



630 Haight Street

Hayes Valley | San Francisco, CA

Investment Opportunity | Offering Memorandum

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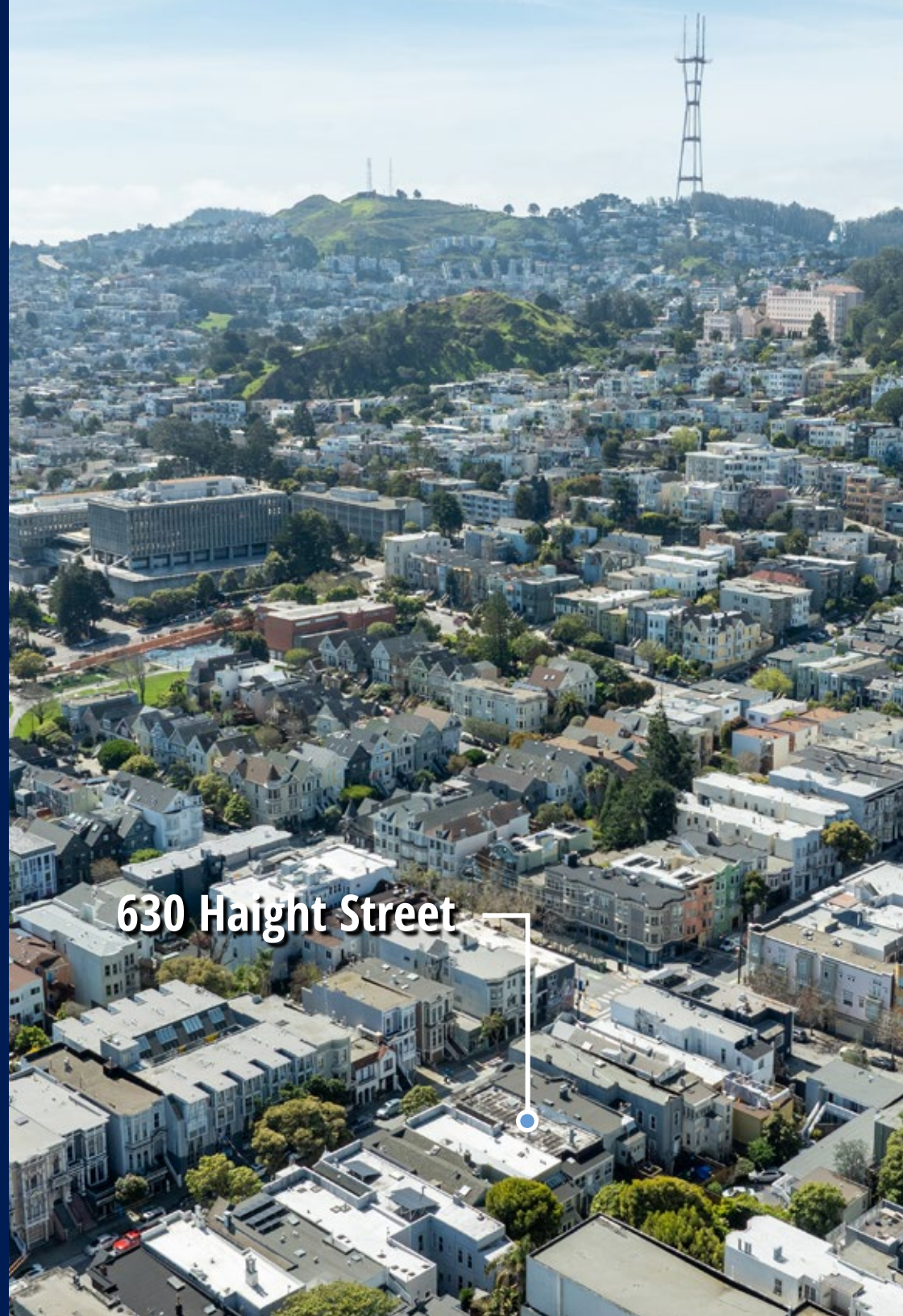
Tour Schedule

Please Call Listing Agent

Multifamily Investment Services Group

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101 Second Street | Suite 1100 | San Francisco, CA



630 Haight Street



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Offering Summary

630 Haight Street presents a rare opportunity to acquire a well-maintained three (3) unit multifamily asset in the heart of San Francisco's highly desirable Lower Haight neighborhood. The property features an exceptional unit mix consisting of one (1) three-bedroom / one-bath unit, one (1) four-bedroom / two-bath unit, and one (1) five-bedroom / two-bath unit, catering to a wide range of tenant profiles and providing strong long-term rental appeal.

