AN INSIDER'S GUIDE

Living in Pacific Heights

A ridge 370 feet above the bay, on the side of Van Ness that the 1906 fire did not finish.

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Nobody agrees where it ends, and that is a buyer's problem

Pacific Heights runs along an east to west ridge rising sharply from Cow Hollow and the Marina, topping out at 370 feet. Everyone agrees it runs west from Van Ness toward the Presidio. Past that, the authorities differ, and the difference is worth real money.

The Association of Realtors, and the Mayor's Office of Neighborhood Services	Green Street on the north, California Street on the south, Lyon Street on the west. The Realtors push one block further west, to Presidio Avenue, south of the Presidio.
The Pacific Heights Residents Association	A notably larger footprint. Union Street on the north down to Bush Street on the south, with Lyon and Presidio Avenues on the west.
The Cow Hollow Association	Claims the area north of Pacific Street and west of Pierce Street for Cow Hollow.
Lower Pacific Heights	South of California down toward Geary, centred on the Fillmore commercial corridor. It was historically part of the Western Addition and was known as Upper Fillmore. The present name came into wide use in the 1980s and 1990s.

> **WHY THIS MATTERS BEFORE YOU OFFER**
>
> A listing may describe a property as Pacific Heights on one body's definition while a second body puts it in Cow Hollow or Lower Pacific Heights. That is not dishonesty, it is a genuine disagreement between maps. What it means is that the neighbourhood name on the listing is not a specification. The cross streets are.

The reason this neighborhood looks older than the rest of the city

28,188

Buildings destroyed across San Francisco in 1906, by one count.

4.7

Square miles burned in three days.

1853

The Leale House at 2475 Pacific Avenue, the oldest building in the neighbourhood, and older than the fire by 53 years.

What actually happened at Van Ness

San Francisco's own General Plan records it. The fire would likely have reached this side of the city but for the width of Van Ness Avenue, which worked as a natural firebreak. Firebreaks east of the avenue failed on the first day. On the second the Army tried again at Van Ness, dynamiting every building on its eastern side south of Filbert Street. Three blocks of expensive houses came down every twenty minutes while officials watched.

And what the simple version leaves out

The fire was not neatly halted at Van Ness. The City puts final containment at Franklin and at Octavia. The fire crossed to the west side of the avenue in places, and firefighters at the time disagreed about whether the dynamiting helped at all. What is not in dispute is the outcome: the Western Addition was saved.

> **THE HONEST VERSION FOR A BUYER**
>
> This side of Van Ness retains pre-1906 stock the districts east of it do not. That is a real difference in what is available to buy. It is not the same as saying most of Pacific Heights is Victorian, which is not supportable either way. Date each house individually.

Three houses, and only one you can go inside

01

Haas-Lilienthal House
2007 Franklin St

Built 1886 by Peter R. Schmidt for William and Bertha Haas. Queen Anne Eastlake, 11,500 square feet. It took only slight damage in 1906 and the fire stopped short of it. San Francisco Landmark 69, on the National Register since 1973, and named a National Treasure in 2012. It is the only intact Victorian private home in the city open regularly as a museum, with its original furniture and artifacts. Open for tours.

02

Spreckels Mansion
2080 Washington St

Built around 1912 by George Applegarth and Kenneth MacDonald Jr. for Adolph Spreckels, who bought it as a Christmas present for his wife Alma. French Baroque, on the scale of a chateau. San Francisco Landmark 197 since 1990. It is a private residence and has been restored as a single family home. There is no public access.

03

Whittier Mansion
2090 Jackson St

Built 1896 by Edward Robinson Swain for William Franklin Whittier. San Francisco Landmark 75, on the National Register since 1976. It passed to the German Reich in 1941 and housed the Nazi consulate until it closed that July, was seized in 1947 and auctioned in 1950, then held the California Historical Society from 1956 to 1991.

> **A NOTE ON ACCESS**
>
> Haas-Lilienthal is the only one of these confirmed open to the public. The others are private, and a guide that implies otherwise will have you standing on a pavement looking at a door. Confirm tour times before travelling.

