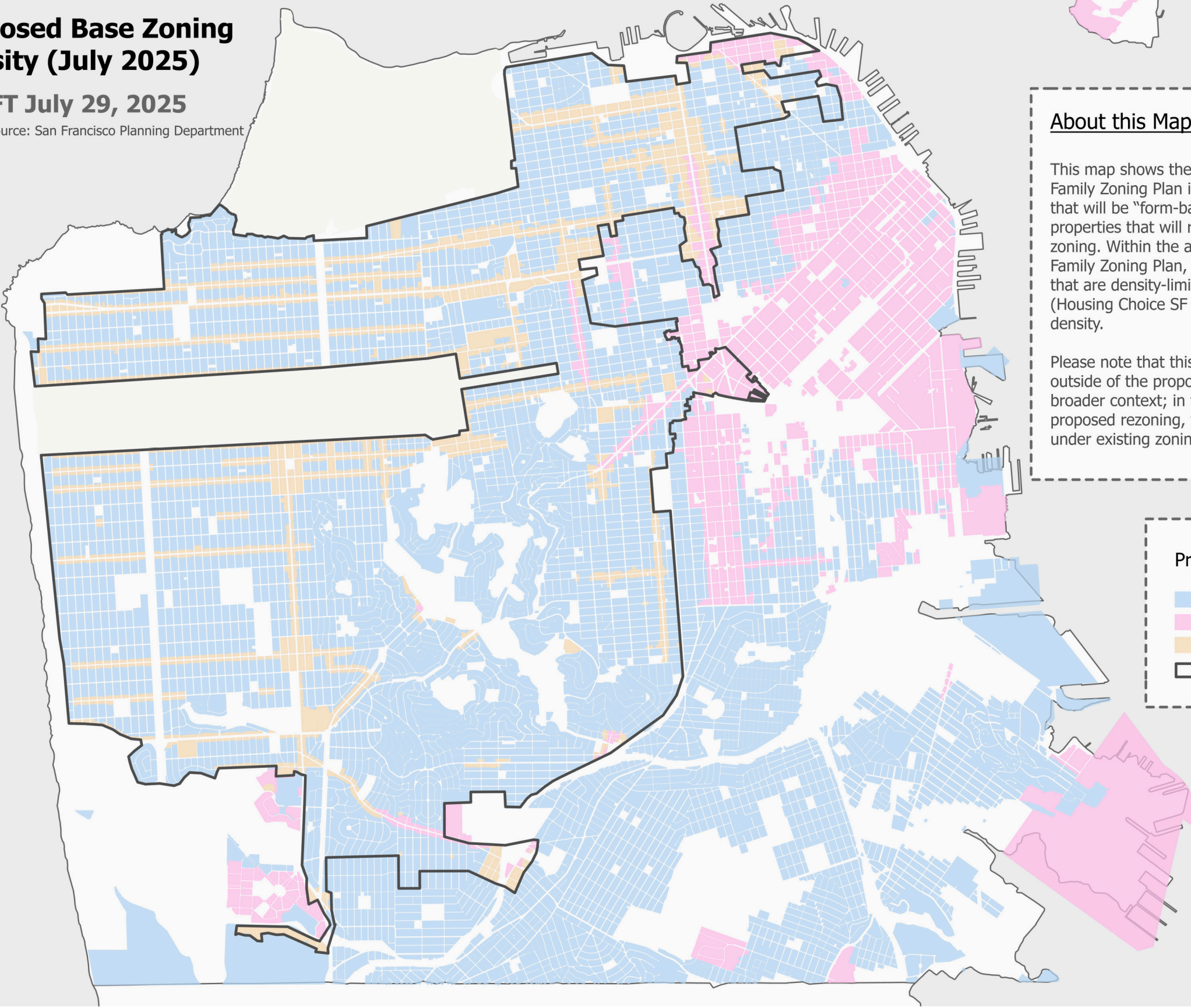
40' Height Allowed	180' Height Allowed
50' Height Allowed	240' Height Allowed
65' Height Allowed	250' Height Allowed
85' Height Allowed	300' Height Allowed
105' Height Allowed	350' Height Allowed
120' Height Allowed	450' Height Allowed
130' Height Allowed	490' Height Allowed
140' Height Allowed	500' Height Allowed
160' Height Allowed	650' Height Allowed



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Proposed Compass Acquisition of Anywhere Real Estate

Proposed Compass Acquisition of Anywhere

- Compass has plans to acquire Anywhere Real Estate
- Will create a closed circuit to eliminate competition and create a monopoly environment
- Private and exclusive deals don't lead to many transactions and even if successful they are often bad for consumers
- Side is the umbrella for a large group of high caliber independent boutique firms
- Individualized service vs corporate service

Feel Free to Reach Out!



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