

THE AI BOOM HITS THE BAY AREA

WEALTH. INNOVATION. OPPORTUNITY.

A new wave of technology-driven wealth is creating extraordinary momentum in parts of the Bay Area housing market.

San Francisco has once again become one of the nation's most competitive real estate markets, fueled by the rapid growth of artificial intelligence companies and the wealth being created around them. Highly compensated technology professionals—many holding valuable equity and stock options—are entering the housing market with significant purchasing power.

What makes this cycle especially interesting is the concentration of newly created wealth. Unlike technology expansions of the past, today's AI boom is benefiting a relatively small group of highly compensated employees and investors, creating significant demand at the upper end of the market. Future technology IPOs could add even more purchasing power.

The impact has been dramatic. San Francisco's median home price has climbed to approximately \$1.7 million, while roughly one-third of Bay Area purchases from April through June were completed with cash. In desirable neighborhoods, competition for exceptional homes has intensified, with some properties receiving offers hundreds of thousands—or even more than \$1 million—above asking prices.

While the strongest effects are being felt in San Francisco, the influence extends into Silicon Valley and surrounding communities.

For homeowners, the takeaway is important: **the Bay Area is not behaving as a single market.** Location, property type, presentation and buyer profile matter more than ever—and understanding those differences can reveal opportunities broader market headlines simply cannot.

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TOP 1.5% OF REALTORS NATIONWIDE
IN 2023, 2024, 2025, AND 2026
OVER 259 MILLION IN SALES


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COMMUNITY & HOUSING

San Jose Rethinks the Single-Family Neighborhood

Proposed zoning changes could reshape how—and where the city grows in the years ahead.

In August, the San Jose City Council directed staff to explore zoning changes that could allow more multifamily housing—including triplexes, fourplexes and apartment buildings—in areas traditionally dominated by single-family homes. Those neighborhoods currently account for roughly 85% of the city's residential land. Under concepts being studied, densities in some areas could eventually increase from approximately eight homes per acre to as many as 32.

Supporters believe creating a broader range of housing could help San Jose address affordability and provide more opportunities for future generations to remain in the community.

Others have raised concerns about neighborhood character, traffic,

parking, tree canopy and the potential consequences of substantially greater density.

For homeowners, however, the important word is proposed. These changes are still being developed and are expected to return for further review around December 2027. Even then, construction costs and other practical considerations could affect how quickly neighborhoods actually change.

What is clear is that the conversation surrounding housing in San Jose is evolving—and future land-use decisions could influence not only how the city grows, but how homeowners think about the long-term potential of their properties.



LIVING WELL

When Home No Longer Fits the Life You're Living

Downsizing isn't simply about less space. It's about deciding what you want the next chapter to look like.

For many longtime Bay Area homeowners, there comes a moment when a beloved home begins asking for more than it gives back.

Perhaps the yard requires too much attention. Stairs have become inconvenient. Rooms once filled with children now sit mostly unused. Or family has moved away, raising questions about whether staying—or starting somewhere new—makes more sense.

These decisions are rarely just financial. A home holds decades of memories and traditions, which can make downsizing surprisingly emotional. Owen Halliday of Christie's International Real Estate Sereno describes three considerations that often shape the process: **what** comes next, **how** to manage everything accumulated over the years, and the **emotional** challenge of leaving a home and community that have become part of one's identity.

Successful transitions often begin well before moving day. Conversations with family, financial advisors and estate-planning professionals can help homeowners thoughtfully evaluate their options.

Downsizing doesn't have to mean giving something up. Done thoughtfully, it can mean gaining freedom, simplicity and a home better suited to the life ahead.



Cambrian Market Update

Micro-Markets Drive Value. What This Data Means for Homeowners.

Inventory swings, fast turnkey sales, and a narrow price band are reshaping how sellers should think about timing.

Across Willowmont and Cambrian, spring told its usual story — open house signs multiplying by the week, agents comparing notes on competing offers, families walking the same floor plan twice before deciding. By April, the neighborhood was humming with more choices than buyers had seen in a long while.

Then came June, when all that looking turned into deciding. Buyers who had been circling for weeks finally committed, and the homes that moved fastest weren't always the biggest or the newest — they were the ones that felt ready. A fresh coat of paint, a decluttered room, a yard that looked cared for: small signals that told a buyer this house had nothing to hide.

The homes still sitting months later tell a different story — not of a cooling market, but of a missed first impression. Buyers here aren't chasing discounts; they're chasing confidence, and an unfinished-looking home asks them to imagine the work instead of imagining their life in it.

The market didn't slow down for anyone this season. It simply rewarded the homes that were ready to tell their story first. Preparing yours well is the surest way to make sure it's read the way it deserves to be.

WHAT THE MARKET SHOWS

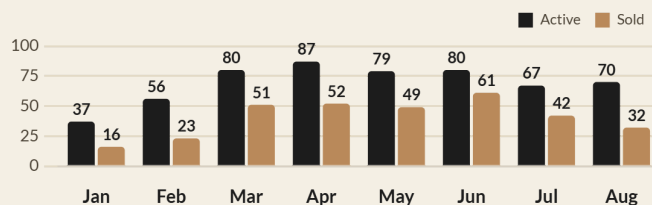


Recent neighborhood activity continues to show strength across multiple price points, with turnkey homes commanding a clear premium over original-condition properties.

