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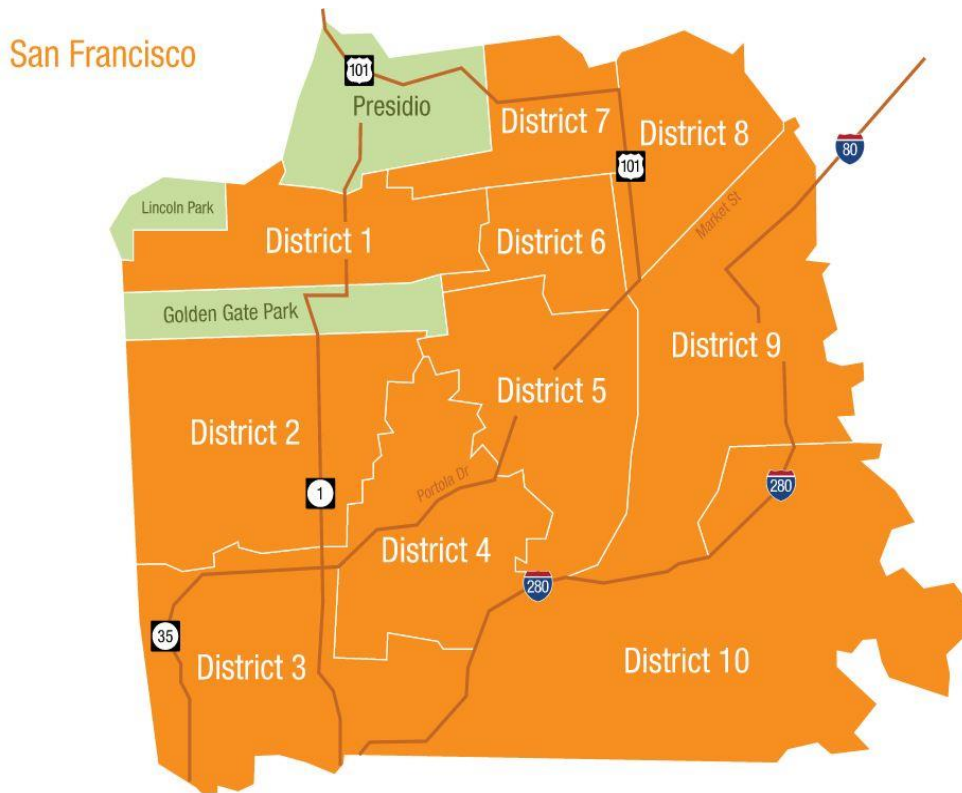
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San Francisco Realtor Districts and Neighborhoods: Overview

San Francisco, a small city of approximately 49 square miles, owes much of its special character to its isolation at the tip of a hill-studded peninsula. The city's many hills, and the bay and the ocean that surround it have a great influence on how it developed. Originally founded in 1776 by Spanish colonists as a small settlement, San Francisco started swelling in 1849 during the Gold Rush and continued to grow thereafter. San Francisco's diverse neighborhoods reflect the city's landscape, history, demographics and each have their unique characteristics and often even different climate conditions. Some neighborhoods, such as Nob Hill, Russian Hill and Telegraph Hill bear the same name as a nearby hill, some are named after the prevailing demographics (Chinatown, Japantown), some denote the street location central to the area (Haight Ashbury, South of Market / SoMa) and so on. San Francisco's plethora of neighborhoods often feels like a congregation of small towns spread over its many hills and steep streets where one can walk a short distance and pass through several completely different areas (often with significant disparity in values).

San Francisco Association of Realtors ("SFAR") divides the city into ten (10) Realtor Districts and distinguishes 89 neighborhoods within these Districts*. Some of the Districts encompass neighborhoods that are relatively homogeneous in general home values (such as Districts 5 and 7), and others contain neighborhoods of dramatically different values (e.g., District 8 which includes both Russian Hill and the Tenderloin). Neighborhoods are not static and their character can be affected by numerous factors such as alterations to existing improvement and/or its landscaping, new construction, increased or decreased local services, lack of maintenance, societal changes as well as other factors.

