Running a desk on public records

For a brokerage desk · about 7 minutes · reviewed August 21, 2026

How a San Francisco brokerage desk uses one report to answer the questions that otherwise cost a week - and where the city's own rules decide the answer.

THE QUESTION A DESK ACTUALLY GETS ASKED

Almost every question a client asks about a San Francisco property is really a question about a record somebody else already holds. Is it rent controlled? is a question about the year built. Can they build behind me? is a question about zoning and the permit pipeline. Why is the tax bill so low? is a question about the last time it changed hands. None of these require an opinion, and giving one is where an agent takes on risk they were not paid for.

The method below is the one this product is built around: answer from the record, name the record, and let the client draw the conclusion. It is faster than the alternative, and it is the version you can put in writing.

THE ORDER TO READ A REPORT IN

The sections are not in importance order for you - they are in importance order for a first-time reader. A desk should read them in this order instead.

1. What will come up. This is the transaction, compressed. Retrofit obligations, open permits, point-of-sale requirements, mapped hazard zones and a long-anchored assessment. If you read one section before a listing appointment, read this one.
2. The last 90 days. Everything else in the report is a decade. This is the quarter, set against what this block's own decade predicts for a quarter. It answers "what is it like there now", which is the question the ten-year figures cannot.
3. The building on record. The Assessor's file. Year built decides rent control. Last sale date explains the tax bill and predicts the reassessment. Square footage disagreeing with the listing is worth knowing before somebody else notices.
4. Zoning, hazards and the earthquake maps. What is allowed here, what the ground does here, and what the published scenario maps assign this parcel. Then the area sections, in whatever order the client's worry dictates.

WHERE SAN FRANCISCO DECIDES THE ANSWER

Rent control turns on one date

A building with a certificate of occupancy before 13 June 1979 is presumed 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 - condominium conversions, substantial rehabilitation and single-family exemptions under Costa-Hawkins all move the line. What the date does reliably is tell you which conversation to have.

> **Note**
> A single-family home or condo may be exempt from price control under Costa-Hawkins while remaining covered for just cause eviction protection. Those are two different questions and clients routinely merge them.

The soft-story program is an obligation, not a warning

Wood-frame buildings of five or more units, three or more storeys, permitted before 1978, fall under the Mandatory Soft Story Retrofit Program. The report gives the compliance tier and the status string the city publishes. Work Complete, CFC Issued means it is done. Non-Compliant on a building under contract is a negotiation, a lender conversation, and sometimes a deal.

Point of sale is a checklist, and it is short

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 one. It does not replace any of them - order the 3R regardless - but knowing its contents three weeks early is the difference between a smooth close and a surprise.

The assessment is not a valuation, and the gap is the story

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 property anchored for twenty years may be assessed far below what it would fetch. That gap is not a valuation and the report never presents it as one - but a buyer should know their tax bill will be based on their purchase price, not the seller's.

WORKING THE DESK

Run it before the appointment

The report takes a few seconds and re-opening it is free forever. Running it the night before a listing appointment means you are answering from a record instead of from memory, and the PDF is already in your hand if they ask for it.

Let the assistant do the reading

Every report can be asked questions in plain words - is this rent controlled, are there open permits, what does the liquefaction zone mean here. It answers from that report's own figures and tells you when something is not in there. It will not characterize a neighborhood or price anything, deliberately.

Draft the client note from the report

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 point.

Label everything, immediately

Fifteen reports across three clients in a week is a normal fortnight, and an address alone will not tell you which was which. Labels are free text - whatever you would have written on the folder.

Run the farm list in one go

Run several addresses at once takes a pasted list and works through it. Useful before a farm mailing, a pitch, or a portfolio review.

Compare the shortlist in one table

Compare addresses takes up to six and lays the headline facts side by side - assessed value, zoning, rent control, permits, retrofit status - with a CSV of the same table. It is the view for the client holding three maybes.

The weekly listing-package run

The office already keeps a roster of active listings. Once a week, paste it into Run several addresses at once and hand each listing agent their address's listing sheet - open permits, active notices, and what transfers with the building, on one page with their name on it. A buyer's side will pull the same record eventually; the desk that runs this weekly is never the last to know what it says. Re-runs of known addresses are free, so the standing habit costs reports only when a new listing joins the roster.

FAIR HOUSING, AND WHY THIS PRODUCT REFUSES THINGS

This report does not score, grade, or rank anything. There is no safety rating, no letter for the block, and no school ratings. That is not squeamishness - in the United States, characterizing a neighborhood is how an agent ends up on the wrong side of the Fair Housing Act, and school quality is the most common proxy for characteristics the Act protects.

It is also not a consumer report, and may not be used to screen a tenant or make a decision about an individual. It describes a place and a parcel, never a person. And it will never include sex-offender data: California Penal Code 290.46(j)(2) makes it unlawful to use the Megan's Law database for anything to do with housing, and a property report is exactly that use.

> **Note**
> The practical version: forward the report instead of summarising the area in your own words. The document carries facts with their sources and caveats attached. Your paraphrase does not.

A policy your office can adopt as written

For the broker of record who wants the posture on paper, this sentence is written to go into an office policy manual verbatim: "When a client asks about an area or a building's record, our agents provide public-record reports that contain counts, comparisons and named sources - never scores, grades, ratings or neighborhood characterizations - and do not summarize areas in their own words." The product enforces the hard half of that policy by construction: nothing an agent can generate or forward from it contains a score, a grade, or a neighborhood letter, and the plan admin can strike whole sections from every seat's reports where the office's counsel wants a narrower document still. A policy the tooling enforces is worth more to an E&O conversation than one that relies on memory.

WHAT YOUR PLAN GIVES YOU

Office covers up to 25 reports a day, shared across up to 10 accounts, resetting overnight. The allowance is a ceiling rather than a balance - unused reports do not carry over, so there is nothing to hoard.

Re-opening a report anyone on the plan has run is free and never counts.

Machine access over MCP is included: each person can switch on Claude access under History, which mints a key so Claude can run this account's reports under the same allowance. Every machine-run report shows in the activity log as Claude (MCP).

The plan's admin can see every report run on the plan, who ran it and when, and the file itself. Everyone else sees only their own. Tell your people that once, out loud - the privacy policy says it, but people should hear it from you.

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.

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