PEAK INVENTORY	87 homes · Apr
PEAK CLOSINGS	61 sales · Jun
PRICE BAND	\$1.88–2.12 M
TURNKEY DOM	5–9 days
ORIGINAL DOM	15–44 days

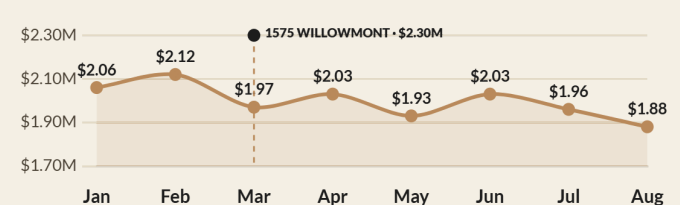
INVENTORY VS. CLOSED SALES

PEAK: JUN (61)



AVERAGE SALE PRICE

1575 WILLOWMONT: \$2.30M



RECENTLY SOLD · WILLOWMONT / CAMBRIAN

1575 WILLOWMONT AVE HIGHLIGHTED

#	ADDRESS	BED/BATH	SQFT	SOLD PRICE	SOLD DATE
1	1594 Chambers Dr	4b/3b	1,982	\$2,380,000	5/27/2026
2	1575 Willowmont Ave FEATURED	4b/3b	1,984	\$2,300,000	3/7/2026
3	1597 Willowmont Ave	4b/3b	2,056	\$2,250,000	5/29/2026
4	1517 Willowmont Ave	4b/3b	1,946	\$2,121,000	6/9/2026
5	1587 Chambers	4b/3b	1,984	\$2,100,000	7/16/2026
6	3766 Willowpark Dr	4b/3b	1,457	\$2,040,000	6/5/2026
7	3819 Willowood Dr	4b/2b	1,524	\$2,025,000	3/16/2026
8	1521 Estelle Ave	3b/3b	1,718	\$2,016,000	2/19/2026
9	3790 Blossomview Dr	3b/2b	1,549	\$1,900,000	3/26/2026
10	3311 Beacon Ln	3b/3b	2,056	\$1,865,000	7/17/2026
11	3370 Elgin Ln	4b/3b	2,131	\$1,800,000	5/6/2026
12	1592 Willowmont Ave	4b/2b	1,303	\$1,800,000	3/11/2026
13	1520 Willowdale Dr	3b/2b	1,233	\$1,610,000	6/4/2026
14	1611 Willowgate Dr	4b/2b	1,415	\$1,580,000	8/30/2026
15	1598 Willowbrook Dr	4b/2b	1,415	\$1,565,000	2/14/2026
16	1595 Willowbrook Dr	3b/2b	1,415	\$1,560,000	2/4/2026
17	1565 Willowdale Dr	3b/2b	1,180	\$1,510,000	6/3/2026
18	3763 Willowview Dr	3b/2b	1,137	\$1,485,000	8/14/2026

Exceptional Results Begin With *the* Right Strategy.

Every home has a story—and every successful sale requires a strategy built around it. From thoughtful positioning and elevated presentation to targeted marketing and skilled negotiation, I approach each listing with one objective: **creating the strongest possible outcome for my clients.**

01

STRATEGIC POSITIONING

Pricing and preparation
designed to create
opportunity.

02

ELEVATED MARKETING

Presentation that
makes your home
impossible to overlook.

03

EXPERT NEGOTIATION

Experience focused
on protecting
your value.

This newsletter is for information purposes only and nothing herein is intended as advice. It is not intended as a solicitation if your home is currently listed with a broker. It is not our intention to solicit the offerings of other real estate brokers. We are happy to work with them and cooperate fully. All information deemed accurate but not guaranteed. An Equal Opportunity Company. Equal Housing Opportunity. Some offices independently owned and operated. Designed & produced by JMH Marketing • www.JMHM.net



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The DIFFERENCE STRATEGY MAKES

Not All Agents Deliver *the* Same Results.

SIMILAR HOMES. SAME MARKET. ONE STANDOUT RESULT.



1575 WILLOWMONT AVE
4 Beds, 3 Baths, 1,984 Sq. Ft.

SOLD: \$2,300,000



1597 WILLOWMONT AVE
4 Beds, 3 Baths, 2,056 Sq. Ft.

SOLD: \$2,250,000



1517 WILLOWMONT AVE
4 Beds, 3 Baths, 1,946 Sq. Ft.

SOLD: \$2,121,000



1587 CHAMBERS DR
4 Beds, 3 Baths, 1,984 Sq. Ft.

SOLD: \$2,100,000

**BETTY CHEN'S RESULT
\$2,300,000**

+\$143k
ABOVE *the* AVERAGE
of these
COMPARABLE SALES

*Same neighborhood.
Similar floor plans.
Similar market timing.
A different result.*

When the homes are comparable, the strategy behind the sale becomes the difference.

Based on closed sales reported in the MLS within the same neighborhood and timeframe. Individual property characteristics may vary.