The spacious flats blend classic San Francisco charm with modern updates, featuring high ceilings, hardwood flooring, abundant natural light, and thoughtfully updated kitchens and bathrooms. Select units include skylights, bonus space, and remodeled finishes throughout, while the property also benefits from a large shared backyard, on-site laundry, and additional storage.

Ideally located near Duboce Park, Alamo Square, Hayes Valley, and the vibrant Divisadero and Haight Street retail corridors, the property is surrounded by some of San Francisco's most popular restaurants, cafes, and neighborhood amenities. Its central location also provides convenient access to public transportation and major commuter routes, further enhancing tenant demand.

With large flat-style units, strong in-place income, and a premier Lower Haight location, 630 Haight Street represents an excellent opportunity to acquire a pride-of-ownership asset in one of San Francisco's most consistently desirable rental markets.





The Property

Property Information

Address: 630 Haight Street, San Francisco, CA 94117

District: Hayes Valley

Property Type: Multifamily

APN: 0847-015

Building Square Feet: 4,600 square feet

Units: 3

Lot Size: 3,438 square feet

Constructed: 1880

Zoning: RH-3

Building Systems

Foundation: Concrete

Structure: Wood-Frame

Façade: Stucco

Roof Composition: Modified Bitumen

Windows: Single Paned Wood Frame

Electrical Service: Individually Metered

Gas Service: Separately Metered

Heat Source: Electric Wall Heaters & Furnace (*In Unit 630B*)

Hot Water: 3X - 40 Gallon Water Tanks (*1x per Unit*)

Door Entry System: Gate with Key Access

Front Entryway: Terrazzo

Apartment Access: Terrazzo Staircase

Mailboxes: Slots on Doors

Garbage: Located in Tradesman Alley

Laundry: Laundry Room, 1 Washer & 1 Dryer (Coin-Operated, Owned)

Storage: Owner Occupied

Skylight: Yes

Backyard: Yes - Shared

Ground Floor Sprinklered

Fire Protection: Fire extinguishers renewed and all smoke detectors checked, repaired, or replaced in March 2026.

Building Information

Unit Mix: 1 - Three Bedroom, One Bath

1 - Four Bedroom, Two Bath

1 - Five Bedroom, Two Bath

3 - Total Units

Kitchens: Quartz & Tiled Countertops

Wood Cabinetry

Single Basin Sinks

Gas Stoves/Ovens

Microwaves (In Some Units)

Over-Under Refrigerators

Wood Flooring

Bathrooms: Laminate & Tile Flooring

Tub & Shower Combination

Pedestal Sinks

Wooden Storage

Window Ventilation

Single Sconce Lighting

Bedrooms: Hardwood Floors

Built-In Cabinetry (In Some Units)

Chandelier Lighting

Tall Windows

Notes

- Building is **NOT** on the San Francisco Soft-Story List
- Shared Backyard
- Carpeted Stairs

Financial Analysis

630 Haight Street

Financial Summary	
Price	\$2,800,000
Down Payment	\$1,120,000
Number of Units	3
Price/Unit	\$933,333
Gross Square Feet	4,600
Price/Square Foot	\$609
CAP Rate - Current	5.00%
CAP Rate - Proforma	5.03%
GRM - Current	12.47
GRM - Pro Forma	12.42
Year Built	1880
Lot Size (SqFt)	3,437

Annual Gross Income	Current	Proforma
Gross Potential Income	\$224,520	\$225,360
Vacancy (5.0%)	\$11,226	\$11,268
AGI	\$213,294	\$214,092
Expenses	\$73,206	\$73,248
NOI	\$140,088	\$140,844
Expense per Gross Income	33%	33%
Expense per Unit	\$24,402	\$24,416

