

A STRAIGHT-TALK GUIDE · SAN FRANCISCO · 2026

Selling Your San Francisco Home as a Woman in 2026

For the woman making the call.

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CHAPTER 1

The smartest sellers I know aren't chasing headlines

The most strategic home sales I see in San Francisco aren't driven by urgency. A lot of them are led by moms.

Not because moms are emotional about real estate. Because life has trained them to think five years out. To spot risk early. To protect what's working. To notice what actually matters once the door closes and real life starts.

That's not intuition. It's pattern recognition. And it's exactly the skill set selling a home here requires.

This guide is the straight version. What the 2026 market looks like on the west side, how to price without leaving money or months on the table, the SF paperwork that catches people off guard, and how I'd sell a home in St. Francis Wood or West Portal. No hype. Just what's real.

CHAPTER 2

Why a guide for women?

Because the same situations keep showing up, and nobody talks about them plainly.

- **You're the project manager.** Coordinating the household, balancing a career, school pickup, dinner. Often all in one Tuesday.
- **You're making the call solo.** After a divorce, after losing a partner, or because you are the household CEO.
- **You've been talked past.** By a contractor who addresses your husband. By a lender who explains things you already understand.
- **You're thinking about everyone else first.** Where the kids land, what your parents need, whether the next place works in five years.

I'm a mom of three in San Francisco. I'm living the juggle too. So this guide is written the way I'd explain it to a friend over a glass of wine: honest, specific, and with the hard parts left in.

CHAPTER 3

When to sell: timing around real life

The best time to sell is when the market and your life line up. Headlines only tell you half of that. Here's how I think about timing with sellers who have kids, jobs and a full calendar:

- **The school year.** Many families want to move in summer. That means buyers with kids are most active in early spring or early fall, just as school is starting.
- **Your next home.** Are you buying, renting, or leaving SF? Selling first gives you certainty on numbers.

Buying first gives you certainty on where you land. We pick the one that protects your family, then build the plan around it.

- **Prep time.** Most homes need two to three weeks of prep before going live. Work backward from your target list date.
- **The regular Tuesday test.** Buyers here ask how a street feels on a weekday at 8am, not just on a sunny Sunday open house. If your home shines on school mornings, we lean into that.

One question still holds: will this decision still work in five years? If the answer is yes, the timing is probably right.

CHAPTER 4

What the 2026 market looks like for west side sellers

Well-prepared homes are still selling fast. Overpriced ones are sitting.

NEIGHBORHOOD	MEDIAN SALE PRICE	MEDIAN DAYS ON MARKET	SALE-TO-LIST
St. Francis Wood	\$6.61M	13	150%
Forest Hill	\$2.90M	14	139%
West Portal	\$3.35M	6	145%
Sunset District	\$2.10M	13	142%

Single-family homes. Data as of September 2026. Source: Compass / MLS.

My read: demand for single-family homes on the west side is still strong. Well-prepped, well-priced homes are selling at around 140% of list. If you've been thinking about selling, now is a good time to run your numbers.

CHAPTER 5

Pricing: the conversation most agents soften

The goal isn't to squeeze out every last dollar. It's to position your home so the right buyers compete for it. Here's the straight version of how pricing works in SF right now:

- **Pricing under value to drive offers** still works in the majority of neighborhoods. It backfires in very few, mainly at higher price points where the buyer pool is smaller. I'll tell you which one you're in.
- **Overpricing costs you twice.** First in time on market. Then in the price you eventually accept, because buyers notice a listing that's been sitting.
- **Your number vs. the market's number.** What you paid, what you put in, and what you need for your next move all matter to you. Buyers don't see any of it. We price to the market, then plan around your number.

- **Comps aren't the whole story.** Two homes on the same street can sell 15% apart because of layout, light, or how the backyard connects to the kitchen. I walk the comps so I can tell you why.

What you get from me before we set a price: a comp review with notes, a recommended list price, the price I think we'll actually sell at, and what would move it up or down. No surprises later.

CHAPTER 6

Prep without losing your mind

Homes don't sell on finishes alone. They sell because a buyer can picture their life there. Prep is how we make that easy to see.

Usually worth doing

- Paint in warm, light neutrals
- Fix anything an inspector will flag: leaks, cracked tiles, sticky doors, burnt-out bulbs
- Deep clean, including windows
- Edit and stage. Less stuff, more light, a clear purpose for every room
- Pre-sale inspections, so buyers bid with confidence

Usually not

- A full kitchen or bath remodel right before listing
- Trend-driven upgrades buyers will rip out anyway

A realistic prep timeline

Weeks 1–2	Walkthrough with me, prep, inspections, repairs and painting
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Week 3	Staging, photos, video
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Weeks 3–4	Live
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I manage the vendors. You approve the plan and the budget. You don't spend your lunch break chasing a painter.

