



YOUR SAN FRANCISCO RELOCATION GUIDE

*A warm welcome to the fog, the hills, and everything in between —
from a real estate agent who loves this city as much as you're about to!*

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Hey There, Future San Franciscan!

If you're eyeing San Francisco as your next big move, you're in for an adventure. This city's real estate market is as dynamic as the city itself — unique neighborhoods, distinct architectural styles, and a thriving cultural scene around every corner. I've put together this guide to help you get oriented before you land: what makes each corner of the city different, what to expect from the home search and buying process here, and a few of my own favorite spots along the way.

Apart from the iconic landmarks — the Golden Gate Bridge, Alcatraz, Fisherman's Wharf — San Francisco is known for its tech industry, its incredible culinary diversity, and a genuinely vibrant arts scene. Every neighborhood has its own personality, from the bohemian charm of the Haight-Ashbury to the scenic, upscale feel of Nob Hill. Part of the fun of moving here is figuring out which one is yours.

I've lived and worked in San Francisco my entire career.
People ask me constantly: "Is it really worth it?"

My answer is always the same: for the right person, there is no better city on earth.
San Francisco has a lightness of spirit you just can't find anywhere else!

— Lisa Z

The Market Right Now: What You're Walking Into

Let's lead with the numbers, because San Francisco doesn't reward wishful thinking.

As of mid-2026, the median home sale price in San Francisco is approximately \$2.15 million — an 18% jump from the prior year, driven largely by the AI boom. Major employers, including OpenAI, Anthropic, Salesforce, and Uber, have expanded their local office footprints, pulling high earners back into the city and reigniting demand that had softened post-pandemic.

The market is competitive. Homes are receiving an average of 4 offers and going pending in roughly 14 days. That's not a market you browse casually — it's one you enter prepared.

A notable local quirk: roughly 40% of San Francisco homes are purchased entirely in cash — buyers then refinance into a mortgage after closing, which lets them compete like a cash buyer while still financing long-term.

Bottom line: San Francisco is expensive, full stop. But incomes here — especially in tech, finance, healthcare, and law — are also among the highest in the country. The math works for many people... so let's make sure it works for you.



Getting to Know the Neighborhoods

San Francisco is 49 square miles of wildly distinct neighborhoods, and where you land really does shape your day-to-day. Choosing the wrong one is the most common mistake relocators make. Here's a starting point:

Core Neighborhoods

These are the pockets of the city I know best and work in most often, though *I have helped my clients to buy and sell in every neighborhood of the City:*

- Alamo Square — Victorian charm right next to the postcard-famous Painted Ladies view.
- North of Panhandle (NoPa) — a walkable, community-feel extension of the Panhandle and Golden Gate Park. Divisadero St is the main commercial corridor, with all of its fun restaurants, bars and the Independent nightclub / music venue to see great shows.
- Duboce Triangle — small, central, and easy living close to the Castro and the Mission. Duboce Park is here ... with a great dog park, playground, and the Harvey Milk Arts & Photography center!.
- Hayes Valley — boutique shopping, great restaurants, and some of the city's best walkability.
- Cole Valley / Parnassus Heights — quiet, villagey streets tucked beside UCSF and Golden Gate Park. Great walkability, a sweet commercial district, with super hardware store, bars, restaurants and the N Judah!
- Bernal Heights - a sweet n'hood at the intersection of the base of Noe Valley and the Mission, that straddles Bernal Hill. Three great parks: Precita, Holly and Bernal Hill! Small curvy streets, a neighborhood garage sale, and a real friendly feeling.
- Inner Richmond — nestled between Golden Gate Park and the Presidio, with Clement Street's food scene (Burma Superstar, Arsicault Bakery — yum!!!) right at your doorstep.
- Inner Sunset — relaxed, foggy, and close to the park, with an easygoing neighborhood feel.



If You're Moving with Family

A few neighborhoods tend to be the first stop for families:

- Noe Valley — sunny (a rarity here!), flat-ish and walkable, with one of the best neighborhood commercial streets in the city on 24th Street, and one of the most consistently in-demand markets in SF.
- Glen Park — a quaint village center with grocery stores, coffee shops, and the cozy Bird & Beckett bookstore; Glen Canyon Park has hiking trails and a rec center right nearby.
- Bernal Heights — the soul of a small town grafted onto the side of a hill, with some of the best views in the city from Bernal Hill Park, a great main street on Cortland Ave, and more attainable entry points than the neighborhoods to the north.
- Outer Sunset — trendy cafes and boutiques along Judah Street, and Ocean Beach for weekend sandcastles or surfing.
- West Portal & Forest Hill — often overlooked by newcomers, but they punch above their weight: West Portal Avenue has a true main-street feel, Forest Hill offers some of the largest lots and detached homes in the city, and both sit right on the MUNI Metro line.