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	1.18268% of Sales Price	\$33,115	\$11,038	45%	\$33,115	\$11,038	45%
Special Assessment Tax	From Owner's 2025-26 Tax Bill	\$1,350	\$450	2%	\$1,350	\$450	2%
Insurance*	From Owner's 2025 Financials	\$17,215	\$5,738	24%	\$17,215	\$5,738	24%
Property Management	Estimated at 5% of Gross Income	\$11,226	\$3,742	15%	\$11,268	\$3,756	15%
Repairs & Maintenance	Estimated at \$1000/unit	\$3,000	\$1,000	4%	\$3,000	\$1,000	4%
PG&E	From Owner's 2025 Financials	\$300	\$100	0%	\$300	\$100	0%
Water/Sewer	From Owner's 2025 Financials	\$2,400	\$800	3%	\$2,400	\$800	3%
Sewer/Storm	From Owner's 2025 Financials	\$3,060	\$1,020	4%	\$3,060	\$1,020	4%
Recology	From Owner's 2025 Financials	\$1,540	\$513	2%	\$1,540	\$513	2%
Total Operating Expenses		\$73,206	\$24,402	100%	\$73,248	\$24,416	100%

*Large insurance claim submitted & paid for work needed in unit 630B

Financing		Cash Flow After Debt Service	Current	Proforma
Loan Amount	\$1,680,000	Less Debt Service	\$96,096	\$96,096
Loan Type	Interest Only	Cash Flow	\$43,992	\$44,748
Interest Rate	5.72%	Cash on Cash Return	3.93%	4.00%
Program	5/30 Year Fixed	Expenses as % of Gross	33%	33%
Loan to Value	60%	Expenses per Unit	\$24,402	\$24,416

Loan Quote: Estimated at 60% LTV at 5.72% 5/30 Interest Only
(Loan information is time sensitive and subject to change)

Rent Roll

630 Haight Street

Unit No.	Unit Type	Rents	Market Rents	Move in Date	SqFt	Notes
630	3 Bed, 1 Bath	\$5,495.00	\$5,550	9/10/2025	1,518	Sun Room
630A	5 Bed, 2 Bath	\$6,185.00	\$6,185	1/1/2026	1,518	Skylight and W&D (<i>Tenant Owned</i>)
630B	4 Bed, 2 Bath	\$7,000.00	\$7,000	5/1/2026	1,565	Renovated + Bonus Room
Monthly Income		\$18,680.00	\$18,735			
Laundry		\$30.00	\$45			
Total Monthly Income		\$18,710.00	\$18,780.00			
Total Annual Income		\$224,520	\$225,360			

