

1530 California Street

Nob Hill | San Francisco, CA

Investment Opportunity | Offering Memorandum

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Offering Summary

1530 California Street presents the opportunity to acquire a well-located mixed-use investment property in the heart of San Francisco's Nob Hill neighborhood, one of the city's most desirable and centrally located residential districts. Built in 1915, the property consists of four (4) one-bedroom units, three (3) two-bedroom units, and one (1) ground-floor commercial space across approximately 6,231 square feet. The attractive unit mix and commercial component provide a diversified income stream in a highly sought-after rental market.

The property showcases classic San Francisco architecture with bay windows, abundant natural light, and period detailing throughout. Additional features include separately metered gas and electricity, on-site laundry, and a private rear yard serving one of the residential units. Several units have been updated over time while maintaining the character and charm that define many of Nob Hill's most desirable apartment buildings.

Situated just blocks from Polk Street, Van Ness Avenue, and Downtown San Francisco, residents enjoy immediate access to a wide variety of restaurants, cafés, retail amenities, and public transportation options. The property's central location provides convenient connectivity to the Financial District, Union Square, Russian Hill, and Pacific Heights, supporting strong tenant demand and long-term rental appeal.

With its premier Nob Hill location, classic architectural character, mixed-use income stream, and rental upside potential, 1530 California Street represents a compelling investment opportunity in one of San Francisco's most established multifamily neighborhoods.





The Property

Property Information

Address: 1530 California Street, San Francisco, CA 94109
District: Nob Hill
Property Type: Mixed-Use
APN: 0644-011
Building Square Feet: 6,231 SqFt
Units: 8
Lot Size: 2,175 SqFt
Constructed: 1915
Zoning: NCD

Building Systems

Foundation: Concrete
Structure: Wood Frame
Façade: Stucco
Rear of Building: Wood Siding
Roof Composition: Rolled Composite
Windows: Single Paned Wood & Aluminum Frame Windows
Electrical Service: Separately Metered (200 Amps, Circuit Breakers - UL Certified) - Unit 7 is on House Electric Meter
Gas Service: Separately Metered
Fire Protection System: Honeywell Farenhyt Model IFP-75
Fire Escapes: Front & Rear of the Building
Heat Source: Peerless Water Boiler
Hot Water: 2x - Bradford + White Eco-Defender Tanks (50 Gallons)
Plumbing: Mixture of Copper & Galvanized
Common Area Lights: Center Mounted Lighting
Door Entry System: DKS Entry System
Front Entryway Landing: Hexagon Tile
Mailboxes: In Lobby
Common Areas: Carpeted
Garbage: In Tradesman Alley with Chute System
Apartment Access: Central Staircase
Laundry: 1x - Washer & Dryer (SpeedQueen, Coin-Operated)
Skylight: 1x - Skylight (Over Staircase Entry)
Backyard: Private Backyard for Unit 7

Building Information

Unit Mix: 1 Bed, 1 Bath - 4
2 Bed, 1 Bath - 3
Commercial - 1
8 - Total Units
Kitchens: Large Kitchens
Hardwood Floors
Quartz & Linoleum Countertops
Laminate & Wood Cabinets
Single Basin Sinks
Over / Under Refrigerators
Built-In Wood Cabinetry
Gas Stoves / Ovens (Electric Stove in Unit 7)
Center Mounted Pendant Lighting
Bathrooms: Shower / Tub Combinations & Standing Showers
Synthetic Hardwood & Hexagon Tile Flooring
Window and Fan Ventilation
Podium & Cabinet Sinks
Built-In Mirrored Cabinets
Tile Surrounds
Bedrooms: Hardwood Flooring
Recessed & Center Mounted Lighting
Large Closets
Tremendous Natural Light

Notes

- San Francisco Soft-Story Work - **Not on List**
- Building **is compliant** with the Fire Alarm Sleeping Room Ordinance (2013 - NFPA 72 Section 18.4.1)
- Stain Glass Windows off of Light wells

