

AN INSIDER'S GUIDE

Living on Nob Hill

376 feet above San Francisco, and 150 years of the city's most ambitious addresses.

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Where the city's most ambitious people chose to live

The railroad barons built mansions here. The 1906 fire took almost all of them. What replaced them is the neighborhood buyers know today: grand hotels, prewar doorman buildings, a cathedral, a pocket park with a Roman fountain, and three cable car lines meeting at the top.

This guide covers what a buyer only learns after months of living here.

A NOTE ON THE NAME

"Nob" comes from *nabob*, an old word for a man of great wealth and influence.

Invented for this hill

1873

Andrew Hallidie's first cable car ran down Clay Street at 4 a.m. on August 2, four years after he watched horses struggle up wet cobblestones.

166,989

Voters who kept the cars in 1947, after Friedel Klusmann rallied 27 women's groups against the mayor's plan to scrap them. 51,457 voted no.

1964

The system became a National Historic Landmark.

How the cars run today

No engine on board

A steel cable runs beneath the street at a steady 9.5 mph. The gripman catches it through the slot and releases it to stop. Each car carries three braking systems.

The engine room is open to the public

The powerhouse at Washington and Mason doubles as the Cable Car Museum. Watch the winding wheels from the viewing deck. Free; closed Mondays.

All three lines serve the hill

The California line runs from Market over the crest to Van Ness. Powell-Hyde and Powell-Mason cross it at California and Powell.

INSIDER NOTES

- \$9 a ride. Clipper, MuniMobile, or since December 2025, any contactless card.
- The California line has far shorter lines, and for residents it is a working commute to the Financial District.
- On the Powell lines, skip the Market Street queue by boarding at Bush or Pine.
- Riding on the running boards is allowed. Hold on through the turns.

What you will walk past every day

Grace Cathedral

Opened for worship in 1934. The east doors are casts of Ghiberti's *Gates of Paradise*. Two Chartres-pattern labyrinths, one indoors and one outdoors open around the clock; the modern labyrinth movement began here in 1991. Yoga on the Labyrinth runs Tuesday evenings and Saturday mornings.

Huntington Park

1.3 acres on the site of Collis P. Huntington's mansion, which burned in 1906. Its centerpiece is a replica of Rome's *Fontana delle Tartarughe*, donated by the Crocker family in 1954. With benches facing the cathedral, it is the neighborhood's front yard.

The Masonic

Opened in 1958 at 1111 California Street, it seats roughly 3,500 and hosts concerts and comedy run by Live Nation. Worth knowing if you buy nearby: show nights bring crowds and rideshare traffic to California and Taylor.

The grand hotels and the club

The Fairmont

Gutted by fire in 1906 just before opening; Julia Morgan led the rebuild for 1907. The UN Charter was finalized in its Garden Room in 1945. Tony Bennett first sang *I Left My Heart in San Francisco* here in 1961. Downstairs, the Tonga Room has served tiki drinks since 1945.

The Mark Hopkins

Opened in 1926; the 19th-floor Top of the Mark followed in 1939. In World War II, families gathered in its northwest corner to watch ships sail out through the Golden Gate. Locals still call it Weepers' Corner. The hotel marks its centennial this year.

The Pacific-Union Club

Built for silver king James C. Flood between 1883 and 1886, in brownstone shipped from Connecticut. When the 1906 fire swept the hill, its stone shell was the only mansion left standing. A private club since 1909.

Who has called Nob Hill home

The Big Four

Stanford, Hopkins, Huntington and Crocker built the Central Pacific and the hill's first great houses. Their granite retaining walls survived 1906; some still carry smoke scars.

James C. Flood

The Comstock silver magnate's brownstone, now the Pacific-Union Club, is the one mansion that made it through 1906.

Robert Louis Stevenson

Lived at 608 Bush Street from December 1879 to May 1880, on the hill's lower southern edge near Stockton.

Dashiell Hammett

Wrote his first novels at 891 Post Street and gave Sam Spade the same address in *The Maltese Falcon*.

On screen

In Hitchcock's *Vertigo*, Madeleine's home is the Brocklebank Apartments at 1000 Mason Street.

Coffee, the spa, and dinner

The Coffee Movement

1030 Washington Street, on the hill's eastern slope. Opened in 2019 by baristas steeped in Australian coffee culture; one co-owner was named the top barista in the US. Beans from roasters like Saint Frank and Madcap. Open daily from 7 a.m.

