630 Haight Street

Hayes Valley | San Francisco, CA

Investment Opportunity | Offering Memorandum

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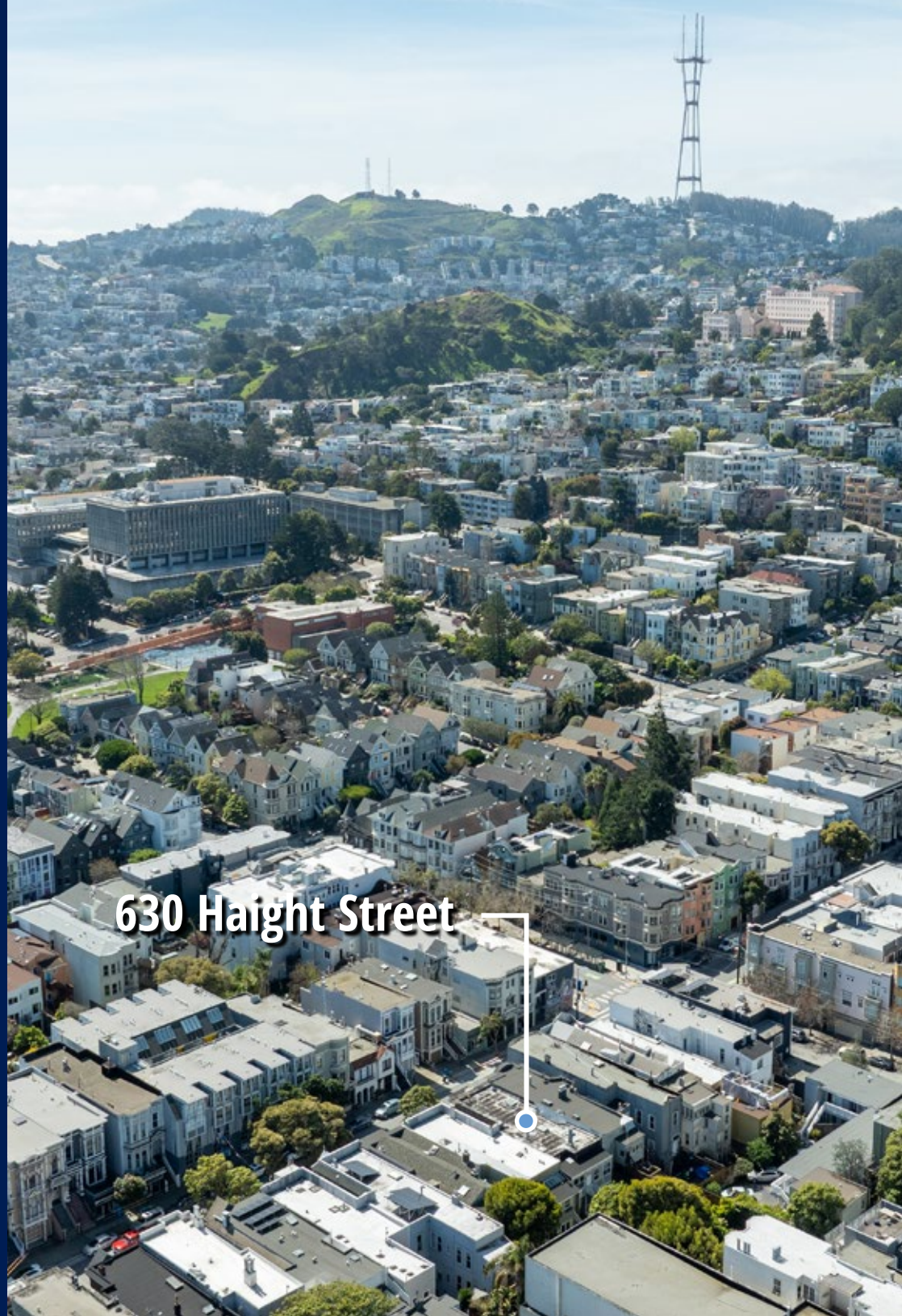

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Offering **Summary**

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.

