Buying a home in San Francisco

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

What the city's records answer before you write an offer - the retrofit obligation, the tax bill you will actually pay, and the work nobody permitted.

> **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 QUESTIONS TO SETTLE BEFORE THE OFFER

Most of what a buyer worries about in San Francisco is already written down by the city. Not the condition of the roof - that is an inspector's job and no record replaces it - but the obligations attached to the building, the work that was and was not permitted, and what it will actually cost to hold.

THE TAX BILL WILL NOT BE THE SELLER'S TAX BILL

Under Proposition 13 an assessment is the purchase price, adjusted by at most about two per cent a year, until the property next changes hands. A house bought in 1998 may be assessed at a figure that has nothing to do with what it is worth now - and the report says how many years it has been anchored.
Yours will be based on what you pay. A long anchor is a signal that the current tax line on any listing sheet is not a number you will inherit. The report flags a long-anchored assessment in what will come up for exactly this reason.

RENT CONTROL REACHES BUILDINGS, NOT JUST TENANTS

A building with a certificate of occupancy before 13 June 1979 is presumed to be under the Rent Ordinance's price controls. The report says likely and gives the reason, because the roll's year built is evidence rather than a determination.
This matters to a buyer even of an empty building: it shapes what you can do later, what a lender thinks, and what happens if there is a tenant in place at close. It is also the single fact most often assumed rather than checked.

> **Note**
> A single-family home or condominium may be exempt from price control under Costa-Hawkins while remaining covered for just cause eviction protection. Two different questions. People merge them constantly, including professionals.

THE RETROFIT OBLIGATION TRANSFERS WITH THE BUILDING

Wood-frame buildings of five or more units, three or more storeys, permitted before 1978, fall under San Francisco's Mandatory Soft Story Retrofit Program. The report gives the compliance tier and the exact status the city publishes.

- Work Complete, CFC Issued - done, and the certificate is issued.
- Non-Compliant - outstanding. On a building under contract this is a negotiation, a lender conversation, and sometimes a deal.
- Not listed - the program does not reach this building. That is the absence of one obligation, not a statement about the structure.

PERMITS: WHAT WAS DONE, AND WHAT WAS DONE QUIETLY

The report gives the parcel's permit history - how many, going back how far, how much declared work, and how many are still open. Two things are worth reading closely.

Open permits are inherited

A permit filed and never recorded as finalled is an obligation that comes with the building. The report separates them out and names them. Ask what happened; sometimes the answer is that the work finished and the paperwork did not, which is fixable, and sometimes it is not.

The gap between the permits and the house

Work done without a permit does not appear here at all - that is the nature of the record. So the useful reading is comparative: if the listing describes a renovated kitchen, an added bath and a finished basement, and the permit history shows none of it, that gap is the thing to ask about. Unpermitted work can affect insurance, financing, and what you are allowed to keep.

WHAT IS APPROVED TO RISE NEXT DOOR

The development pipeline section lists projects filed nearby and the net new homes they would add. A view, a light well, or a quiet side street is a feature of a building's surroundings, and its surroundings are somebody else's project pipeline.

THE GROUND, QUOTED RATHER THAN CHARACTERIZED

The report names the mapped zones the parcel sits in - liquefaction, landslide, flood, sea level rise, the Maher ordinance area - and gives the published earthquake scenario values ABAG and the USGS assign the parcel, on their own scale, with their own legend beside them.

It does not rate the risk, and it is not the statutory Natural Hazard Disclosure. A seller still has to provide one. What the report does is let you read the same maps three weeks before the disclosure package arrives.

BEFORE IT CAN CLOSE

San Francisco attaches specific requirements to a sale: the Report of Residential Building Record (the

3R), energy and water conservation compliance, tenant and Rent Board disclosures where they apply. The report names which reach this property and who settles each. It does not replace any of them - order the 3R regardless - but knowing the contents early is the difference between a smooth close and a surprise.

WHAT NO RECORD CAN DO

Get an inspection. The city's files describe paperwork and obligations; they do not describe a foundation, a roof, or the smell in the basement. A report is the questions to bring to an inspector, not a substitute for one.

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.

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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.