SFAR District Map**



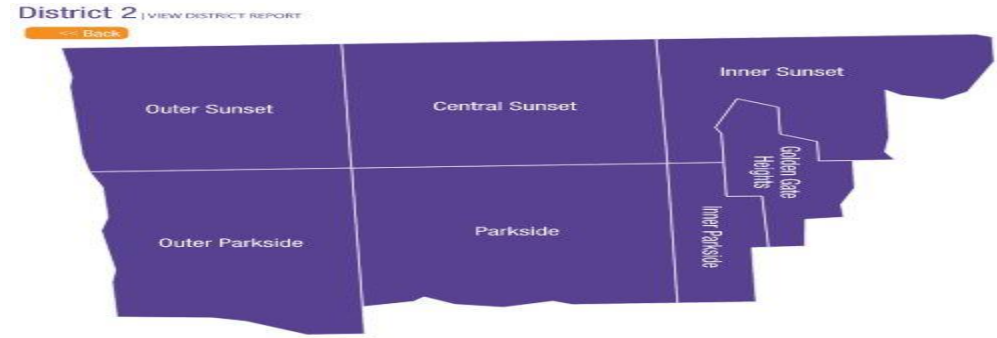
SFAR Neighborhood Map***



District **** 1 - Northwest:



District 2 - Central West:



Commonly referred to as “The Richmond District”, District 1 is a primarily residential area located between the Presidio and Golden Gate parks. It is known for its often foggy weather and colder climate due to the proximity to the ocean as well as its ethnic character, eclectic (with an emphasis on ethnic) food scene and a plethora of outdoor activities. District 1 also offers excellent dining and shopping options.

District 1 is considered by many as one of the most desirable to live in San Francisco – each of its neighborhoods has a distinct personality and residences range from modest single-family homes, to sleek condominiums, to magnificent properties overlooking the Pacific ocean. District 1 also houses four out of eight of San Francisco’s exquisite residence parks (Sea Cliff, Lincoln Manor, West Clay Park, and Jordan Park) which were developed after the 1906 fire and promoted to white collar residents of San Francisco as an alternative to new housing developments in the East Bay and South Bay Peninsula. Inspired by the City Beautiful and Garden City movements (spearheaded by famed architect Daniel Burnham), residence parks featuring elegantly landscaped boulevards and neoclassical ornamentation were created to replicate the feeling of an upscale suburban living in close proximity to downtown San Francisco.

The Lake Street and Sea Cliff neighborhoods are filled with Victorian and Edwardian specimens while Central and Outer Richmond display Marina style homes. The Lake Street and Lauren Heights neighborhoods are just minutes away from golf and jogging at the Presidio and Golden Gate Park borders the entire district to the south. Laurel Heights is a busy shopping area complete with a supermarket and specialty shops.

The average Walk Score is 97 and average Transit Score is 76.

More commonly known as the Sunset District, District 2 is one of the largest and foggiest districts in San Francisco, making its name something of a misnomer. Situated alongside Golden Gate Park and Ocean Beach, it is a multi-ethnic, mostly residential and family-oriented neighborhood. The Sunset is next to many of San Francisco’s natural attractions while being well served by public transportation, it is also known for its excellent restaurant scene. The strip near the Pacific Ocean has a notable population of surfers who take advantage of the sometimes excellent surf conditions of Ocean Beach. Overall, District 2 retains a quirky, small town feel while still being easily accessible to the more bustling parts of San Francisco.

Before construction of the Twin Peaks Tunnel in 1918, the Sunset was largely a vast, sparsely populated area of sand dunes and coastal scrub land known as the “Outside Lands”, with most of the development taking place in the mid-1940s. The Sunset and Parkside neighborhoods are family oriented and have a community feeling with modest single-family homes and many family-owned businesses. Golden Gate Heights, which rises above the flats, is a more sophisticated neighborhood distinguished by sweeping vistas, winding streets, and upscale residences.

While many District 2 homes are modest and similar on the outside, they often have significantly different interior architecture and design. The Rousseau architecture of the Sunset is noteworthy, combining French, Spanish, Tudor, and Mediterranean styles.

The average Walk Score is 79 and average Transit Score is 60.