632
630

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:	Brick & 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
Fire Protection:	Ground Floor Sprinklered 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	$2,675,000
Down Payment	$1,070,000
Number of Units	3
Price/Unit	$891,667
Gross Square Feet	4,600
Price/Square Foot	$582
CAP Rate - Current	5.29%
CAP Rate - Proforma	5.32%
GRM - Current	11.91
GRM - Pro Forma	11.87
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	$71,728	$71,770
NOI	$141,566	$142,322
Expense per Gross Income	32%	32%
Expense per Unit	$23,909	$23,923

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	*1.18268% of Sales Price*	$31,637	$10,546	44%	$31,637	$10,546	44%
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	16%	$11,268	$3,756	16%
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		**$71,728**	**$23,909**	**100%**	**$71,770**	**$23,923**	**100%**

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

Financing		Cash Flow After Debt Service	Current	Proforma
Loan Amount	$1,605,000	Less Debt Service	$100,313	$100,313
Loan Type	Interest Only	Cash Flow	$41,254	$42,010
Interest Rate	6.25%	Cash on Cash Return	3.86%	3.93%
Program	5/30 Year Fixed	Expenses as % of Gross	32%	32%
Loan to Value	60%	Expenses per Unit	$23,909	$23,923

Loan Quote: Estimated at 60% LTV at 6.25% 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 *(Tenant Owned)*
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

