AN INSIDER'S GUIDE

Living on Telegraph Hill

Six blocks, 90 parcels, and the city's largest surviving concentration of pre-1870 buildings. Most of it is reached on foot.

JASON HOFFMAN
Compass · DRE 01865372
jasonhoffmansf.com

A hill named for a machine that is long gone

In 1849 a signal station went up on the summit: a tall pole with movable arms that told the town below whether a sailing ship or a Pacific Mail steamer was entering the Golden Gate. In September 1853 California's first telegraph was installed here, running roughly 8 miles to Point Lobos. The hill took its name from it. A storm destroyed the station in 1870 and the name stayed.

Before that

The Spanish called it Loma Alta, the high hill. It has also been Clark's Point, Prospect Hill, Signal Hill, Windmill Hill, Goat Hill and Tin Can Hill. Juana Briones kept a dairy ranch on the west side near Powell and Filbert in the early 1840s.

The artists

Cheap rents and a view drew painters and writers in the 1920s. They and the working families already here shared the hill for 30 years. By the 1950s and 60s rising rents had pushed most of both out.

Why it looks the way it does

San Francisco Planning's own account is blunt about it. The slopes were too steep for roads, so wooden walkways, footpaths and stairways were built instead. That decision is still the defining fact of living here.

The historic district

Designated in 1986. Six blocks, 90 parcels, and the largest concentration of pre-1870 structures anywhere in the city.

> **WHAT THIS GUIDE IS FOR**
>
> This covers what a buyer only learns after months of living here. The hill rewards people who understand what they are taking on, and it is unforgiving to people who do not.

Most of this neighborhood has no road

235

Feet of climb in the Filbert Steps, three linked stairways running from Sansome up to the crest. The lowest segment is concrete against a near-vertical face, then it turns to wood.

8'5"

The width of School Alley, the narrowest street in the district.

2

The number of streets that reach the uppermost sections by car. Union Street and Telegraph Hill Boulevard. That is the whole list.

The lanes are not streets in any useful sense

Napier Lane and Darrell Place are dead-end, pedestrian-only alleys off the Filbert Steps. Napier Lane is the only street in San Francisco built entirely of wood planks, the last surviving boardwalk in the district. Several streets here, among them stretches of Filbert, Greenwich, Alta and Union, were formally designated impassable and exist only as footpaths or street stairs.

The Greenwich Steps run parallel

One block north, slightly higher, continuing to the top of the hill. A drivable stretch of Montgomery Street crosses the Filbert Steps and splits them into an upper and a lower half.

INSIDER NOTES

- The Grace Marchant Garden runs alongside the Filbert Steps. She cleared a hillside junkyard, planted the first baby tears in 1949 and tended it for 33 years. It is now a City Landmark, kept by volunteers.
- Walk the stairs you would actually use, carrying something, after dark and in the rain. Not on a clear Saturday morning.
- If a property is reached only by stairway, work out how a sofa, a refrigerator and a contractor's materials get to the door, and what that adds to a renovation.

The east face is not a natural cliff. It was blasted.

This is the single most important thing to understand about the east side of the hill, and almost no buyer arrives knowing it.

What happened

Rock was quarried here from early in the city's life, first for street grading and for ship ballast, then commercially. In the 1880s blasting by W. D. English and Company and by the Gray Brothers intensified. A blast on 1 June 1884 set off landslides that destroyed several houses on Union, Calhoun, Alta and Green. In January 1894 rockslides from their blasting crushed a duplex on Vallejo Street and knocked a Union Street house off its foundation. In August 1906 an occupied 12-room house slid down the hillside and came to rest on Sansome Street roughly 200 feet below. About a year later two entire lots fell away in an avalanche of earth and stone.

How it ended

The courts enjoined the blasting and the Gray Brothers carried on anyway, at one point using Fourth of July fireworks to cover the sound. Between 1906 and 1911 they were sued 52 times. The firm collapsed in 1914 after one of the brothers was shot dead by a former employee he had refused to pay. The landmark record puts the last quarrying at 1914.

> **THE CONSEQUENCE, IN THE CITY'S OWN WORDS**
>
> San Francisco Planning records that the steep cliffs here were created by the quarry. The Telegraph Hill Dwellers put it more directly: quarrying made the east-side cliffs steeper than they were.

The hillside still moves, and the City is still anchoring it

This is not folklore. It is a funded public works programme and a documented record of events.