The parks were quarries, and the embassies are not on Broadway

Lafayette Park

Washington, Sacramento, Gough and Laguna. Around 11.5 acres per the City. Reserved for public use in the 1850s, then fought over for 80 years: the city attorney claimed nearly half the east side and won in the California Supreme Court in 1896. The city bought the land back in 1935. The St. Regis of 1908 is still privately owned inside the park, the only such building in a San Francisco public park.

Alta Plaza Park

Four square blocks, roughly 12 acres, bounded by Jackson, Clay, Steiner and Scott. It was a quarry, left with holes, the largest around 150 by 250 feet where the centre of the park now is. Laid out by R. Ulrich between 1890 and 1892. The Pierce Street staircase still carries damage from a 1971 car chase filmed for What's Up, Doc?

> **THE HISTORIC DISTRICTS, AND WHAT PEOPLE GET WRONG**
>
> There is no Article 10 historic district called Pacific Heights. The protected districts here are Webster Street, effective April 1981, and Bush Street and Cottage Row, effective October 1991. Whether an address sits inside one changes what you may do to the building, so establish it rather than assume it.

What is actually on Broadway

Not consulates. The Flood Mansion at 2222 Broadway, built 1912 to 1915 by Bliss and Faville and given to the Convent of the Sacred Heart in 1939. The Hamlin School at 2120 Broadway, founded 1896.

Where the consulates are

Germany at 1960 Jackson, in the Matson-Roth Houses, a pair of Georgian Revival townhouses by Walter Bliss built for the widow of the shipping magnate William Matson. Italy at 2590 Webster. Greece at 2441 Gough. Portugal at 3298 Washington.

Broadway, and what has actually changed hands

The stretch of Broadway along the northern edge of the ridge is the most expensive residential street in San Francisco. These are sales reported in the press and recorded publicly, not estimates.

ADDRESS	REPORTED	DETAIL
2840 Broadway	Roughly $70m, 2024	The most expensive single family home sale ever recorded in the city, beating the previous record of $43.5m. Sold off market, having been sought at around $100m. Spanish Renaissance Revival, built 1916, over 17,000 square feet, with a Peter Marino restoration that added four stories of glass on the north side.
2920 Broadway	$43.5m, 2021	Built 1931. Set the record at the time. The same house had set the previous record at $39m in 2018, and sold for $29.9m in 2005 after being listed at $45m in 2003.
2930 Broadway	$42m, October 2025	7,320 square feet over three stories, built 1928. The seller's family had owned it for more than 50 years.

WHAT THE RECORD TELLS YOU, AND WHAT IT DOES NOT

Read the 2920 Broadway line again. $29.9m in 2005, $39m in 2018, $43.5m in 2021, after a 2003 asking price of $45m the market declined to pay for 18 years. At this level the trophy address does not move in a straight line, and an asking price is a hypothesis rather than a valuation.

The neighborhood has been filmed more than almost any other

2640 Steiner Street

The Mrs. Doubtfire house, at Steiner and Broadway. The interiors were a Richmond District warehouse. It survived a fire in 2015 and sold in November 2016.

2080 Washington Street

The Spreckels Mansion is the most filmed house here: The Man Who Cheated Himself in 1950, The Sniper in 1952, Pal Joey in 1957, In Love and War in 1958, Susan Slade in 1961 and Eye of the Cat in 1969.

Alta Plaza Park

What's Up, Doc? in 1972, The Conversation in 1974, Thief of Hearts in 1984, Copycat and Nine Months in 1995.

Elsewhere

Bullitt on Fillmore between Broadway and Vallejo. Basic Instinct at 2102 Broadway. Jagged Edge and Blue Jasmine at 2898 Broadway. The Princess Diaries at the Hamlin School. Dying Young at the Haas-Lilienthal House and the Lyon Street steps. Tales of the City on the Lyon Street steps.

The exception worth knowing

The 1990 thriller Pacific Heights was not filmed in Pacific Heights. The house is at 1243 19th Street in Potrero Hill, given the invented address 275 Pacific Street. Shooting there was cheaper.

> **THE PRACTICAL NOTE**
>
> Location filming is a live feature of owning here rather than a historical curiosity. It brings permits, closures and crews to specific blocks. If that matters to you, ask about it.

