San Francisco-Oakland-Berkeley, CA

2021

Mean Appraised Value

$1,514,591

Mean Appraised Value in Communities of Color

$1,100,912

Mean Appraised Value in White Neighborhoods

$2,070,829

Appraisers determine a home's value by taking into consideration the property and neighborhood characteristics. To make an "apples to apples" comparison, we use a regression model that takes into consideration neighborhood housing stock (e.g., size, type, age), socioeconomic status (e.g., property owners, employment rates, poverty), and amenities (e.g., retail stores, entertainment, services, parks). The above estimates are the mean appraised values in the metropolitan area for neighborhood with average housing stock, socioeconomic, and amenities.

Figure 1

Mean Appraised Values Over Time
2013-2021
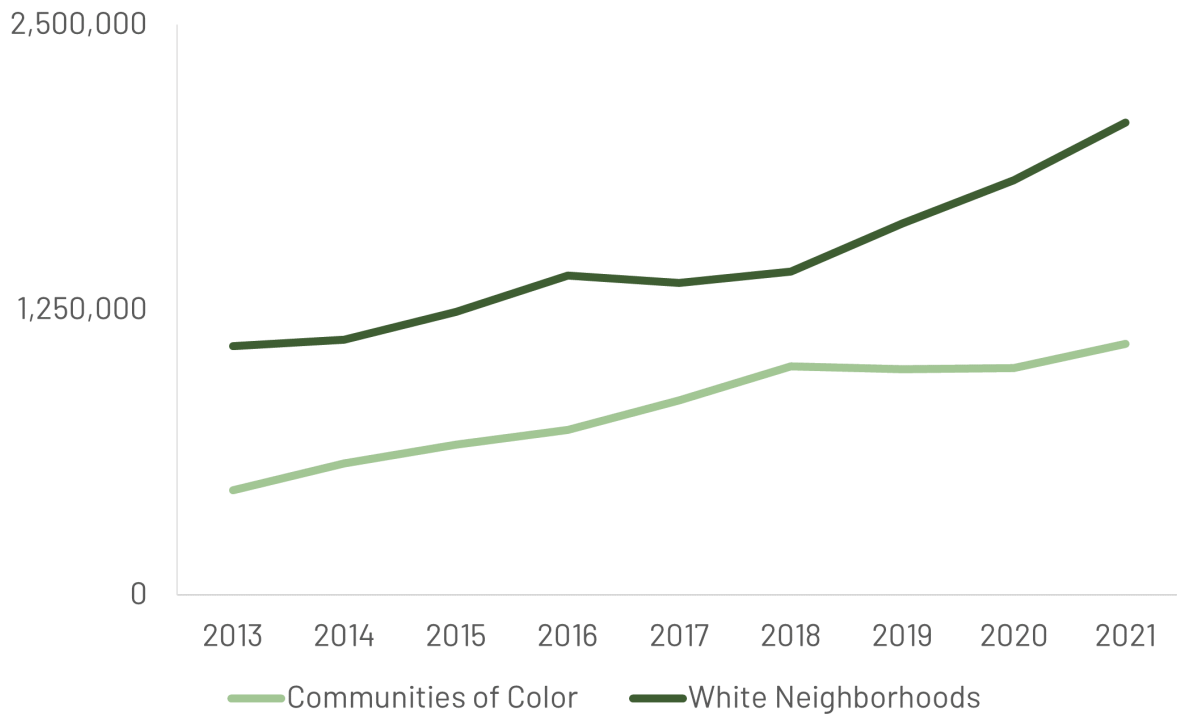
Source: Authors' analysis of FHFA UAD, 2006-2010, 2011–2015, and 2016-2020 American Community Survey 5-year estimates and 2013-2018 National Neighborhood Data Archive.

	2013	2014	2015	2016	2017	2018	2019	2020	2021
Communities of Color	459,948	577,109	659,245	722,990	852,906	1,001,239	990,515	995,491	1,100,912
White Neighborhoods	1,090,517	1,120,406	1,240,350	1,400,543	1,368,473	1,418,005	1,629,444	1,819,251	2,070,829

Figure 2

Mean Appraised Values Over Time
2013–2021

Source: Authors' analysis of FHFA UAD, 2006-2010, 2011–2015, and 2016-2020 American Community Survey 5-year estimates and 2013–2018 National Neighborhood Data Archive.
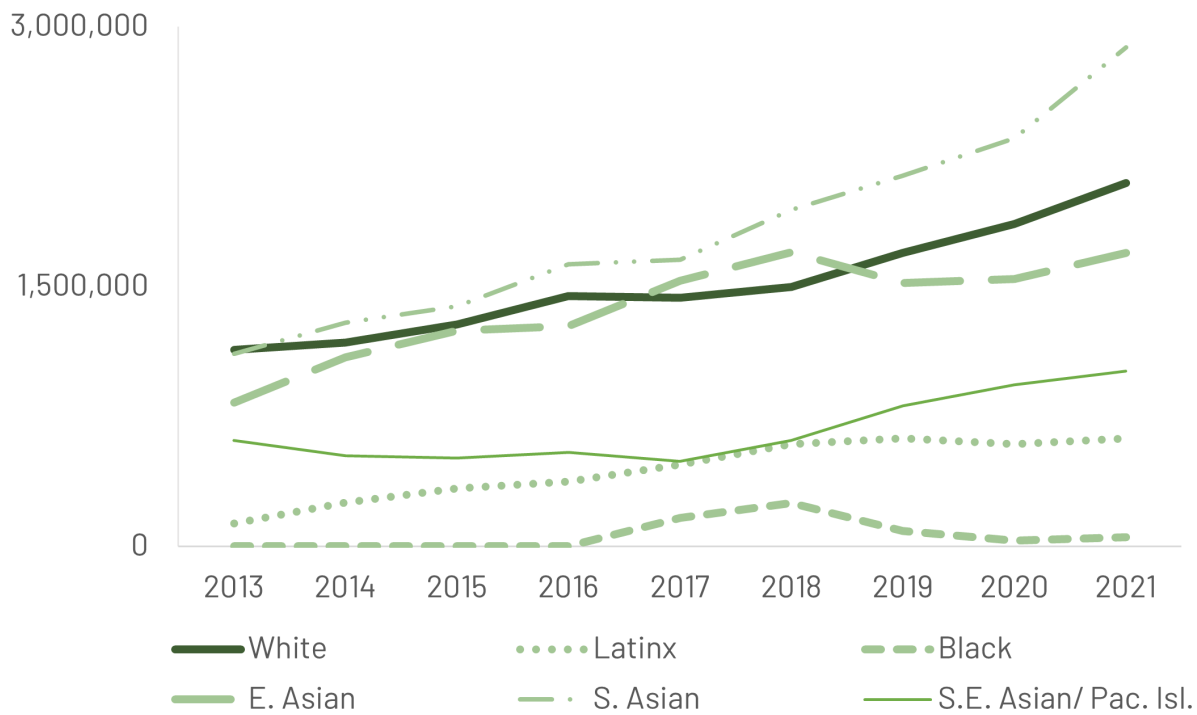
Metropolitan Area Racial Group Proportions, 2021

White	Latinx	Black	East Asian	South Asian	Southeast Asian & Pacific Islander
0.47	0.23	0.07	0.15	0.06	0.08

Citation: Howell, Junia and Elizabeth Korver-Glenn. 2022. "Metropolitan Area Supplemental Files ." In *Appraised: The Persistent Evaluation of White Neighborhoods as More Valuable Than Communities of Color*. eruka.org/appraised

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