Financial Analysis

1530 California Street

Financial Summary	
Price	\$3,000,000
Down Payment	\$1,200,000
Number of Units	8
Price/Unit	\$375,000
Gross Square Feet	6,231
Price/Square Foot	\$481
CAP Rate - Current	4.36%
CAP Rate - Proforma	7.92%
GRM - Current	12.75
GRM - Pro Forma	8.53
Year Built	1915
Lot Size (SqFt)	2,175

Annual Gross Income	Current	Proforma
Gross Potential Income	\$235,288	\$351,660
Vacancy (3.0%)	\$7,059	\$10,550
AGI	\$228,229	\$341,110
Expenses	\$97,551	\$103,369
NOI	\$130,679	\$237,741
Expense per Gross Income	41%	29%
Expense per Unit	\$12,194	\$12,921

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	1.18268% of Sales Price	\$35,480	\$4,435	36%	\$35,480	\$4,435	34%
Special Assessment Tax	From Owner's 2025-26 Tax Bill	\$1,350	\$169	1%	\$1,350	\$169	1%
Insurance	Estimated at \$1500/unit	\$12,000	\$1,500	12%	\$12,000	\$1,500	12%
Property Management	Estimated at 5% of Gross Income	\$11,764	\$1,471	12%	\$17,583	\$2,198	17%
Repairs & Maintenance	Estimated at \$1000/unit	\$8,000	\$1,000	8%	\$8,000	\$1,000	8%
PG&E	Annualized From Owner's 2026 Financials	\$14,983	\$1,873	15%	\$14,983	\$1,873	14%
Water	Annualized From Owner's 2026 Financials	\$5,658	\$707	6%	\$5,658	\$707	5%
Recology	Annualized From Owner's 2026 Financials	\$5,638	\$705	6%	\$5,638	\$705	5%
Janitorial	Annualized From Owner's 2026 Financials	\$1,812	\$227	2%	\$1,812	\$227	2%
Landscaping	Annualized From Owner's 2026 Financials	\$432	\$54	0%	\$432	\$54	0%
Telephone	Annualized From Owner's 2026 Financials	\$433	\$54	0%	\$433	\$54	0%
Total Operating Expenses		\$97,551	\$12,194	100%	\$103,369	\$12,921	100%

Financing		Cash Flow After Debt Service	Current	Proforma
Loan Amount	\$1,800,000	Less Debt Service	\$117,000	\$117,000
Loan Type	Interest Only	Cash Flow	\$13,679	\$120,741
Interest Rate	6.50%	Cash on Cash Return	1.14%	10.06%
Program	5/30 Year Fixed	Expenses as % of Gross	41%	29%
Loan to Value	60%	Expenses per Unit	\$12,194	\$12,921

Loan Quote: Estimated at 60% LTV at 6.50% 5/30 Fully Amortized
(Loan information is time sensitive & subject to change)

Rent Roll

1530 California Street

Unit No.	Unit Type	Rents	Market Rents	Move-In Dates
1	1 Bed, 1 Bath	\$2,995.00	\$3,300	12/29/2025
2	2 Bed, 1 Bath	\$2,995.00	\$4,500	7/16/2025
3	1 Bed, 1 Bath	\$2,011.18	\$3,300	10/10/2009
4	2 Bed, 1 Bath	\$2,013.64	\$4,500	12/1/2008
5	1 Bed, 1 Bath	\$3,195.00	\$3,300	7/1/2026
6	2 Bed, 1 Bath	\$2,201.16	\$4,500	12/1/2020
7	1 Bed, 1 Bath	\$2,619.33	\$3,300	5/30/2022
1528	Commercial	\$1,519.44	\$2,500	4/1/2022
Monthly Income		\$19,549.75	\$29,200	
Laundry		\$57.58	\$105	
Total Monthly Income		\$19,607.33	\$29,305.00	
Annual Income		\$235,288	\$351,660	Upside: 49%