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District 3 - Southwest:

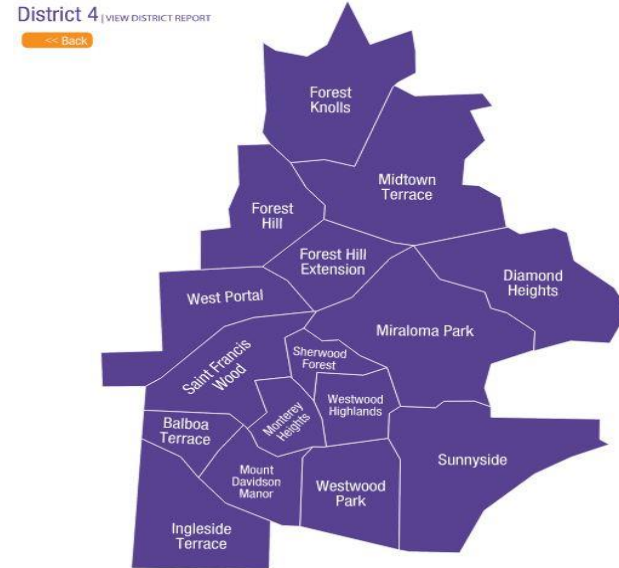


Once home to horse racing, farms and roadhouses, the Southwest District, or District 3 (sometimes also referred to as the “Lake Merced District”), was one of the last areas to be developed in San Francisco. Today, District 3 is home to San Francisco State University Campus, City College of San Francisco, the San Francisco Zoo, the San Francisco Golf Club, the Lake Merced Golf Club, and a 700-acre municipal park among other attractions. Whether you are a student, golfer, or animal lover, District 3 has something to offer everyone looking for a friendly, family-oriented atmosphere.

While most of the neighborhoods are primarily residential, the Stonestown Galleria and Lakeshore Plaza offer convenient shopping, and the presence of college students provide for a good mix of many age groups and lifestyles. Homes in the area range from upscale family homes in the Pine Lake Park and Merced Manor neighborhoods to the modest student abodes scattered primarily through Merced Heights and Stonestown neighborhoods. The so-called “OMI” (Oceanview, Merced Heights, and Ingleside) neighborhood houses smaller residential properties primarily built before the 1940’s. Easy access to the Muni as well as to the 1 and 280 Freeways make transportation a breeze, and a range of single family homes, apartments, townhouses, and condos provide housing options for most budgets and lifestyles.

The average Walk Score is 81 and average Transit Score is 59.

District 4 - Central Southwest:



District 4, also known as “Twin Peaks West”, is a primarily residential district located in an area which prior to the opening of Twin Peaks Tunnel in 1918 was a heavily wooded, scenic land portion, fairly inaccessible from downtown San Francisco. District 4 houses four out of eight of San Francisco’s exquisite residence parks (Saint Francis Wood, Forest Hill, Balboa Terrace, and Ingleside Terrace) which were developed after the 1906 fire and promoted to white collar residents of San Francisco as an alternative to new housing developments in the East Bay and South Bay Peninsula. Inspired by the City Beautiful and Garden City movements (spearheaded by famed architect Daniel Burnham), residence parks featuring elegantly landscaped boulevards and neoclassical ornamentation were created to replicate the feeling of an upscale suburban living in close proximity to downtown San Francisco.

Today, District 4 is arguably one of the most upscale districts, with some of its neighborhoods (such as St. Francis Wood, Forrest Hill, and Balboa Terrace) being among the most exclusive ones in the city. Diamond Heights arguably has the largest concentration of Eichlers and Mid-Century Modern homes in San Francisco. Family-friendly Ingleside Terrace and Sunnyside are close to I-280. Many homes, especially in Sherwood Forest, Miraloma Park and other hillside neighborhoods offer panoramic views. Much of the area’s commerce is concentrated in West Portal, a vibrant community offering a small town atmosphere with great restaurants and upscale businesses.