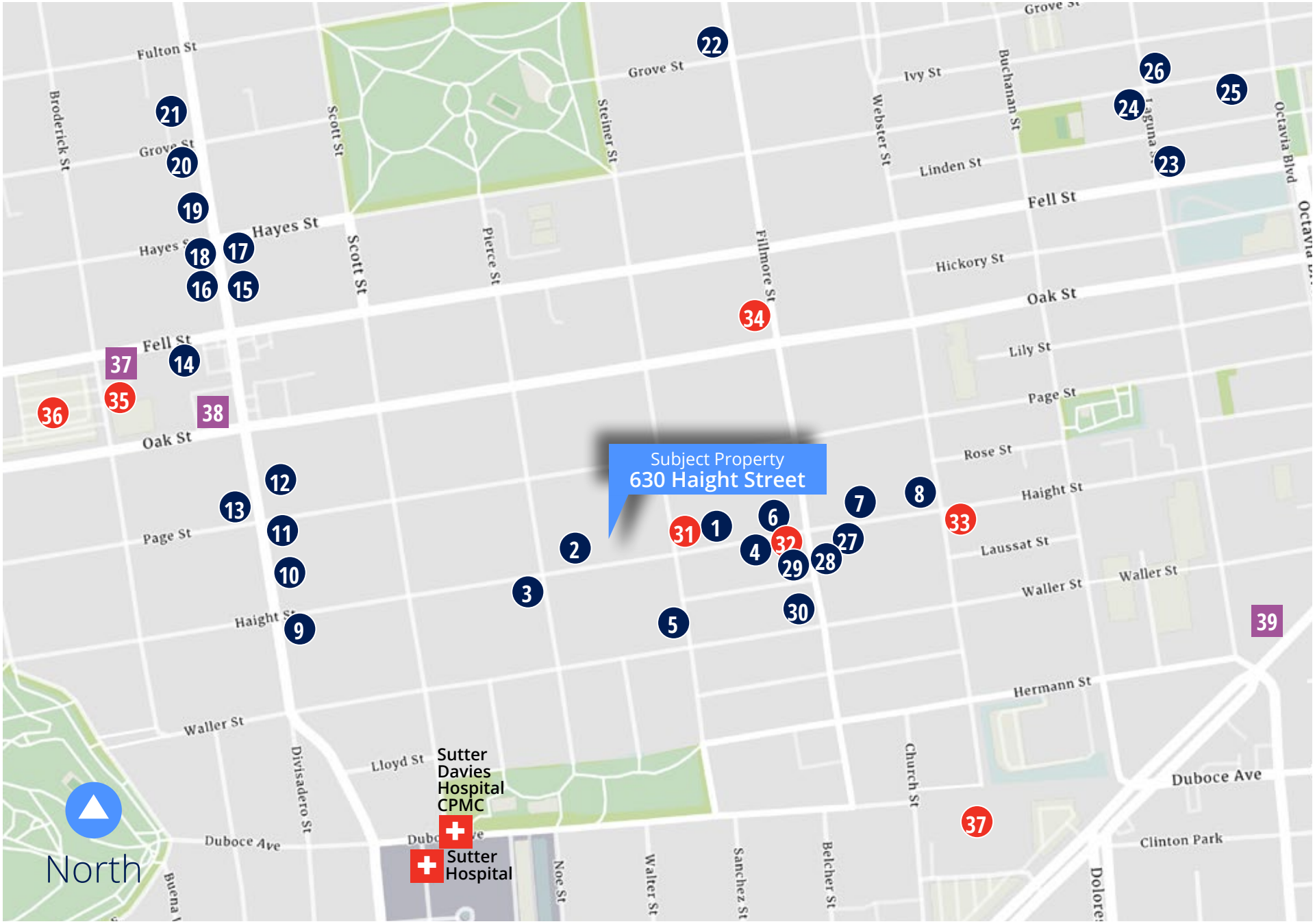
Notes

Market rents estimated using Rentometer.com

Laundry projected at $15 per unit/month

Property Photos

Amenities **Map**

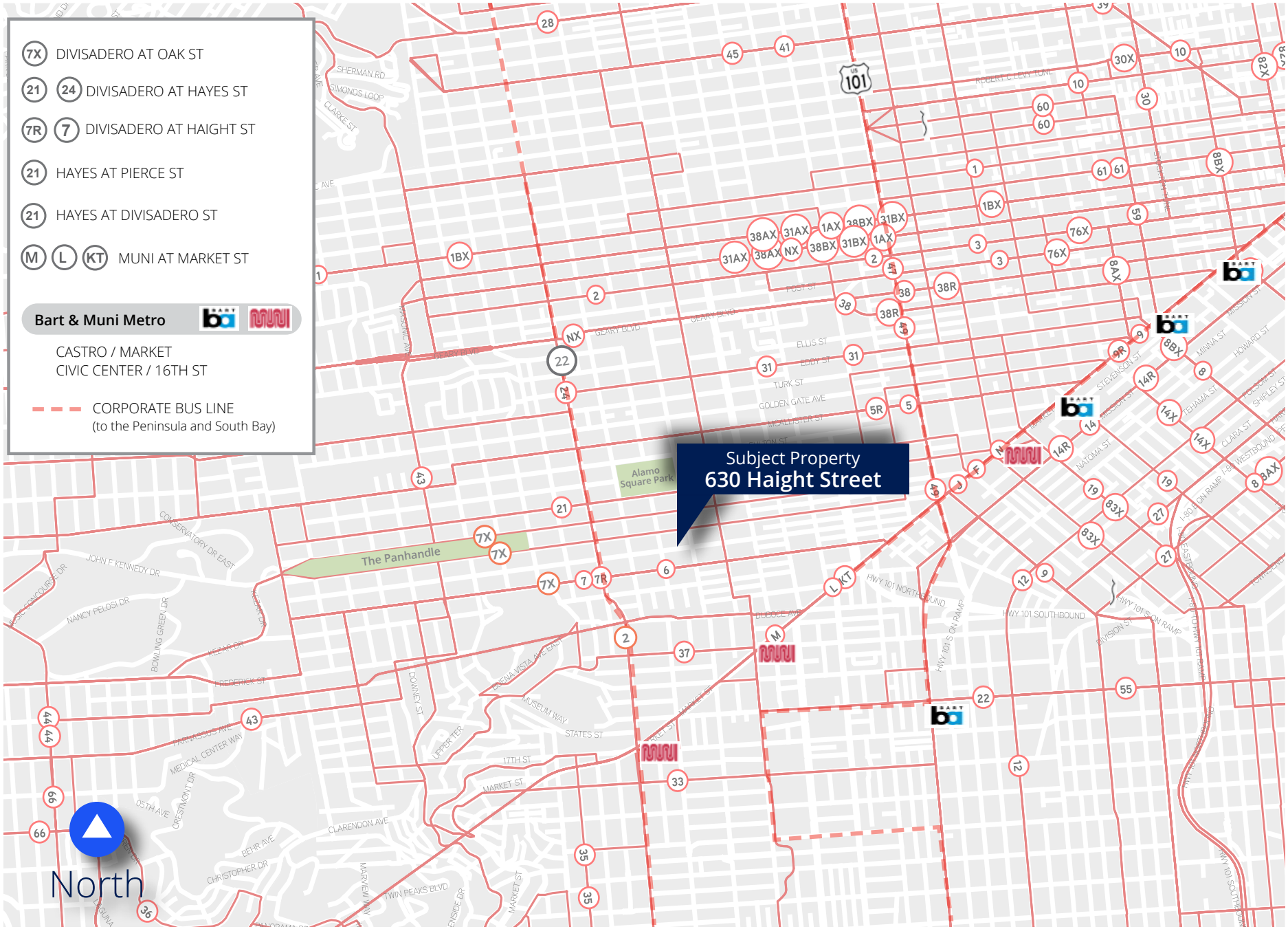


Restaurants & Bars | Convenience & Grocery Stores | Banks & ATM's | Hospitals

Neighborhood Amenities

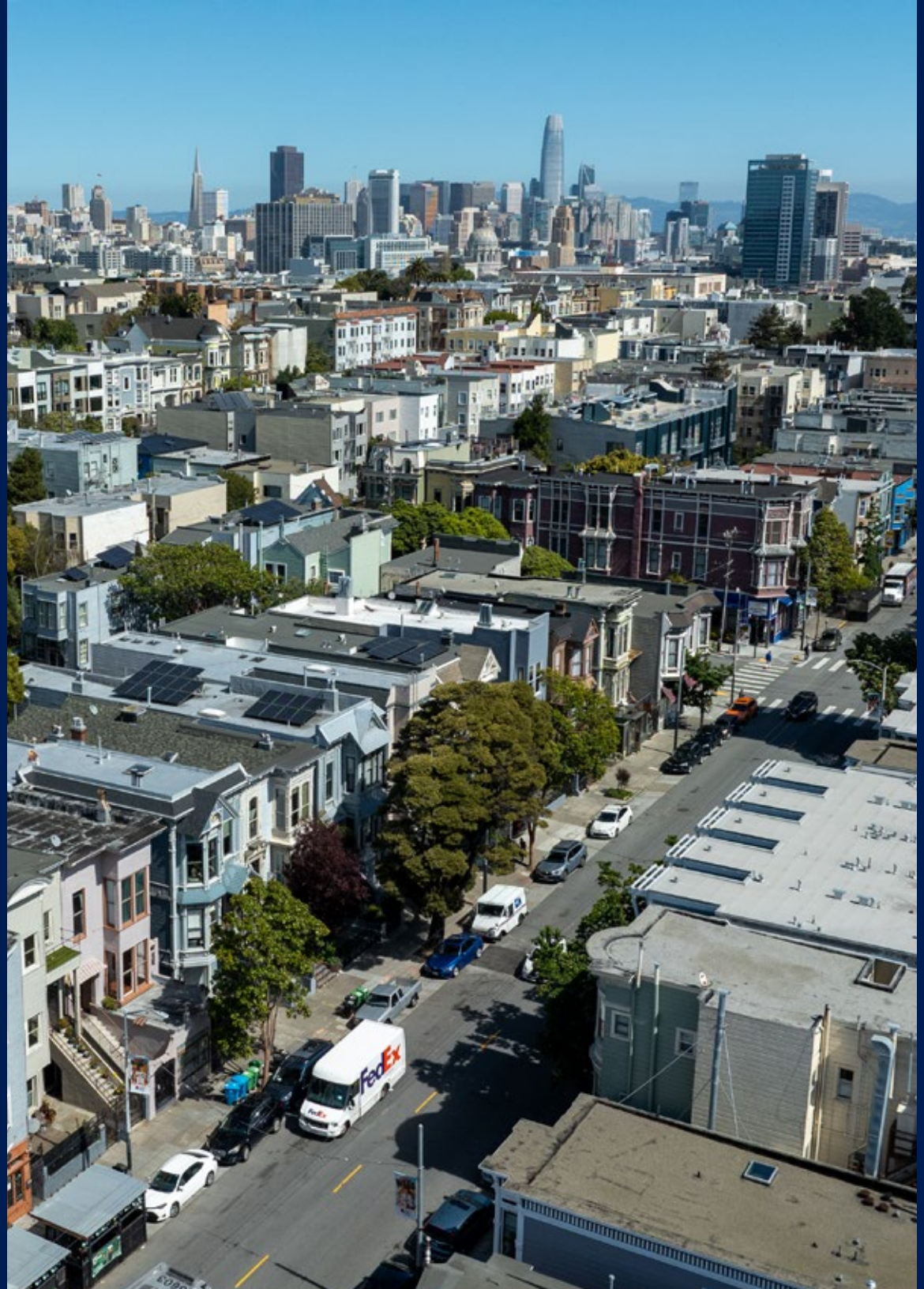
1. Uva Enoteca
2. Otra
3. Fort Point Lower Haight
4. Toronado
5. Cafe Reveille
6. Nara
7. Seniore's Pizza
8. Kibatsu
9. Phuket
10. Powder
11. The Page
12. Mangrove Kitchen
13. Sightglass Coffee
14. Hahdough
15. Horsefeather
16. Souvla
17. Nopa
18. Popeyes Louisiana Kitchen
19. Zaytoon
20. Beretta Pop-Up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