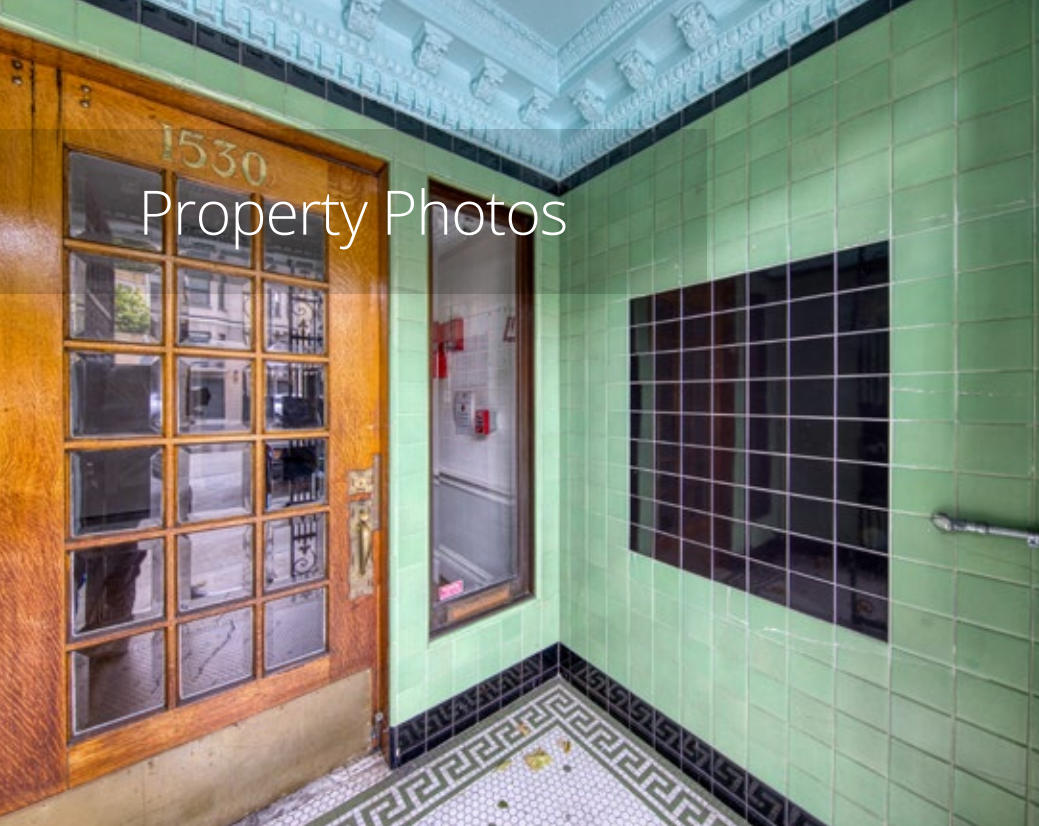
Units

1 Bed, 1 Bath - 4
2 Bed, 1 Bath - 3
Commercial - 1

8 - Total Units

Notes

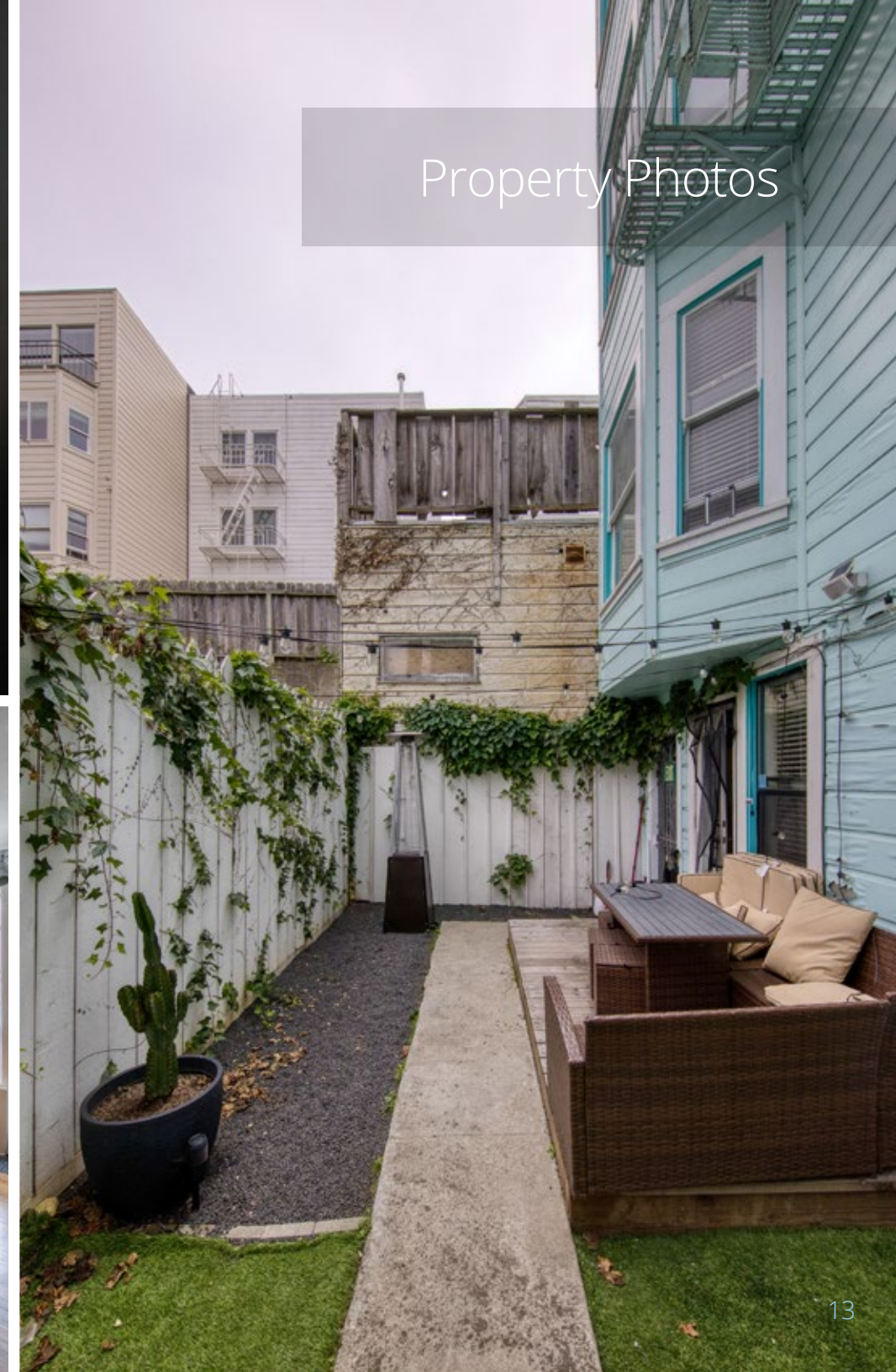
Market rents estimated using Rentometer.com
Laundry projected at \$15 per unit/month
The 2 Bed, 1 Bath units consist of 4 rooms