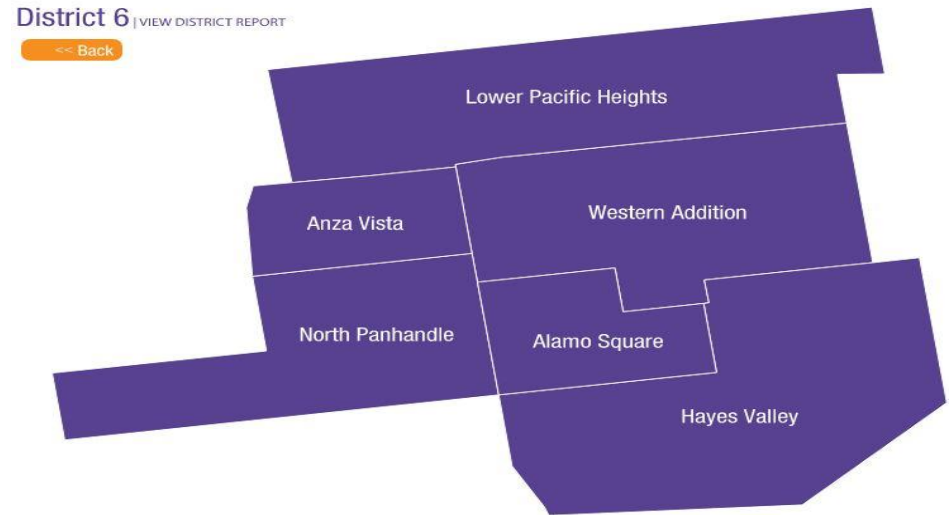
The average Walk Score is 73 and average Transit Score is 75.

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District 5 - Central:



District 6 - Central North:



District 5 is in many ways the heart of San Francisco and is often referred to as the “Central District”. Sheltered from the fog, this district is one of the sunnier areas and is home to some of the city’s finest parks, including Mission Dolores (an iconic picnic spot), Buena Vista (the city’s oldest public park offering spectacular views) as well as Twin Peaks (at 922 feet in elevation, this site offers sweeping views of the Bay Area and is a world-famous tourist attraction). District 5 also boasts housing Mission Dolores, the city’s focal historic site home to the oldest intact building in the city. A Glen Park BART station offers convenient access to downtown San Francisco.

District 5 is home some of the most colorful and diverse neighborhoods in the city, popular with tourists and residents alike. It encompasses demure residential areas such as Ashbury Heights, Cole Valley, Glen Park, Noe Valley (to name a few) as well the famous and more vibrant Haight-Asbury (an epicenter of the youth rebellion of the 1960s and beyond) and the Castro (a mecca of LGBT activism). This district’s rich cultural background offers an assortment of architectural options, as well as commercial real estate. The Victorians in Ashbury Heights represent an upscale Haight, Noe Valley is a coveted residential area with a neighborhood feel, and the wood-shingled homes of Parnassus Heights offer an atmosphere akin to Berkeley.

The average Walk Score is 90 and average Transit Score is 83.

Initially, District 6 was part of the so-called “Western Addition”, a large tract encompassing approximately 500 blocks west of Larkin Street (the city’s original western boundary) to Divisadero Street. As the neighborhoods within the district developed their distinct personalities, Western Addition started to denote a sub-district rather than the entire district. As this area survived the 1906 earthquake and fire, its architecture is relatively untouched by time and boasts some of the city’s finest original Victorian houses.

Today, District 6 is a vibrant and diverse part of the city, boasting easy access to public transportation as well as excellent shopping and dining options. Each of its neighborhoods has an individual flavor. Alamo Square features gorgeous specimens of Victorian homes relatively untouched by the urban renewal programs that affected some of the surrounding neighborhoods. The “Painted Ladies” - six stunning Victorian houses peeking over the edge of Alamo Square park are arguably the most photographed site in the city. In contrast, Hayes Valley is a charming revitalized neighborhood full of trendy boutiques and restaurants. The ethnically and economically diverse Western Addition (which was affected by the urban renewal project) made its distinctive mark in the city’s jazz scene and offers relatively affordable housing. Lower Pacific Heights offers some of the allure of the affluent and stately Pacific Heights at a slightly more affordable price. Anza Vista provides a variety of shopping options and displays Bauhaus tradition architecture.

The average Walk Score is 94 and average Transit Score is 89.

District 7 - North:



Situated at the northernmost point of the city, District 7 historically has been one of the most desirable places to live and is unquestionably one of the most expensive ones. With its stately historic mansions of Pacific and Presidio Heights as well as vibrant restaurant and nightlife scenes of Cow Hollow and Marina, this district magically combines the “old San Francisco” feel with the trendy youthful exuberance.

This fashionable part of the city is home to historic properties, great shopping and restaurants and boasts some of the most stunning vistas of the Bay and beyond. A wide array of architectural styles is displayed here, with natural beauty and wildlife often appearing alongside this district’s large single family homes, luxury condos and coops.