For Prestige, Culture, or City Energy

Pacific Heights & Presidio Heights — grand Victorians and Edwardians, jaw-dropping Bay views, and Fillmore Street's dining and boutiques at your doorstep; Presidio Heights adds access to the Presidio's 1,500 acres of trails. Vibe: elegant, safe, low density.

- The Mission — San Francisco's heartbeat: murals, taquerias, James Beard–nominated restaurants, and the best weather in the city, since it dodges the fog. Valencia Street is one of the great retail corridors in the country.
- The Castro — an iconic neighborhood with a proud history, great transit access, and strong community identity, with excellent café culture and nightlife.
- SoMa & Mission Bay — SF's tech and nightlife hub, with newer high-rise condo living, walkability to the ballpark and waterfront, and easy access to major office campuses.

The Sunset & Richmond, More Broadly

Beyond Inner Sunset and Inner Richmond above, the wider Sunset and Richmond districts are worth knowing:



The Sunset (Inner & Outer) is the largest residential neighborhood in the city — Ocean Beach to the west, Golden Gate Park along its eastern border, and Irving Street packed with excellent restaurants and cafes. Foggier, yes, but the tradeoff is livability, safety, space, and relative value.

The Richmond (Inner & Outer) borders the Presidio and Golden Gate Park, with Clement Street — sometimes called "the second Chinatown" — offering incredible food from every corner of Asia, and Lands End and Ocean Beach a short bike ride away.

My best advice: spend time in different neighborhoods before you commit, and visit at different times of day and week — the Friday night Mission and the Sunday morning Mission are very different places. Browsing listings online only tells you so much; walking the block, popping into a coffee shop, and attending an open house or two is the best way to get a real feel for where you belong.

Parks & Outdoor Spaces

For a dense city, San Francisco has a remarkable amount of green space — over 220 parks in all — and a lot of it is easy to reach no matter where you end up living.

- Golden Gate Park — the crown jewel, over 1,000 acres, home to the Conservatory of Flowers and the Japanese Tea Garden.
- Lands End — dramatic coastal trails, the Sutro Baths ruins, and Eagle's Point Overlook for Golden Gate Bridge views.
- Mount Sutro Forest — a quiet, eucalyptus-lined urban oasis, including the lesser-known Fairy Gates Trail.
- Twin Peaks — the classic hike for 360-degree views of the entire city and Bay Area.
- The Presidio and the Bay Trail — and if you want to go further, you're 30 minutes from world-class hiking in Marin and 90 minutes from Napa or the Santa Cruz coast.

Jobs & Economy

San Francisco's economy is one of the most dynamic in the world, and the AI boom has supercharged hiring and office demand in 2025–2026.

- Technology & AI — OpenAI, Anthropic, Salesforce, Uber, Lyft, Airbnb, Stripe, Figma, and



hundreds of startups are all headquartered in or near SF.

- Finance & Venture Capital — Sand Hill Road VC, Wells Fargo headquarters, and a deep professional services ecosystem.
- Healthcare — UCSF is one of the world's top medical institutions and a massive employer, alongside Kaiser, CPMC, and Zuckerberg SF General.
- Hospitality & Tourism — SF draws 25M+ visitors a year, and hospitality is a major employer.
- Government & Nonprofits — the city government is the largest employer in San Francisco, and the nonprofit sector is substantial.

If you're relocating for a job, great. If you're relocating and still job searching, the SF market is active — but competition is fierce in tech, so it pays to network aggressively before you arrive.

Schools & Education

San Francisco isn't just a tech and culture hub — it's home to some genuinely outstanding schools, from top public options to specialized private institutions.

San Francisco Unified School District (SFUSD) runs the city's public schools using a lottery-based enrollment system, which means your neighborhood doesn't guarantee your school — a fact that surprises many newcomers. Applications for kindergarten and 1st grade open each November for the following fall. The lottery can feel intimidating, but families who understand the system navigate it successfully, and I can connect you with resources to make it less opaque. Personally, my 3 kids attended SFUSD McKinley Elementary school for K-5, 3 different middle schools, and 2 private high schools. That's what worked for them, and we're lucky to have so many great choices!