Telegraph Hill Rock Slope Improvements

San Francisco Public Works has been stabilising the east-facing rock slope at Kearny between Lombard and Chestnut, below Coit Tower. The work involves excavating loose rock, drilling hundreds of holes around 30 feet deep, installing more than 400 rock anchors and covering vulnerable areas in wire mesh. The programme is budgeted at $9.4 million. The first phase ran from November 2014 to June 2015 and secured roughly half the hillside. A further phase began in April 2016 along the Chestnut Street slope.

February 2007	A section of rock roughly 75 feet wide slid on the south and east flank. Around 120 residents were evacuated and 7 buildings red-tagged.
January 2012	A rockslide near Montgomery and Lombard crushed a parked car. Residents of 6 units backing onto the hillside were kept out with no timeline given. Public Works called it one of the largest slides its director had seen.
February 2025	A mudslide during record rainfall near Sansome and Union closed a lane of Sansome. Damage was confined to the steel netting and fencing, which held. There were no injuries and no evacuations.

HOW TO USE THIS

None of this makes the east slope a bad place to own. The 2025 event is the point: the engineered protection held. What it means is that here, the geotechnical history of the specific parcel is a real question with a real answer.

Coit Tower, and the murals that kept it shut

The bequest

Lillie Hitchcock Coit left roughly $118,000, a third of her fortune, for beautifying the city she said she had always loved. The city added $7,000. Arthur Brown Jr. designed it, assisted by Henry Temple Howard. It was dedicated on 8 October 1933.

The murals

25 frescoes covering more than 3,000 square feet, painted in 1933 and 1934 under the Public Works of Art Project. The subject is Aspects of Life in California. Artists were chosen by the director of the de Young and paid between $25 and $45 a week.

Why it opened a year late

After the 1934 waterfront strike, officials took alarm at the politics in the work. Clifford Wight's panel carried a hammer and sickle. John Langley Howard's included the banner of a communist periodical. The planned 7 July opening was cancelled and the tower was closed with its windows blocked. In the end only those two elements were removed. It opened to the public on 12 October 1934.

Standing

San Francisco Designated Landmark 165, listed in 1984. Added to the National Register of Historic Places in January 2008. It honours the volunteer firefighters who died in the city's five great fires.

INSIDER NOTES

- Most of the murals can be seen free during opening hours. The elevator carries a charge, set by city ordinance: $5 for a resident adult and $7 for a non-resident, less for seniors, youths and children, free under 5.
- The spiral staircase and the second-floor murals are normally closed and are seen only on a tour.
- Confirm opening hours before you go. They change.
- The tower sits in Pioneer Park, established in 1876. George Hearst bought the hilltop and gave it to the city on the condition that it carry that name.

The castle, the plaza and the park

01

Julius' Castle

Built in the early 1920s for Julius Roz, who lived on the top floor and ran the restaurant below. San Francisco Designated Landmark 121 since May 1980. Closed since 2007 and bought out of bankruptcy in 2012 by a neighbourhood resident, it has taken more than a decade to restore, partly because earlier unpermitted work had to be undone. It is set to reopen.

02

Levi's Plaza

Dedicated on 8 April 1982 to the employees of Levi Strauss. The landscape is Lawrence Halprin's. A paved plaza around a fountain, and east of it a park with cascading water, a stream and grassy knolls. The Filbert Steps come down into it.

03

Pioneer Park

Established in 1876 to mark the centennial. 4.82 acres at the summit, with Coit Tower standing in it. The park came first and the tower was placed in it 57 years later.

> **THE MALLOCH BUILDING, 1360 MONTGOMERY**
>
> Streamline Moderne, built in 1936, with raised plaster panels by Alfred Dupont. It stands where the drivable stretch of Montgomery crosses the Filbert Steps, and it was the exterior location for Dark Passage in 1947. It is the building most people picture when they picture the hill.

Who has lived on this hill

NAME	ADDRESS	DETAIL
Frida Kahlo and Diego Rivera	Calhoun Terrace	Lived here in 1940 while Rivera painted Pan American Unity for the Golden Gate International Exposition. They had divorced, reunited in San Francisco and remarried at City Hall that year. The Art Moderne building was cut into the cliff in 1938, on a former quarry.
Armistead Maupin	60 Alta St	Began writing Tales of the City in the ground-floor apartment in the 1970s, looking out over Napier Lane.
Helen Forbes	60 Alta St	The muralist commissioned William Wurster to design the house in 1935. Forbes and Dorothy Puccinelli painted its frescoes.
Barnaby Conrad	20 Darrell Pl	Writer and painter, worked from the basement studio and founded El Matador on Broadway.
Captain Richard Andrews	31 Alta St	Built the house in 1852. Vernacular Greek Revival, and among the oldest standing houses in San Francisco.
Mark Bittner	Greenwich Steps	Lived rent-free in a cottage off the steps for about 25 years and wrote the book that made the parrots famous. He died in March 2026, aged 74.