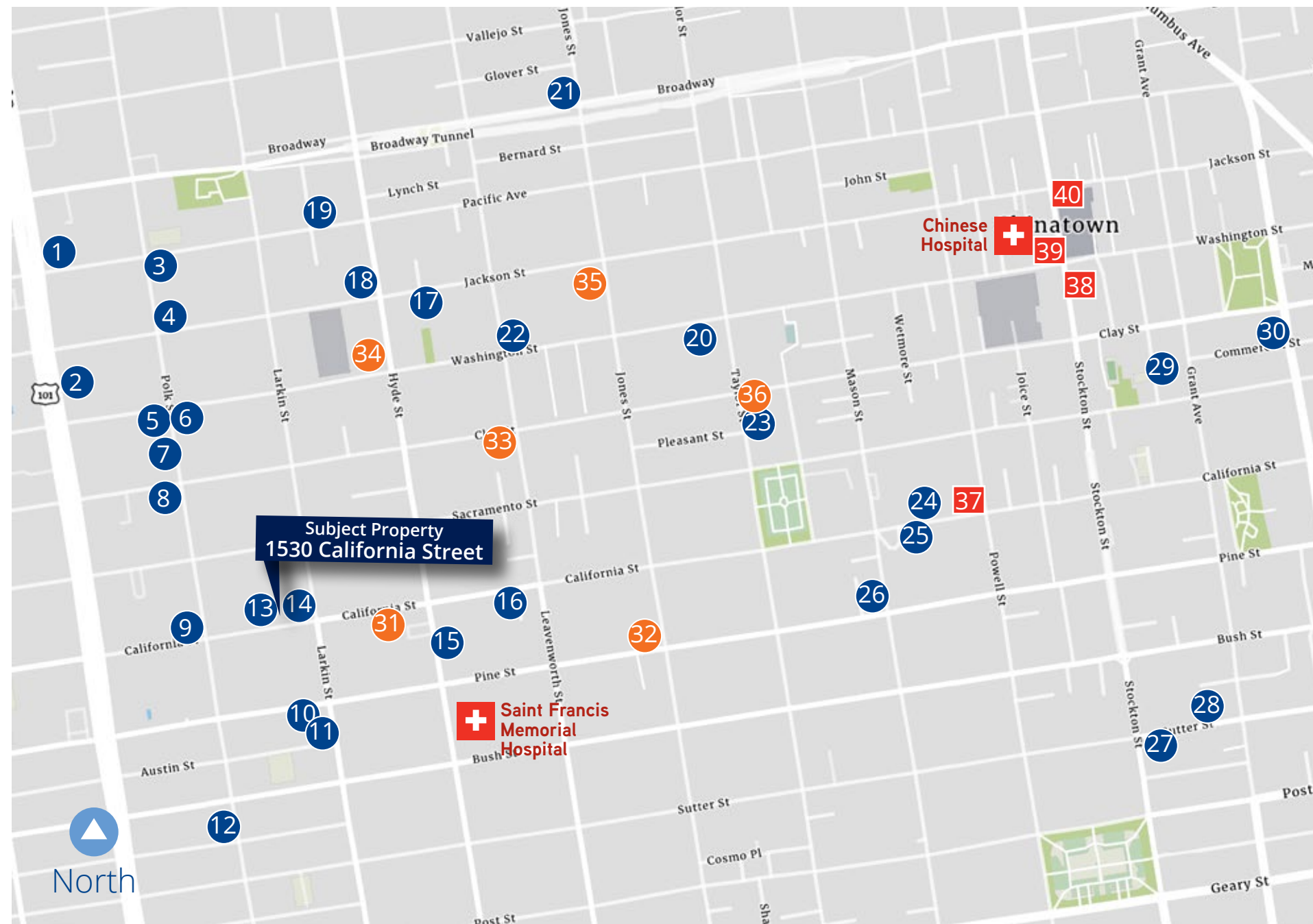
Property Photos



Property Photos



Amenities Map



- Restaurants & Bars
- Convenience & Grocery Stores
- Banks & ATM's
- + Hospitals/Clinics

Neighborhood Amenities

1 Harris' Steak House	11 Ben Thai Cafe	21 Serafina	31 Trader Joe's
2 House of Prime Rib	12 Mayes Oyster House	22 Sushi Rapture	32 Pine & Jones Market
3 Cafe Reveille	13 Nob Hill Pizza & Shawarma	23 Nob Hill cafe	33 Le Beau Market
4 Bell Tower	14 Mymy	24 Tonga Room & Bar	34 J & H Grocery
5 The Crepe House	15 Nourish Cafe	25 Top of the Mark	35 Jackson Market
6 Amelie San Francisco	16 Zeki's Bar	26 Rue Lepic French Restaurant	36 V J Grocery
7 The Cinch Saloon	17 Hot Sauce & Panko To Go	27 Campton Place Bar & Bistro	37 US Bank
8 Harper & Rye	18 Hyde Street Seafood & Bar	28 E & O Kitchen & Bar	38 Bank of America
9 Ti Piacera Ristorante	19 Ristorante Milano	29 Mister Jiu's	39 Wells Fargo Bank
10 Grubstake Diner	20 Back to Back	30 R & G Lounge	40 First Republic Bank



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