- Lowell High School — one of the most prestigious public high schools in the city, known for rigorous AP coursework and a strong STEM emphasis.
- Clarendon Elementary, West Portal Elementary, Alice Fong Yu (immersion), and Rooftop Alternative — consistently top-rated SFUSD public schools.
- University High School — a leading private option with a curriculum strong in humanities, sciences, and math, and graduates who go on to top-tier colleges.
- The Hamlin School — a leading all-girls private school with a strong STEM focus



alongside humanities and the arts.

- Lick-Wilmerding High School — known for its progressive approach and strong community values.
- Sterne School — a supportive option tailored for students with diverse learning profiles.
- Town School, Katherine Delmar Burke, and SF Day School round out some of the city's top private options.

Choosing the right home near the right school is one of the more important decisions you'll make here, and it's something I'm always happy to help think through.

Cost of Living: The Real Numbers

San Francisco's cost of living runs roughly 62% above the national average.

Renting: A quality 1-bedroom runs \$3,200–\$4,500/month depending on the neighborhood; a 2-bedroom in a desirable area typically runs \$4,500–\$6,500/month. A single professional renting and relying on transit should budget \$5,500–\$7,500/month all-in. Renters show up prepared: a rental resume, references, and several months' worth of security deposit and prepaid rent in hand.

Moving to SF: For renters planning their move, first month + last month + security deposit runs roughly \$10,000–\$13,500 for a 1-bedroom. Add moving costs (\$2,000–\$5,000 depending on distance) and 2–3 months of emergency savings — plan for \$20,000–\$25,000 in liquid funds before your move.

Getting Around: Transportation in SF

San Francisco is genuinely one of the most transit-friendly cities in the US, and many residents intentionally go car-free or car-light.

- MUNI — the city's bus, streetcar, and metro system. It's not perfect, but it covers the city well. A monthly “M” Clipper pass is \$86.
- BART — the regional rail system connecting SF to the East Bay (Oakland, Berkeley, Walnut Creek), the Peninsula, SFO, and OAK airports. Essential if your office is outside the city.
- Caltrain — runs down the Peninsula to Silicon Valley, crucial if you're commuting to San Mateo, Palo Alto, or anywhere south. The electrified Caltrain launched in 2024 and



significantly improved travel times.

- Biking — SF has an expanding bike lane network, and many residents use e-bikes to conquer the hills; Bay Wheels, the city's bikeshare program, is a popular supplement to transit — it's great! Be sure to wear your helmet!
- Cars — you can own one here, but parking is expensive and competitive, and driving is often slower than the alternatives. Many households go from two cars to one, or zero, after moving here.

Get a MUNI/BART Clipper card immediately — it's your most important piece of local infrastructure.

Pro tip: before you commit to a neighborhood, do a test commute at rush hour, in both directions.

Explore the city: Things to do & Local secrets

Once you're settled, this city rewards showing up and joining in. A few local traditions, outings, and under-the-radar spots worth putting on your list:

- [Bring Your Own Big Wheel](#) — the yearly plastic-tricycle race down a city hill. Bring a helmet and your sense of humor.
- [SantaCon](#) — a citywide sea of Santas each December; equal parts chaos and holiday cheer.
- [The New Year's Day Polar Plunge](#) — a bracing dip in the Bay to start the year off right.
- [Concrete slides](#) — a handful of neighborhood parks have old-school concrete playground slides that are as fun for adults as kids (bring a piece of cardboard to sit on).
- [Ride a cable car](#) — yes, really, it's not just for tourists. It's one of the best ways to feel the hills of this city the way it was meant to be felt.
- [The Crosstown Trail](#) — a roughly 17-mile hike stitched together across the entire city, from the Bay to the ocean, through parks, stairways, and neighborhoods you'd otherwise never see.
- [Filbert and Greenwich Steps, Telegraph Hill](#) — a garden-lined stairway climb most



visitors miss in favor of Coit Tower.

- [Tunnel Tops Park](#) -Nature, picnic sites, a playground, food vendors, and free family fun.
- [The Wave Organ](#) — a wave-powered sound sculpture on a jetty in the Marina District.
- [Tonga Room & Hurricane Bar](#) — a tiki bar in the basement of the Fairmont Hotel, complete with its own lagoon and the occasional indoor thunderstorm.
- [Lower Haight Line Dancing](#) - Fun Line Dancing!
- [Parrots of Telegraph Hill](#)- The iconic wild parrots of San Francisco are a famous flock of feral, red-headed cherry-headed conures that roam the city.
- [VOLO sports clubs](#) - get social and meet people!

