

**FOR
SALE**

PRIME MIXED-USE INVESTMENT OPPORTUNITY



402

CHURCH AVENUE
CHULA VISTA
CA 91910

286

G. STREET
CHULA VISTA

LESHA MONTOYA

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PROPERTY SUMMARY



ADDRESS & PROPERTY TYPE

- 402 Church Ave, Chula Vista
Mixed Use Income Asset (4 Plex Residential Building)
- 286 G St, Chula Vista
Mechanics Garage/Shop



UNIQUE PARCEL LAYOUT

- Two Separately Addressed
- Separately Insured Buildings
- Situated on a Single APN (568-420-07-00)
- Connected Only by an Emergency Exit Staircase



PRICING AND FINANCIAL

- Offered at: \$1,688,888
- Pro Forma Cap Rate: 5.2%

For additional details, rent rolls, income/expense statements, or to schedule a tour, Please contact the listing broker.

PROPERTY HIGHLIGHT



PRIME LOCATION

Situated just off Chula Vista's highly popular and prominent 3rd Avenue business district.



RESIDENTIAL UNIT MIX (402 CHURCH AVE)

- Four total residential units.
- Three (3) 2BR/1BA layouts
- One (1) 2BR/2BA layout—282 G Street



COMMERCIAL UNIT (286 G ST)

- Fully functional
- Separately Addressed Mechanics Garage/Shop
- Situated Behind The Residential Building



SEPARATELY METERED

- All Residential Units and The Mechanics Shop
- Feature Separate Utility Meters



VALUE-ADD OPPORTUNITY

All five units are currently on month-to-month leases, offering immediate upside potential to increase rents to market levels.



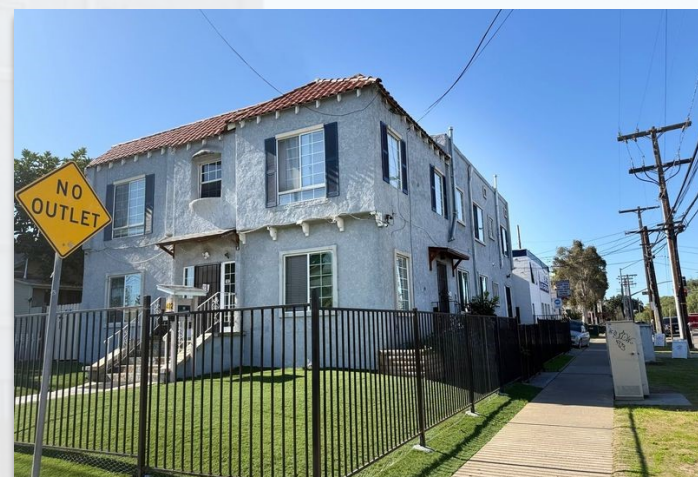
OWNER/USER APPEAL

Highly attractive for a mechanic owner/operator who can occupy and run the shop while the four residential units subsidize the mortgage.