ON SCREEN

- Dark Passage, 1947. The Malloch Building at 1360 Montgomery.
- The House on Telegraph Hill, 1951. The mansion facade was built in front of Julius' Castle, the garden shot on the Coit Tower lawn.
- The Sniper, 1952. Calhoun Terrace, Green at Montgomery, Montgomery rooftops and the lower Filbert Steps.

The parrots are real, and they are not what most people think

250

To 300 birds, on the most recent published estimate. Mark Bittner counted around 30 in 1995.

2

Species in the mix. Red-masked and mitred parakeets, from Ecuador, Peru, Bolivia and northern Argentina.

$100

The maximum fine for feeding them in a city park. It is a misdemeanour.

They are now their own thing

A genomic study found the flock is neither species cleanly but a hybrid of both, with individual birds carrying between 5 and 38 percent mitred DNA. No taxonomic revision has been proposed. They are simply a San Francisco population now.

Where they came from

Escaped and released pets. The United States was the world's largest bird importer until 1992, when the Wild Bird Conservation Act effectively ended the trade in wild-caught birds. The widely repeated story about a Pasadena pet shop fire does not hold up.

WHAT IS ACTUALLY PROTECTED, AND WHAT IS NOT

The birds themselves carry no species-level legal protection. What exists is a ban on feeding them in city parks, and a Board decision to protect and eventually replant the trees they roost in. The City also pauses palm trimming during nesting season. The trees are protected. The flock is not. They also range well beyond this hill, as Bittner himself pointed out.

There is no shop on this hill, and that is the honest headline

Neighbourhood guides tend to borrow North Beach's restaurants and present them as Telegraph Hill's. They are a walk down the hill and a climb back, which is a different proposition when you are carrying something.

Speedy's New Union Grocery **301 Union St**	Operated for nearly 93 years. Closed around 2008 when one partner fell seriously ill and the other could not run it alone. The space later held a clothing store, which also closed.
Fog Hill Market **1300 Kearny St**	The hill's last corner store, run by one family for nearly 20 years. It closed on 16 September 2016. It could not match Safeway and Trader Joe's on price, the rent was going from $3,600 to $5,000 a month, and the building sold.
The nearest full grocery	The Safeway closed in 2023 and left the wider neighbourhood without a full-service supermarket. A 30,000 square foot Grocery Outlet opened in the former Safeway space at 350 Bay Street in August 2026, with a Trader Joe's across the street. Neither is a full-service supermarket on the old scale.

> **WHAT THIS MEANS IN PRACTICE**
>
> Plan for delivery, or plan for the climb. Residents of the stair lanes carry everything up and down, because there is no back alley for a car. That is not a hardship for everyone. It is simply the deal, and it is better understood before you buy than discovered afterwards.

At the foot of the hill, in North Beach

Each of these is on San Francisco's Legacy Business Registry, which requires 30 years or more of operation and is verified by the City. They are a few minutes down the western slope.

PLACE	ADDRESS	WHY GO
Caffè Trieste	601 Vallejo St	Opened April 1956. The West Coast's Beat-era coffeehouse, and still a living room for a good part of the neighbourhood.
Liguria Bakery	1700 Stockton St	Founded 1911, still run by the same family. One product, done one way: focaccia in sheets, wrapped in parchment and tied with string. The 1911 brick oven is a protected feature. Go early, they sell out.
Mario's Bohemian Cigar Store Cafe	566 Columbus Ave	Oven-baked sandwiches and a neon sign, with the unaltered storefront windows looking onto Washington Square.
Original Joe's	601 Union St	Founded 1937 on Taylor Street, reopened here in January 2012 after a fire. Open kitchen, leather booths, and the park outside.

> **ON THE HILL ITSELF**
>
> Julius' Castle at 1541 Montgomery is the only hospitality address on the hill proper, and it has been closed since 2007. It is set to reopen after a restoration that ran more than a decade. Everything else is down and back up.

The score says 97. The score does not climb stairs.

97
WALK SCORE

86
TRANSIT SCORE

Walk Score rates Telegraph Hill a walker's paradise, and on distance alone that is fair. It is measured as the crow flies, not as the resident walks. Everything within a quarter mile of this hill is also several hundred feet below it.