Units

3 Bed, 1 Bath - 1

4 Bed, 2 Bath - 1

5 Bed, 2 Bath - 1

3 - Total Units

Notes

Market rents estimated using Rentometer.com

Laundry projected at \$15 per unit/month



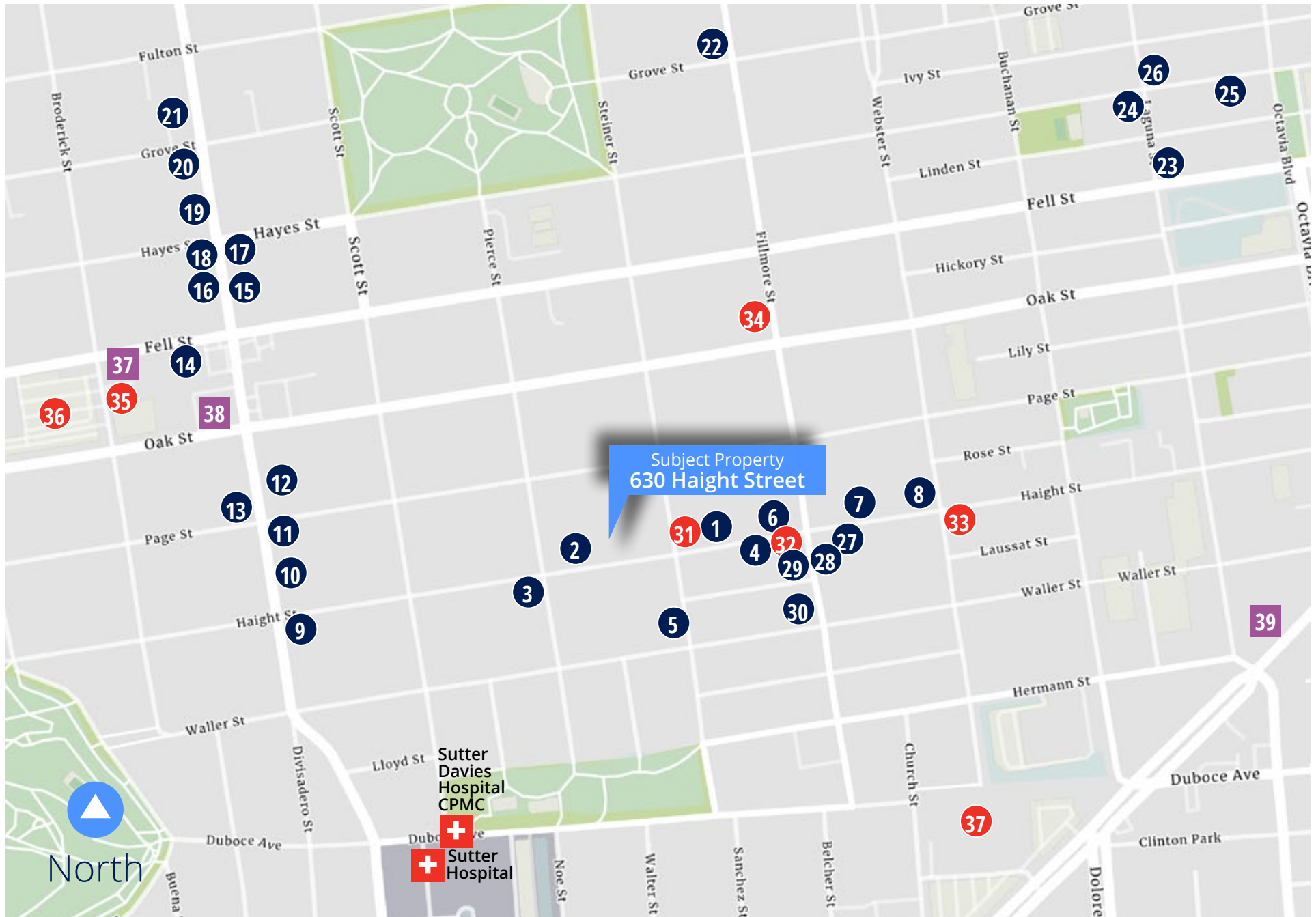


Property Photos





Amenities Map



 Restaurants & Bars
  Convenience & Grocery Stores
  Banks & ATM's
  Hospitals

Neighborhood Amenities

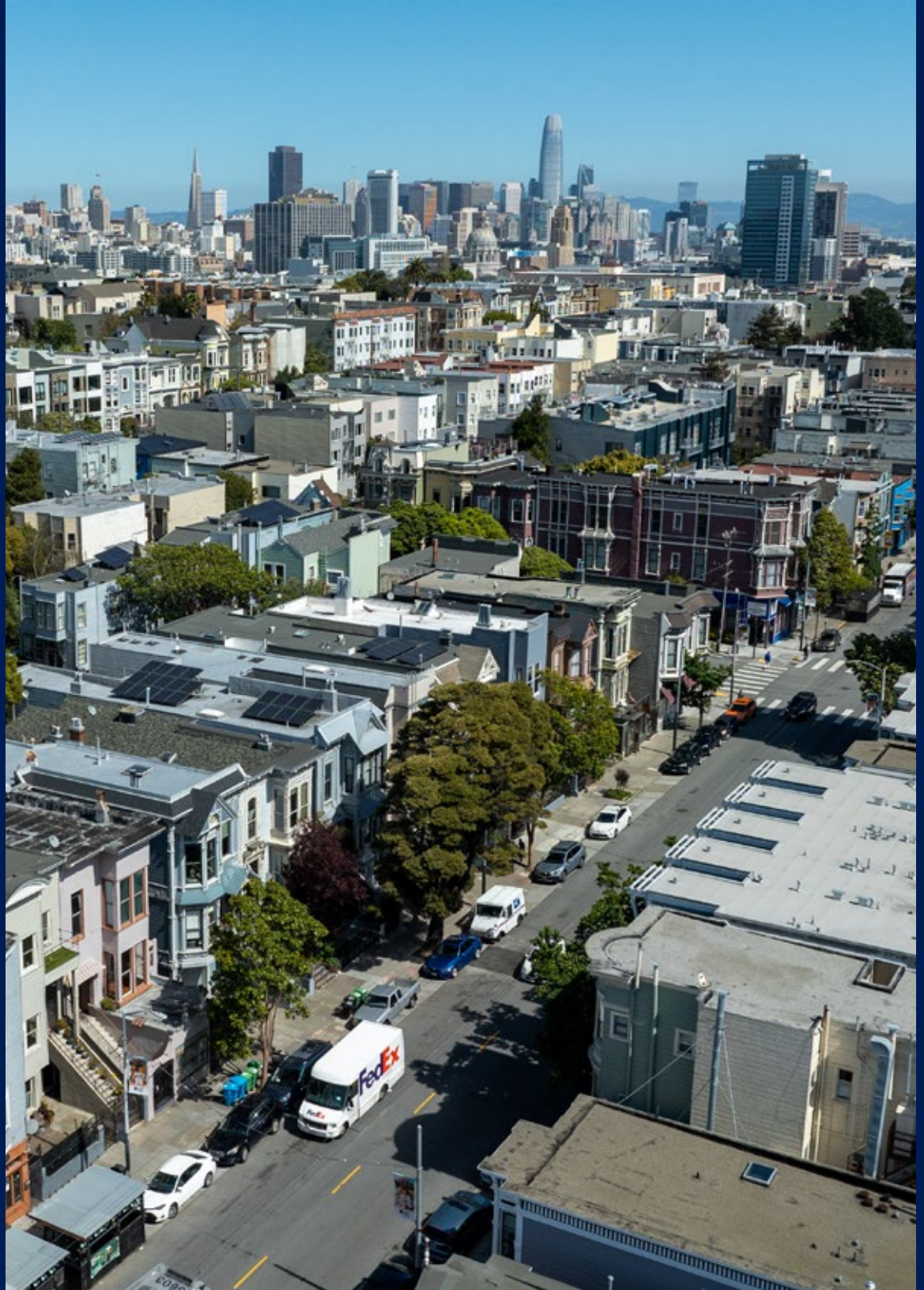
1 Uva Enoteca	11 The Page	21 4505 Burgers & BBQ	31 O'Looney's Market
2 Otra	12 Mangrove Kitchen	22 Alamo Square Grill	32 Haight Fillmore Whole Foods Co.
3 Fort Point Lower Haight	13 Sightglass Coffee	23 Urban Ritual Cafe	33 S & W Market
4 Toronado	14 Hahdough	24 Suppenkuche	34 Key Food Market
5 Cafe Reveille	15 Horsefeather	25 Souvla	35 Falletti Foods
6 Nara	16 Souvla	26 Salt & Straw	36 Farmer's Market
7 Seniore's Pizza	17 Nopa	27 Kate's Kitchen	37 Safeway
8 Kibatsu	18 Popeyes Louisiana Kitchen	28 Choux	38 Wells Fargo ATM
9 Phuket	19 Zaytoon	29 Iza Ramen	39 Bank of America
10 Powder	20 Beretta Pop-Up	30 Le Cafe du Soliel	40 Bank of America ATM

Public Transportation



With Immediate Access to **One of the Nation's Best Public Transit Systems**

The area around 630 Haight Street offers an extensive transportation network which ensures superior regional access throughout San Francisco and the surrounding Bay Area. Atlantic Cities' "Access Across America, Transit 2020" ranked San Francisco second only to New York for public transit efficiency, based on how many jobs a resident can access within a 10 to 30 minute commute during the morning rush hours of 7am to 9am. The subject property is within walking distance of a variety of public transit systems on Haight Street, Fillmore Street & Divisadero Street, in addition to a variety of San Francisco's caravan of 'Tech Shuttles' moving busloads of Google, Genentech, Facebook, and Apple employees from their homes in San Francisco to their job centers in Silicon Valley via Divisadero Street and Van Ness Avenue.





630
Haight Street

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1. The Offering Memorandum and its contents are confidential;
2. You will hold it and treat it in the strictest of confidence; and
3. You will not, directly or indirectly, disclose or permit anyone else to disclose this Offering Memorandum or its contents in any fashion or manner detrimental to the interest of the Seller.

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