Here's my Love Letter to San Francisco - [49 Things I Love Valentine](#)

San Francisco has a lightness of spirit like no other city — get out there and enjoy it!

(Seriously though, if you're on a bike or scooter: wear a helmet!)

Books about SF that I love! (and I'm an English Major, so I read a lot!)

- *The Maltese Falcon* - a Classic! Dashiell Hammet
- *Cool Grey City of Love* - Gary Kumiya - a chapter for every square mile of the city
- *Tales of the City* — Armistead Maupin - a love story to San Francisco
- *Season of the Witch* — David Talbot (2012) (*SF 1967–1982 — a must-read*)
- *A Heartbreaking Work of Staggering Genius* — Dave Eggers - a brilliant author and coming-of-age story.
- *Slouching Towards Bethlehem* — Joan Didion - the Haight, in beautiful slow motion

Stay in the Loop: Local News Sources

A few of my favorite ways to keep up with what's actually happening around the city:

- SF Standard — [sfstandard.com](#)
- San Francisco Chronicle — [sfchronicle.com](#)
- SF GATE — [sfgate.com](#)
- Mission Local — [missionlocal.org](#)



Frequently Asked Questions

Is San Francisco safe?

Neighborhood by neighborhood, yes — many of SF's residential areas are very safe. The city-wide crime narrative is often overstated relative to specific neighborhood reality. I'll give you the honest breakdown for whatever area you're considering.

What's the best neighborhood for families?

Noe Valley, West Portal, Forest Hill, the Inner Sunset, and the Richmond are consistently top family picks for their school access, parks, and community feel.

Do I need a car in San Francisco?

Many residents don't own one. It depends on your commute and lifestyle — if you're working in SF proper and living in a transit-connected neighborhood, you may find a car more hassle than it's worth. LOTS of people bike, especially using the Lyft bike app (just wear a helmet!). And LOTS of folks prefer using Waymo, Lyft, Uber, etc., to searching for parking!

Is now a good time to buy?

The market is moving fast in 2026, with prices up 18% year over year. Whether that means "buy now" or "wait" depends on your financial situation and timeline, not on market timing — I'm always happy to have that conversation honestly.

The Buying Process, San Francisco–Style

Here's how I usually walk buyers through it.

Rent vs. Buy: Which Is Right for You?

This is the question I get on nearly every relocation call.

- Rent first if: you're not sure which neighborhood fits your lifestyle, you're still figuring out your commute, or you're new to California and want time to understand the market before committing.
- Buy sooner if: you have clarity on where you want to be, you're planning to stay 5+ years, and your income supports it. San Francisco real estate has a long track record of appreciation, and long-term owners have consistently built wealth here.



One thing to know: San Francisco has strong tenant protections under rent control, which applies to most multi-unit buildings built before 1979 — a significant benefit worth understanding if you rent before you buy.

1. Get Your Finances in Shape

A 20% down payment is typical here to avoid Private Mortgage Insurance (PMI); FHA loans are an option if you're short on that, with other stipulations. Lenders generally like to see a debt-to-income ratio of 43% or lower. Budget beyond the mortgage — property taxes, insurance, maintenance, and HOA fees if applicable.

2. Get Pre-Approved

Gather tax returns, bank statements, and employment verification ahead of time. Shop around — compare lenders for the best rates and terms, and look for one experienced with SF's quirks, especially for multi-unit buildings. A pre-approval letter meaningfully strengthens your offer in this market.

3. Search With Intent

Use online listings and virtual tours to narrow things down, but attend open houses — there's no substitute for seeing a place in person. Know your must-haves: bedrooms, layout, outdoor space, condo vs. single-family vs. townhouse.

4. Make a Competitive Offer

Lowball offers generally don't get far here — be prepared to offer close to, or even above, asking. Include contingencies for financing, inspection, and appraisal to protect yourself — though in SF, most contingencies are waived, and sellers typically provide inspection reports beforehand to encourage this. Speak with your agent about what's right for your situation.

5. Inspect, Finalize, and Close

Never skip a home inspection, even in a hot market — many SF homes are over a century old, and it's the best insurance you'll ever get on a property. Once contingencies clear, the lender will require an appraisal. Closing costs typically run 2–5% of the purchase price. On closing day, you'll review the closing disclosure, sign your loan documents, and get your keys.