The Huntington Hotel, back after six years

The 1924 hotel closed in 2020 and reopened in March 2026 with interiors by Ken Fulk.

The Nob Hill Spa spans three floors: an indoor pool over the city, saunas, steam rooms and 12 treatment rooms.

The Big Four, the dark-wood, forest-green dining room, is open again. Long a haunt of Willie Brown and Joe Montana. Order the chicken pot pie.

Arabella's, the new lobby bar, is named for Arabella Huntington.

Within a few blocks

PLACE	ADDRESS	WHY GO
Nob Hill Café	1152 Taylor St	Family-run Italian for 35 years, walk-in only
Sons & Daughters	708 Bush St	Two Michelin stars, Nordic tasting menu
Stookey's Club Moderne	895 Bush St	Art deco cocktail bar, open until 2 a.m.
Tonga Room	950 Mason St (Fairmont)	Tiki bar in a former swimming pool, since 1945
Swan Oyster Depot	1517 Polk St	18 counter seats, the city's classic oyster bar
Bob's Donuts	1621 Polk St	Since 1960, open around the clock

Shop downhill, ride up

98

WALK SCORE

100

TRANSIT SCORE

The catch is the grade. The summit sits near Jones and Sacramento, and every errand ends with a climb.

The 1 California bus runs 5 a.m. to midnight, climbing Clay Street toward the Financial District. Many residents commute downtown without a car, which matters when parking is the scarcest thing in the building.

For produce, the Ferry Plaza Farmers Market runs Tuesday, Thursday and Saturday, a short walk from the bottom of the California line.

Groceries without a car

STORE	ADDRESS	WORTH KNOWING
Le Beau Nob Hill Market	1263 Leavenworth St at Clay	Family-run since 1984, a city Legacy Business, with beehives on the roof
Trader Joe's	1095 Hyde St at California	Right on the California cable car line
Bi-Rite Market	2140 Polk St	Specialty grocer, open 8 a.m. to 9 p.m. daily
Whole Foods	1765 California St at Franklin	Full-service, two blocks past the cable car's Van Ness terminus

Co-op or condo? Read the listing twice.

In a co-op you buy shares in a corporation, not a deed to a unit.

A number of Nob Hill's buildings are cooperatives. That changes nearly everything.

- 1 Fewer lenders write co-op share loans, and those that do often expect a larger down payment.
- 2 Fannie Mae buys co-op loans only for a primary residence or second home, never an investment property.
- 3 The board must approve you, which can take six to eight weeks or longer. Build that into your timeline.
- 4 California's Davis-Stirling Act does not apply to co-ops. The building's own bylaws govern.

Older buildings carry inspection laws

01

Soft-story retrofit

San Francisco's mandatory program covers wood-frame buildings of three or more stories and five or more units, permitted before 1978. Ask whether the building has been retrofitted.

02

SB 326

Condominium associations of three or more units must have balconies, decks and walkways above six feet inspected every nine years. Findings feed the reserve study, and the reserve study drives future dues.

03

SB 721

The same idea applied to rental buildings, with re-inspection every six years.

What else shapes the real cost

Parking	In many older buildings a space is leased from the association or a nearby garage, not deeded with the unit. Ask which it is, what it costs, and whether it transfers.
Transfer tax	\$3.75 per \$500 of value on sales from \$1 million to just under \$5 million, about 0.75 percent. The rate rises steeply above \$5 million.
Property tax, Prop 13	1 percent of the purchase price plus voter-approved bonds and assessments. The assessed value then rises no more than 2 percent a year until the next sale.
Schools	SFUSD does not assign by address; families rank schools citywide, and an attendance area earns a tiebreaker. Spring Valley Science, 1451 Jackson, is one nearby public elementary. Cathedral School for Boys, K–8, sits beside Grace Cathedral.
Event nights	Three grand hotels, a 3,500-seat hall and a working cathedral share the streets. Tour once on a weekday evening and once on a Saturday night.

THE SHORT VERSION

Nob Hill puts the city at your door.
What it asks in return is homework.

Co-op boards, leased parking, inspection histories and building reserves vary from one address to the next, and they shape the real cost of ownership as much as the price does.

I know these buildings individually.

Which boards move quickly, which associations are well funded, which garages actually have spaces. If you are considering Nob Hill, call or message me and I will walk you through the buildings that fit what you are looking for.

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