Fillmore Street does the work

Ten tree-lined blocks, served by a merchants' association founded in 1907 that calls itself the oldest in San Francisco. After 1906 Fillmore became the city's commercial centre because it was still standing. In the 1940s and 1950s it was a centre of jazz. The shopping and dining street it is now dates from the 1980s.

PLACE	ADDRESS	WHY GO
D&M Wine and Liquor	2200 Fillmore St	In the same spot since 1935, family owned. Champagne, French brandy, single malt and American whiskey. The Champagne selection is the reason.
Browser Books	2195 Fillmore St	Independent since 1976, bought by Green Apple Books in 2019 with the name and staff kept on. It has outlasted almost every other bookshop on the street.
Mollie Stone's Market	2435 California St	The neighbourhood's full grocery.
Whole Foods Market	1765 California St	The other full grocery, at the eastern end.

TWO THINGS TO KNOW ABOUT THE STREET

The grade on Fillmore between Green and Broadway is 24.54 percent, steep enough that it was originally worked by a counterbalance and is avoided by the bus to this day. And the Clay Theatre at 2261 Fillmore is closed. Its last film screened in January 2020 and a rehabilitation is planned with no reopening date. A number of neighbourhood guides still list it as operating.

Three lines that work, and a hill that defeats one of them

95
WALK SCORE

77
TRANSIT SCORE

Those are neighbourhood averages and they move by address. A property on Pacific Avenue returns noticeably better transit access than the figure above.

1 California	The workhorse. Runs 5 a.m. to midnight daily, Outer Richmond to Downtown, with a short line from Pacific Heights into Downtown. East of Presidio Avenue it runs every 5 minutes through the weekday morning, midday and evening. For most residents this is the line that makes a car optional.
22 Fillmore	Runs the length of Fillmore and across to Mission Bay. At the northern end it detours one block west onto Steiner, because the Fillmore grade between Green and Broadway is too steep for a bus. That detour has been in place since 1941.
24 Divisadero	Runs 24 hours a day, terminating at Jackson in Pacific Heights, and runs along Divisadero, Jackson, Fillmore, Washington and Webster. Roughly every 10 minutes in the weekday peak, every 30 overnight.
3 Jackson	Suspended since April 2020, and kept suspended in the transit agency's 2022 service plan on the grounds that other routes cover most of it. Several neighbourhood guides still list it. Do not count on it, and check its current status if a specific property depends on it.

07 · BEFORE YOU OFFER

The paperwork is as old as the house, and it is rarely complete

A house that has stood here for a century has been altered by a dozen owners, and not all of them pulled permits. Unpermitted work is not merely a paperwork problem. It surfaces when you try to permit your own project, when you insure the house, and again when you sell it.

The 3R report	San Francisco requires the seller of a residential building to give the buyer a Report of Residential Building Record, known as a 3R. It comes from the Department of Building Inspection, costs $379 per residential building on the lot, and sets out the building's authorised use and its building permit history.
What the 3R leaves out	This is the part most buyers miss. The 3R contains building permits only. Plumbing, electrical and commercial permits are not in it. To see the complete record you have to request the public building records separately, and on a house of this age the gap between the two is where the surprises live.
What to do with the difference	Compare the permit record against what is physically in the house. A finished lower level, an added bathroom, a reconfigured kitchen or a deck with no matching permit is a cost and a negotiating position, not a disqualification. The time to find it is before the offer.

> **IF IT IS A CO-OP, NOT A CONDOMINIUM**
>
> Several of the large prewar buildings here are cooperatives, where you buy shares in a corporation rather than a deed to a unit. Fewer lenders write co-op share loans, the board must approve you, and California's Davis-Stirling Act does not apply, so the building's own bylaws govern. Build the approval timeline into your offer.

Older buildings carry inspection laws, and the deadlines have passed

01

Soft-story retrofit

San Francisco's mandatory programme covers wood-frame buildings of 3 or more stories and 5 or more units, permitted before 1978. Every compliance deadline in the programme has now passed. Ask to see the certificate of compliance rather than asking whether the work was done.