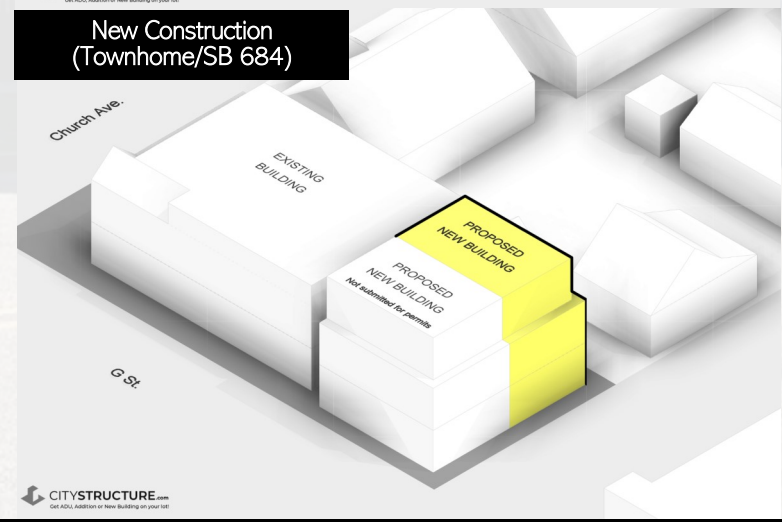
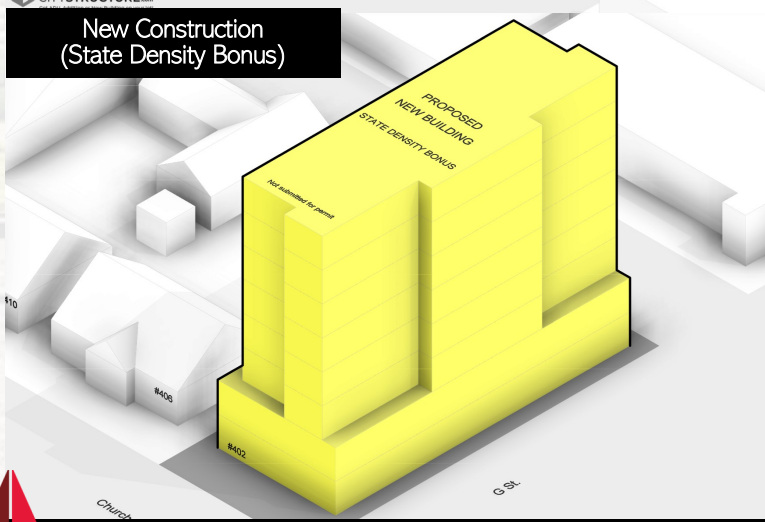
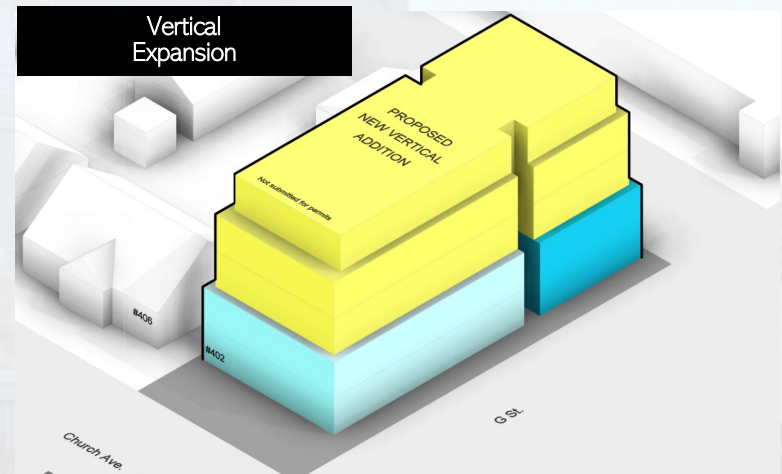
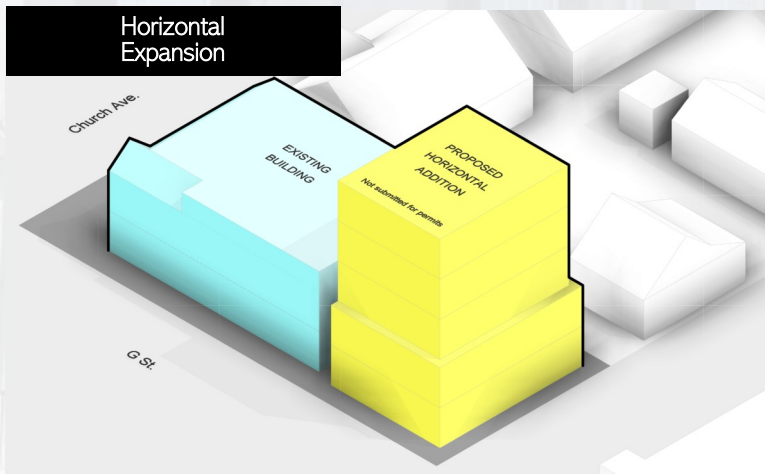
REDEVELOPMENT POTENTIAL