While in proximity to San Francisco’s busier areas (including downtown), District 7 is also home to a number of parks including the former military airstrip Crissy Field, Fort Mason, home of SFMOMA’s Artist Gallery and Marina Green, a 74-acre stretch of grass that has some of the best views in the city. District 7 is a prime area for living, recreation and commuting for those who can afford it.

The average Walk Score is 96 and average Transit Score is 83.

District 8 - Northeast:

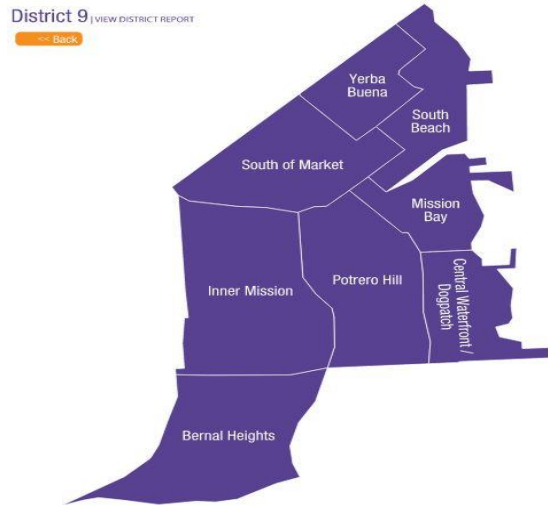


District 8 is famous for some of San Francisco’s most iconic sites and sights: Chinatown, Union Square, Coit Tower, and Fisherman’s Wharf (to name a few) are topped with cable cars as well as with the vibrant entertainment, dining and shopping scenes. This district is much more, however, than a tourist destination – it also houses one of the primary business and financial centers in the world. Further, it is home to the U.S. Courts for the 9th Circuit, Supreme Court of California, and City Hall. San Francisco Opera and Ballet as well as the Theater District contribute to the city’s cultural scene.

Nob Hill is a beautiful neighborhood with stately historic properties, many of San Francisco’s best hotels are located here as well. Russian Hill is one of the tallest in the city and displays a number of buildings designed by the city’s most prominent architects. North Beach is San Francisco’s Little Italy offering a plethora of restaurants, bars and music venues. Established in 1848, San Francisco’s Chinatown is the oldest in North America, and the largest Chinese community outside of Asia. Tenderloin is perhaps the last frontier of the city’s gentrification trend but those not afraid to explore it may find great cooking and unpredictable bar scenes in some of its parts. Unlike many other districts, District 8’s neighborhoods vary in their appeal and value.

The average Walk Score is 98 and average Transit Score is 100.

District 9 – Central East:



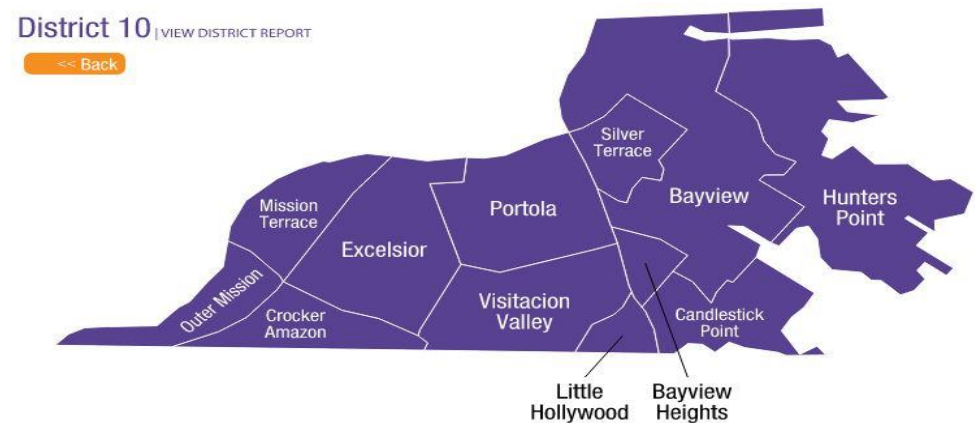
Per SFAR, District 9 is one of San Francisco’s most promising, up-and-coming areas to invest and many of its areas are in the process of being gentrified. While some of its neighborhoods were traditionally residential, others were once home to factories, shipping yards, warehouses and industry. This district is known for being one of the city’s sunnier areas and a commuter’s dream – excellent public transit (this district is also a site of the Transbay Transit Terminal) as well as easy access to Highway 101, I-280 and I-80 make commuting in all directions straightforward and convenient.