02

SB 326

Condominium associations of 3 or more units must have balconies, decks, stairs and walkways more than 6 feet above the ground inspected by a licensed professional. The first inspection was due by 1 January 2025 and repeats every 9 years. Ask for the report and for what it found, not just whether it exists.

03

SB 721

The same requirement applied to rental buildings of 3 or more units, with re-inspection every 6 years. The first deadline was moved to 1 January 2026.

> **WHY THIS REACHES YOUR MONTHLY COST**
>
> An inspection that finds work feeds the reserve study, and the reserve study drives future dues. A building that has deferred the report has also deferred the number. A special assessment after close is the most common unwelcome surprise in San Francisco.

WHAT TO REQUEST IN WRITING

- The certificate of compliance for the soft-story programme, or the permit history showing the retrofit.
- The most recent SB 326 inspection report in full, including findings and recommended repair timeframes.
- The current reserve study and the 3 most recent years of board minutes. Minutes are where assessments are discussed before they are voted.

A view is not a right. It is a condition that happens to exist today.

A great deal of what a buyer pays for on this ridge is the north slope and what it looks out on. It is worth understanding exactly how much of that is protected, because the answer surprises most people.

The general rule	California law gives a property owner no automatic right to a view, and none to light or air across a neighbour's land. The English doctrine that once granted those rights was repudiated in California long ago.
How a view can be protected	Only by an express written easement granted by the neighbour, or by CC&Rs in a condominium or subdivision that restrict building and planting heights. These rights cannot arise by implication or by long use, however long the view has been there.
What zoning does and does not do	Height limits and the planning code constrain what a neighbour may build. They are enforced by the City rather than by you, and in most circumstances they do not give a neighbour a private claim. They are a constraint on your neighbour, not a promise to you.
What this means in practice	Before you pay a premium for an outlook, it is worth knowing what sits between you and it, what that parcel is zoned for, and whether anything is recorded that protects the sightline. That is a title and planning question, and it is answerable before you offer rather than after.

> **THE ONE EXCEPTION WORTH KNOWING**
>
> The Solar Shade Control Act gives limited protection to owners of solar collectors against shading from a neighbour's trees. It protects equipment, not outlook.

What else shapes the real cost

Transfer tax, and the cliff at $10 million

San Francisco charges by tier, on the whole price rather than the excess. $3.75 per $500 from $1 million to just under $5 million, which is 0.75 percent. $11.25 per $500 from $5 million to just under $10 million, which is 2.25 percent. $27.50 per $500 at $10 million, which is 5.50 percent. A house at $9,999,999 carries $225,000. The same house at $10,000,000 carries $550,000. That one dollar costs $325,000, which makes it a negotiating fact rather than a footnote. A measure on the November 2026 ballot affects the tiers at $10 million and above, so confirm the rate that applies on the day you transact.

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. On a house held in one family for decades, the seller's tax bill tells you nothing about yours.

Leaving it empty

San Francisco's Empty Homes Tax was struck down by the California Court of Appeal on 11 September 2026, on the grounds that the Ellis Act preempts it. Anyone buying a second residence should confirm the current status rather than assume it is settled.

Schools, and a change worth watching

SFUSD does not currently assign by address. Families rank schools citywide and an attendance area earns a tiebreaker. On 13 October 2026 the Board voted to move elementary assignment to a neighbourhood-based system by home address, with a final policy vote scheduled for April 2027 and effect from the 2028-29 enrolment year. The attendance boundaries have not been drawn. If you are buying with young children, that is a material unknown rather than a settled feature of the address.

THE SHORT VERSION

Pacific Heights is the easiest neighborhood in San Francisco to buy badly, because everything about it looks settled.

The boundaries are disputed, the housing stock is not uniformly old or uniformly new, the view you are paying for carries no legal protection, the permit record is incomplete by design, and a single dollar at the ten million mark costs $325,000 in tax. None of that is a reason not to buy here. All of it is a reason to establish the facts for the specific address rather than the neighbourhood.

I know this ridge house by house.

Which blocks sit inside a historic district and what that costs you, which buildings are co-ops and how their boards actually behave, where the permit records and the houses disagree, and what protects a given outlook. If you are considering Pacific Heights, call or message me and I will walk you through the properties that fit what you are actually looking for.

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