Site offers conceptual capacity for up to 10 residential units with commercial space in the rear, and subdivision into 10 legal lots for townhomes (buyer to verify entitlements and feasibility); or 49 Affordable Units +



REDEVELOPMENT OPTIONS

Feature	Existing Construction	Horizontal Expansion	Existing Construction	Vertical Expansion	New Construction (State Bonus Density)	New Construction (Townhome/SB 684)
Lot Area	6,383 SqFt.	6,383 SqFt.	6,383 SqFt.	6,383 SqFt.	6,383 SqFt.	887 SqFt. (per unit/lot)
Floor Area	5,300 SqFt.	11,123 SqFt. (Unit Size Idea)	5,300 SqFt.	16,526 SqFt. (Unit Size Idea)	26,750 SqFt. (Unit Size Idea)	1,874 SqFt. (Unit Size Idea)
Conditioned Area	5,580 SqFt.	10,238 SqFt. (Unit Size Idea)	5,580 SqFt.	13,480 SqFt. (Unit Size Idea)	21,400 SqFt. (Unit Size Idea)	1,499 SqFt. (Unit Size Idea)
Levels	2	2+	2	5	8	3
Unit Count	5 Units	Up to 10 Units + 8ADUs	5 Units	Up to 10 Units + 8 ADUs	Up to 49 Units + 8 ADUs	Up to 3 Units + 1 ADU
Zoning Link	-	View Link	-	View Link	View Link	View Link



Third Avenue: The Thriving Heart of Downtown Chula Vista

A Culturally Rich, 30-Block Hub of Business, Community, and Opportunity



Thriving Retail & Dining:

A high-traffic destination featuring an eclectic mix of boutique shops, local restaurants, cafes, and breweries.



Essential Anchors:

Built for daily convenience, anchored by a 24-Hour Fitness, major banks, and established daily-needs retail.



Active Public Spaces:

Home to bustling community hubs like Memorial Park, complete with an amphitheater and an off-leash dog park.

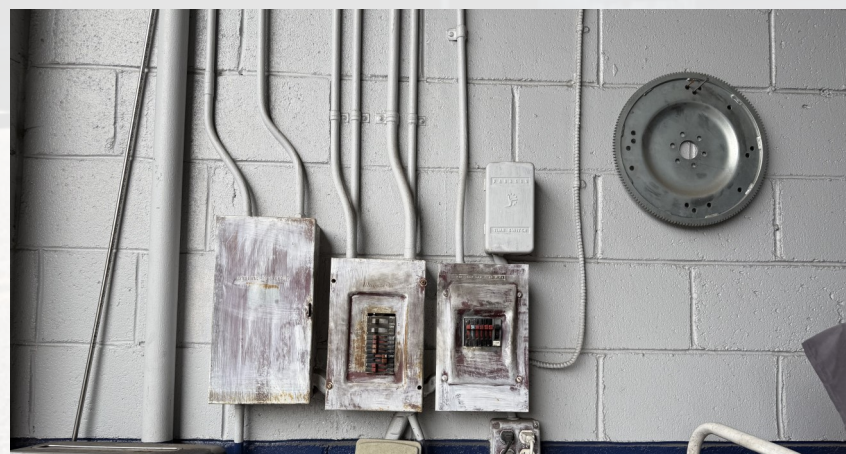
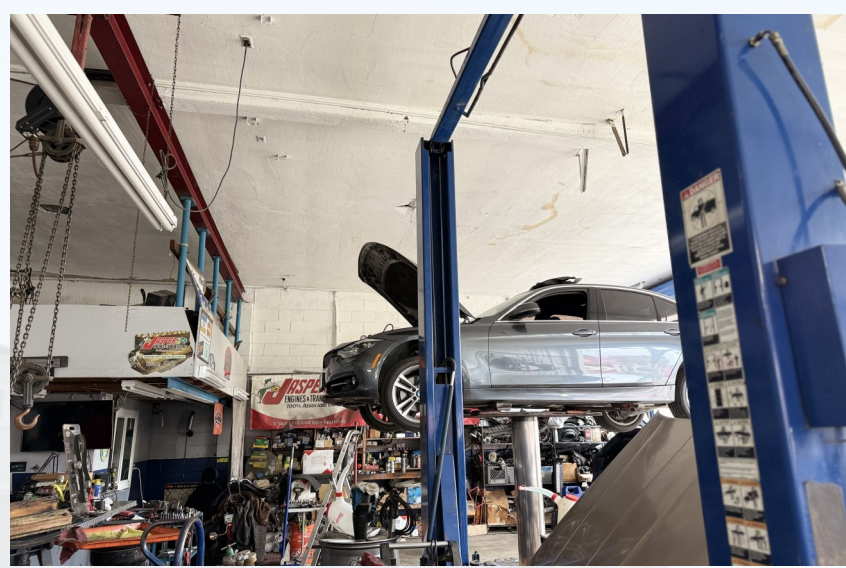