The 39 Coit

The hill's own bus, running between Coit Tower and North Point at Stockton near Fisherman's Wharf. Service runs roughly 9 a.m. to 7 p.m. daily at 20 minute headways. There is no early morning, late night or Owl service. It is a useful line and a limited one, and it is worth checking the current timetable rather than assuming.

Parking

Telegraph Hill sits in Residential Parking Permit Area A, shared with North Beach and Russian Hill. Only Union Street and Telegraph Hill Boulevard reach the uppermost sections by car. Weekend visitor traffic to Coit Tower is a known congestion problem, to the point that the transit agency asks visitors to park at the bottom and ride the 39 up.

WHAT TO ESTABLISH ABOUT A SPECIFIC PROPERTY

- Whether parking comes with it, and whether it is deeded, leased from the association, or a space in a garage some distance away.
- How far the nearest legal parking is from the door, walked rather than measured.
- Whether the approach is a street, a street-stair or a pedestrian lane.

TIC or condominium? The difference is the whole deal.

Telegraph Hill is built mostly of small buildings, many of them divided into flats long before the city had a condominium process. A meaningful share of them trade as tenancies in common rather than condominiums, and the listing does not always lead with it.

1 In a tenancy in common you buy a percentage share of the whole building, with a written agreement assigning you the right to occupy one unit. There is no separate deed to that unit.

2 Financing works differently. Older TICs share a single mortgage across every owner, which means one owner's default is everyone's problem. Fractional loans that finance each share separately exist, but they come from a short list of lenders and price above a comparable condominium.

3 Converting to condominium is not a plan you can count on. Buildings of 5 or more units cannot convert at all. Buildings of 2 to 4 units depend on a lottery that has been suspended since 2013, and the separate expedited programme was itself suspended by litigation before a temporary resumption in April 2024.

4 The discount on a TIC is real, and so is the reason for it. Price the property as what it is on the day you buy it, not as the condominium it might one day become.

> **THE QUESTION TO ASK FIRST**
>
> Ask for the TIC agreement before you ask for anything else. It governs occupancy, cost sharing, what happens when an owner wants out, and whether you can rent your unit. It is the document that decides what ownership actually feels like.

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. On a hill of wooden stairs and exterior walkways that is a live risk rather than a theoretical one.

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.

What else shapes the real cost

Read the hazard disclosure, do not just sign it	California Civil Code section 1103 requires a Natural Hazard Disclosure Statement naming 6 state-mapped hazards, among them the Seismic Hazard Zone, which covers ground mapped for liquefaction and for earthquake-induced landslide. On this hill that page is the one worth reading twice, and it is worth asking what the geotechnical history of the specific parcel is rather than the block.
Access	Establish in writing how the property is reached, whether any part of the approach is a pedestrian lane or street-stair, and what that means for deliveries, for moving in, and for the cost of any work you intend to do. On a stairway-only parcel every material arrives on someone's back.
Transfer tax	San Francisco charges by tier on the whole price, not the excess. $3.75 per $500 from $1 million to just under $5 million, which is 0.75 percent. It triples to 2.25 percent at $5 million. Where a price sits near a tier line, the line is worth knowing before the negotiation rather than during it.
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. A long-held property's current tax bill tells you nothing about what yours will be.
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.

THE SHORT VERSION

Telegraph Hill asks more of its residents than any other address in San Francisco, and returns it.

The stairs, the slope and the absence of a road are not quirks to be worked around. They are the neighbourhood. What varies from one parcel to the next is how the property is reached, what sits beneath it, what the ownership structure actually is, and what the building has deferred. Those four answers shape the real cost of ownership more than the price does.

I know this hill parcel by parcel.

Which approaches work in the rain, which buildings have done their inspections, which ownership structures will finance and which will not, and what the ground has done on a given block. If you are considering Telegraph Hill, call or message me and I will walk you through the properties that fit what you are actually looking for.

415.935.1014

JASON HOFFMAN

Compass · DRE 01865372

jasonhoffmansf.com

Compass is a real estate broker licensed by the State of California and abides by Equal Housing Opportunity laws. License Number 01527235. All material presented herein is intended for informational purposes only and is compiled from sources deemed reliable but has not been verified. Changes in price, condition, sale or withdrawal may be made without notice. No statement is made as to accuracy of any description. All measurements and square footage are approximate. If your property is currently listed for sale this is not a solicitation.