Most well-known within this district are AT&T Park, the trendy nightclub and restaurant scene (across several neighborhoods, including SoMa, South Beach, Inner Mission and Potrero Hill) and parts of the ethnically diverse Inner Mission. Less well known is the community of Dogpatch, an area that, having escaped the destruction of the 1906 earthquake and fire, boasts some of the oldest homes in San Francisco.

Each neighborhood has its distinct character: the Inner Mission is the vibrant heart of the Latino community, Potrero Hill and Bernal Heights have family-friendly small town atmospheres, while SoMa, South Beach, Yerba Buena and Mission Bay have edgier city vibes. Cottages and single-family homes help give Bernal Heights and Potrero Hill their friendly neighborhood feel, while SoMa, South Beach and Yerba Buena are being transformed by an infusion of lofts and condominiums.

The average Walk Score is 90 and average Transit Score is 78.

District 10 - Southeast:



Bordered by I-80 and I-280 highways on the west and the San Francisco Bay to the east, District 10 is the southeasternmost point of the city. Many of its neighborhoods (Bayview, Crocker Amazon, Excelsior, Hunters Point, Outer Mission and Visitacion Valley) were originally part of the so called “Rancho Rincón de las Salinas y Potrero Viejo”, a large Mexican land grant given in 1839 by California Governor Protem Manual Jimeno to Jose Cornelio Bernal.

Today, District 10 to a large degree is a light industrial and warehouse area and some neighborhoods in this district are currently somewhat economically depressed. Most of the neighborhoods here are older communities with diverse demographics. District 10 is considered by many to be one of San Francisco’s biggest areas for potential growth and as stated by SFAR, “this area has seen many changes over the years and is ripe for continued development”.

Despite being an industrial area, District 10 does offer its residents a fair share of recreational opportunities. McLaren Park with its many amenities including a golf course, two lakes, jogging and hiking trails as well as a public pool is the city’s second largest park (after Golden Gate park). Other parks include Balboa Park, the charming Cayuga Park, the Crocker Amazon Playground, as well Candlestick Point State Recreation Area.

The average Walk Score is 84 and average Transit Score is 70.

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For ease of reference, below please find the list of SFAR neighborhoods in alphabetical order with corresponding SFAR District/Sub-District codes:

- | | | |
|---|---------------------------------------|----------------------------------|
| 1. Alamo Square – 6e | 29. Hayes Valley – 6b | 57. North Beach – 8d |
| 2. Anza Vista – 6a | 30. Hunters Point – 10j | 58. North Panhandle – 6f |
| 3. Balboa Terrace – 4a | 31. Ingleside – 3h | 59. North Waterfront – 8h |
| 4. Bayview – 10a | 32. Ingleside Heights – 3g | 60. Oceanview – 3j |
| 5. Bayview Heights – 10k | 33. Ingleside Terrace – 4e | 61. Outer Mission – 10d |
| 6. Bernal Heights – 9a | 34. Inner Mission – 9c | 62. Outer Parkside – 2b |
| 7. Buena Vista – Ashbury Heights – 5f | 35. Inner Parkside – 2g | 63. Outer Richmond – 1e |
| 8. Candlestick Point – 10m | 36. Inner Richmond – 1b | 64. Outer Sunset – 2c |
| 9. Central Richmond – 1a | 37. Inner Sunset – 2f | 65. Pacific Heights – 7b |
| 10. Central Sunset – 2e | 38. Jordan Park – Laurel Heights – 1c | 66. Parkside – 2d |
| 11. Central Waterfront – Dogpatch – 9j | 39. Lake Shore – 3a | 67. Pine Lake Park – 3c |
| 12. Clarendon Heights – 5h | 40. Lakeside – 3e | 68. Portola – 10f |
| 13. Cole Valley – Parnassus Heights – 5e | 41. Lake Street – 1d | 69. Potrero Hill – 9e |
| 14. Corona Heights – 5g | 42. Little Hollywood – 10n | 70. Presidio Heights – 7c |
| 15. Cow Hollow – 7d | 43. Lone Mountain – 1g | 71. Russian Hill – 8e |
| 16. Crocker Amazon – 10b | 44. Lower Pacific Heights – 6c | 72. Saint Francis Wood – 4g |
| 17. Diamond Heights – 4b | 45. Marina – 7a | 73. Sea Cliff – 1f |
| 18. Downtown San Francisco – 8a | 46. Merced Heights – 3b | 74. Sherwood Forest – 4k |
| 19. Duboce Triangle – 5j | 47. Merced Manor – 3f | 75. Silver Terrace – 10g |
| 20. Eureka Valley – Dolores Heights – 5k | 48. Midtown Terrace – 4f | 76. South Beach – 9h |
| 21. Excelsior – 10c | 49. Miraloma Park – 4h | 77. South of Market – 9f |
| 22. Financial District – Barbary Coast – 8b | 50. Mission Bay – 9d | 78. Stonestown – 3d |
| 23. Forest Hill – 4c | 51. Mission Dolores – 5m | 79. Sunnyside – 4s |
| 24. Forest Hill Extension – 4j | 52. Mission Terrace – 10h | 80. Telegraph Hill – 8g |
| 25. Forest Knolls – 4d | 53. Monterey Heights – 4m | 81. Tenderloin – 8j |
| 26. Glen Park – 5a | 54. Mount Davidson Manor – 4n | 82. Twin Peaks – 5d |
| 27. Golden Gate Heights – 2a | 55. Nob Hill – 8c | 83. Van Ness – Civic Center – 8f |
| 28. Haight Ashbury – 5b | 56. Noe Valley – 5c | 84. Visitacion Valley – 10e |
| | | 85. Western Addition – 6d |
| | | 86. West Portal – 4t |
| | | 87. Westwood Highlands – 4p |
| | | 88. Westwood Park – 4r |
| | | 89. Yerba Buena – 9g |

The above summaries only focus on the key features of SFAR’s Districts and neighborhoods. For further details on each neighborhood and/or group of neighborhoods, please refer to the “Key Neighborhoods” section of my website.

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San Francisco ZIP Codes:

Below map***** shows how San Francisco neighborhoods are grouped by ZIP codes, I then further specified the neighborhoods covered by these codes¹:



94102
 Hayes Valley
 Tenderloin

94103
 South of Market

94104
 Financial District

94105
 South Beach
 Yerba Buena

94107
 Potrero Hill

¹ The information shown below was derived from <http://www.city-data.com/zipmaps/San-Francisco-California.html#ixzz3rt4LtFqU>, http://www.zipmap.net/California/San_Francisco_County/San_Francisco.htm as well as <http://www.healthsysf.org/bdi/outcomes/zipmap.htm>. This information is provided for information purposes only and shall not be relied upon. Please note that neighborhood groupings by ZIP codes and SFAR Districts / Neighborhoods do not necessarily correspond. Often, ZIP codes encompass neighborhoods from different Districts, sometimes parts of the same neighborhood can be under different ZIP codes, and at times smaller neighborhoods are grouped together (e.g., Sunset District).

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94108
Chinatown
Nob Hill (partially)

94109
Downtown
Nob Hill (partially)
Russian Hill
Van Ness

94110
Mission District
Bernal Heights

94111
Barbary Coast
North Waterfront

94112
Excelsior
Ingleside

94114
Eureka Valley
Noe Valley

94115
Pacific Heights
Western Addition

94116
Forest Hill
Parkside

94117
Cole Valley
Haight-Ashbury
North of Panhandle

94118
Presidio Heights
Inner Richmond

94121
Richmond
Sea Cliff

94122
Sunset District

94123
Cow Hollow
Marina

94124
Bayview
Silver Terrace

94127
Miraloma Park
Saint Francis Wood

94129
The Presidio

94130
Treasure Island

94131
Glen Park
Twin Peaks

94132
Stonestown
Lake Shore

94133
North Beach

94134
Visitacion Valley
Portola

* Information regarding San Francisco Districts is provided courtesy of San Francisco Association of Realtors (<http://www.sfrealtors.com/US/Neighborhood/CA/San-Francisco.html>). Some of the content displayed in this document was created with the use of information from https://en.wikipedia.org/wiki/Neighborhoods_in_San_Francisco

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