A note on condos & TICs



Condo living is still one of my favorite paths into San Francisco homeownership — especially for young professionals who want a low-maintenance lifestyle without sacrificing a prime location. But the building matters as much as the unit. HOA health and reserve funds, as well as rental rules vary wildly from building to building, so work with an agent (hi, that's me) who actually knows the buildings and HOAs in your target neighborhoods, not just the listing sheet. If you're buying as an investment, rental demand — especially from tech professionals — and proximity to transit are still the two biggest levers for long-term yield.

If you want to stretch your budget further, don't overlook Tenancy in Common (TIC) ownership. It's one of the most San Francisco solutions to a very San Francisco problem. With a TIC, you're not buying a deeded unit — you're buying a fractional interest in the whole building, with a private TIC agreement (not a condo deed) spelling out which unit is yours to occupy. You'll see TICs mostly in classic 2-6 unit Victorians and Edwardians across neighborhoods like the Mission, Noe Valley, Bernal Heights, and Hayes Valley — buildings that were never split into condos in the first place.

The appeal is price: TICs have historically sold for 10 to 20% less than comparable condos, though that gap has been narrowing. A few years back that discount ran closer to 20%, but more recent data has shown the price gap closer to 5% as TIC financing has improved — 30-year fixed-rate TIC loans are now available, which wasn't always the case. That said, financing is still the biggest hurdle: most TIC purchases require around 20% down, with loan-to-value ratios typically capped at 70-80%, and you can't just walk into Chase or Wells Fargo — you need a lender who specifically underwrites San Francisco TIC loans. Fortunately - there are 5-6 local lenders, like Bank of San Francisco, Redwood Credit Union, Bank of Marin, etc, that offer financing for TICs at very competitive rates.

My take: TICs can be a fantastic stepping stone into your first property - and it's how I bought my first home. You'll want to dig into the TIC agreement itself, any master mortgage, rent control status on all units, and whether the building has a realistic shot at future condo conversion — since conversion can add meaningful value by eliminating the TIC discount and opening the property to conventional buyers. This is exactly the kind of thing I walk buyers through building by building, because the right call really does come down to the specific property, not a blanket rule.

A note on 2-4 unit buildings ("house hacking")

This is one of my favorite strategies for first-time buyers: buy a duplex, triplex, or fourplex, live in one unit, and rent out the rest. San Francisco has a great supply of these classic multi-unit buildings, and the appeal is simple — your tenants help pay your mortgage while you build



equity in one of the best cities in the country. It's also a fantastic way to buy with friends or family, splitting a building so everyone gets their own unit and privacy while sharing the down payment.

It's not a passive investment — you're a landlord from day one, and San Francisco's rent control rules mean you need to go in with eyes open. But for buyers who want ownership and income potential in the same purchase, a 2-4 unit building is one of the smartest plays in this market. I love walking clients through these deals — the right building can change your whole financial trajectory.

Understanding Property Taxes

Property taxes fund local schools, roads, and public safety, and they're worth budgeting for from day one.

Your purchase price typically becomes the assessed value of the home.

Thanks to Prop 13, annual increases in assessed value are capped at 2%, unless there's a change in ownership or major new construction — a major long-term advantage for homeowners.

San Francisco's general property tax rate runs around 1.1%–1.25% of assessed value (a roughly 1% basic levy plus voter-approved bonds and local assessments).

Bills are issued twice a year — the first installment is due November 1 (delinquent after December 10), the second is due February 1 (delinquent after April 10).

Owner-occupied homes may qualify for a Homeowners' Exemption, reducing taxable value by \$7,000.

Prop 19 allows eligible seniors, severely disabled individuals, and disaster victims to transfer their tax base to a new residence under certain conditions.

A Note on SF's Challenges (I Won't Pretend They Don't Exist)

Any honest relocation guide has to address this: San Francisco has real challenges. Homelessness is visible, particularly in the Tenderloin and parts of SoMa. Some neighborhoods feel very different from others within just a few blocks, and crime stats vary enormously by area.

The city has made measurable progress on several of these fronts over the past few years, and



San Francisco rewards residents who engage with it — who join neighborhood associations, know their local supervisor, and understand that this city is a work in progress, just like every great city.

The people who love SF don't love it despite its complexity. They love it because of it.

Let's Connect!

San Francisco is a treasure trove of neighborhoods, each with its own charm — and there's a perfect corner for you. I've helped clients relocate here from across the country and around the world, and the process is a lot less overwhelming when you have someone in your corner who knows every block of this city.

If you're planning a move, let's talk. I offer a complimentary relocation consultation — no pressure, just a real conversation about whether SF is the right move for you and which neighborhoods match your life.

Here's to finding your place in this amazingly beautiful city!

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