Working with clients

For agents · about 4 minutes · reviewed August 21, 2026

The questions a client actually asks, the record that answers each, and the sentence to use instead of the one that creates a Fair Housing problem.

> **From Scan the Block**
> Every public record on one San Francisco address, in a single report: the Assessor's file, permits and violations, zoning, hazards and the published earthquake maps, rent-control indication, and ten years of the surrounding blocks - each count compared with an average San Francisco area of the same size, and none of it scored. scantheblock.com

THE EIGHT QUESTIONS, AND WHAT ANSWERS EACH

Clients ask the same things. Almost every one of them is a question about a record somebody else already holds, which means it has an answer that is not your opinion.

- Is it rent controlled? to the year built, against the 13 June 1979 line.
- Why is the tax so low? to the last sale date, and Proposition 13.
- Can they build behind me? to zoning, the height limit, and the development pipeline.
- Was the work permitted? to the parcel's permit history, read against what you can see.
- Does it need the retrofit? to the soft-story program's tier and status.
- What will come up in escrow? to the point-of-sale requirements that reach this property.
- Is it in a flood or liquefaction zone? to the mapped zones, named.
- What is the block like? to the counts, with their comparison - and this is the one to be careful with.

THE LAST QUESTION IS THE ONE THAT CARRIES RISK

"What is the area like" invites a characterization, and in the United States characterizing a neighborhood is how an agent ends up on the wrong side of the Fair Housing Act. It does not require bad intent. Steering is an effect, not a motive, and the words that produce it are ordinary ones.

Say this

"Here is the report. Police incidents within a thousand feet are 1.7 times what you would expect for an area this size, and the count is down 24% against the three years before. The figures are all in there with their sources."

Not this

"It's a safe block." - "That area is improving." - "The schools are good." - "You'd be more comfortable over here."

> **Note**
> This is exactly why the report has no score, no grade and no school ratings. A document with a verdict on it is a document you cannot forward. One with facts and sources is one you can send instead of speaking.

RUN IT BEFORE THE APPOINTMENT, NOT AFTER THE INSPECTION

The report takes seconds and re-opening it is free forever. Running it the night before means you answer from a record rather than from memory, and the PDF is already in your hand when someone asks for it. It also means you find the open permit before the other side does.

Between offer and close, watch the parcel

Once an offer is accepted, flip the building to escrow watch under History to Buildings: a same-day email if anything is filed on that parcel - a permit, a complaint, a notice - every day until you turn it off. The thing every buyer fears in escrow is precisely the thing this makes impossible to miss.

When the record contradicts the listing

It happens often: a listing describes a renovated kitchen, an added bath, a finished basement, and the permit history shows none of it. That gap is not an accusation and should not be delivered as one. It is a question - was this work permitted, and is there paperwork? - and it is far better asked by you, early, than discovered by an appraiser or an insurer later.

TWO SIDES, TWO READINGS

Listing side

Run your own listing first. You are looking for the things a buyer's agent will find: permits left open, a non-compliant retrofit status, complaints on the parcel, a long-anchored assessment whose tax line will not survive the sale. Settle what can be settled; know the answer to the rest before you are asked.

Buy side

Run it before the offer, not after acceptance. The obligations that transfer with a building - a retrofit, an open permit, a point-of-sale requirement - are price, and they are easier to discuss before a number is agreed.

SEND THE DOCUMENT, NOT A SUMMARY OF IT

Draft a message turns a report into a short, neutral note with the facts already in it, ready to paste into an email or a text. It contains nothing you would have to defend later, which is the entire point. The PDF carries every caveat attached to the figure it qualifies, so it travels without you having to explain it.

Label each report with the client it belongs to - free text, whatever you would have written on the folder. Fifteen reports across three clients is a normal fortnight, and an address alone will not remind you which was which.

WHAT TO SAY ABOUT WHAT IT IS NOT

Be the one who says this first, because it protects you: the report is not a valuation, not an inspection, not a Natural Hazard Disclosure, and not a substitute for the 3R. It is the public record, compiled and compared, three weeks before the disclosure package would have told you the same thing.

It also may not be used to screen a tenant. It describes a place and never a person, which is what keeps it on the right side of the line.

READ THE RECORD ON AN ACTUAL ADDRESS

Everything described in this guide comes out of one report on one San Francisco address. Type an address at scantheblock.com and it takes a few seconds; re-opening a report you have already run is free, always. Reports are a web page and a PDF you can share, and every figure carries the caveat that qualifies it.

Run a report	**scantheblock.com**
Every guide, free to read	https://scantheblock.com/guides
The 41 neighborhoods, a decade each	https://scantheblock.com/sf
Plans	https://scantheblock.com/#plans
Questions, or a correction	hello@scantheblock.com

ABOUT THIS GUIDE

Last reviewed August 21, 2026. Every rule described here is San Francisco's, not ours, and the city changes them - where a date or a threshold matters to a deal, confirm it against the city. This is general information about public records and not legal, tax or investment advice.