CHAPTER 7

The SF paperwork nobody warns you about

San Francisco has more seller requirements than most places. None of it is hard if you know it's coming.

ITEM	WHAT IT IS	WHEN IT MATTERS
3R Report	The city's record of your home's permitted use and permit history	Ordered before listing so buyers see it upfront
Unpermitted work	Rooms or upgrades that don't match the 3R	Disclose it early. Surprises late kill deals
SF transfer tax	A city tax on the sale, tiered by price. Sellers typically pay it in SF	Factor it into your net
Seller disclosures	State and local forms covering what you know about the home	Completed before offers come in
Pre-sale inspections	General and pest reports buyers rely on	Done during prep

Selling during a divorce. California is a community property state. In most cases both spouses need to sign, and the sale timing gets coordinated with your attorneys. I keep the process calm and organized, so you're not the one stuck relaying messages.

Taxes. The capital gains exclusion, Prop 19, and stepped-up basis after losing a spouse can all change your number. I'm not your CPA or attorney, but I'll tell you exactly when to call them.

CHAPTER 8

What this looks like in St. Francis Wood and West Portal

Lifestyle cues quietly lift value. Walkability, the commute, how a street feels on a weekday. Here's how that plays out in two neighborhoods I know well.

St. Francis Wood

Buyers here are buying the setting as much as the house. Wide streets, mature trees, homes with history.

- **The homes association matters.** Exterior changes go through design review. Serious buyers ask about it, so we have the answers ready.
- **Older homes need tight disclosures.** Original systems, foundation work, past permits. We get ahead of all of it so it doesn't surface during escrow.
- **Market the setting, not just the square footage.** The walk to the fountain. Light in the living room at 4pm. The parklike setting of the neighborhood.

West Portal

West Portal sells a daily rhythm. Coffee on West Portal Avenue, the Muni tunnel downtown, a real

neighborhood main street.

- **Lead with the commute.** For anyone working downtown, an easy ride is a big part of the value.
- **Compete smartly with the Sunset.** Some buyers shop both. We position your home against those listings, not just West Portal comps.
- **Show the weekday, not just the weekend.** Photos and video that capture mornings, not only sunny Saturdays.

CHAPTER 9

What working with me looks like

The smartest strategies aren't loud. They're composed, measured, and built around clarity.

Coffee or wine, no pitch We talk about your life, your timing, and what you need from this sale.

The honest numbers Comps, pricing, your estimated net, and what I'd do in prep.

The plan A timeline built around your calendar, not the other way around.

Prep and launch I run the vendors, staging, photos and marketing.

Offers and escrow I negotiate, keep you posted in plain English, and handle the details so you can keep living your life.

If you're thinking about a move, the most important decision isn't when or for how much. It's how you position the next chapter.

QUESTIONS

FAQ: selling a home in San Francisco

How long does it take to sell a home in San Francisco in 2026?

Plan on roughly 1.5 to 3 months from first conversation to close. That's about three to four weeks of prep, 14 days on market for well-priced west side homes, and 21 days or less of escrow.

What does it cost to sell a house in San Francisco?

The main costs are agent commissions, SF transfer tax, escrow and title fees, and prep. Commissions are negotiable. I'll give you an estimated net sheet before you decide anything.

Should I sell before or after the school year?

Honestly, you don't need to time it around the school calendar. San Francisco has steady buyer demand year-round, and well-prepped, well-priced homes sell in every season. The better question is what works for your family: when you want to move, where you're going next, and how much prep your home needs. If you need certainty on your next place first, we can plan a rent-back or a contingent purchase.

Can I sell my home during a divorce in California?

Yes. California is a community property state, so in most cases both spouses sign and the sale is coordinated with your attorneys. A calm, organized agent makes a big difference here.

Do I need to fix everything before listing?

No. Fix what an inspector will flag and what buyers see first. Skip big remodels. Pre-sale inspections let buyers make confident offers on the home as it is.

What is a 3R report and do I need one?

It's the city's record of your home's permitted use and permit history. In San Francisco, sellers order it before listing so buyers can review it upfront.

Is it better to price low and get multiple offers?

The strategy works in high-demand pockets and can backfire at higher price points. The right strategy depends on your neighborhood, your home and the current buyer pool.

How do I choose an agent when I'm making the decision on my own?

Ask for real numbers, recent sales in your neighborhood, and a clear plan. Then trust how you feel after the conversation. You should feel informed and respected, not rushed or talked past.

Let's grab wine and talk about it.

Book a call: calendar.app.google/eUdXbxs4P4fwX6aD7

Or DM me on Instagram @jenpassetti.

Jen Passetti · Compass · DRE #02150041. This guide is general information, not legal or tax advice. Market data from Compass / MLS, September 2026.