Prime Accessibility:

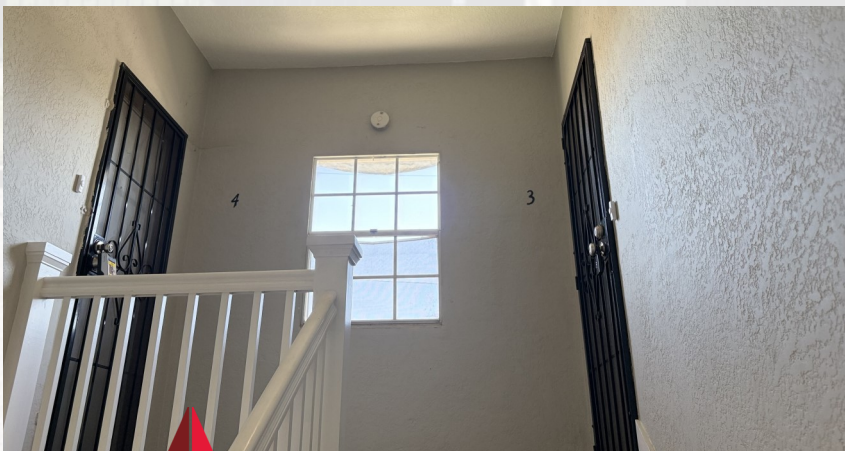
A highly walkable and bike-friendly district with easy transit access and ample public parking.



EXTERIOR PHOTOS



INTERIOR PHOTOS



FINANCIAL ANALYSIS

Financial Metric	2025	2026 (12-Month Projected)
Asking Price	\$ 1,688,888.00	
Gross Income	\$ 121,792.88	\$ 125,800.00
Less Vacancy (0.035)	\$ 4,262.75	\$ 4,403.00
Operating Expenses (0.35)	\$ 42,627.51	\$ 44,030.00
Net Operating Income	\$ 74,902.62	\$ 77,367.00
Cap Rate	4.44%	4.58%

Unit Mix	# of Units	Type	Lease Term	2025 Avg. Monthly Rent	2026 Actual Rent
286 G St.		Commercial (Mechanics Shop)	Month-to-Month	\$ 2,375.00	\$ 2,500.00
Unit 1 - 282 G St.	2B/2B	Residential	Month-to-Month	\$ 2,300.00	\$ 2,300.00
Unit 2 - Church Ave	2B/1B	Residential	Month-to-Month	\$ 1,799.17	\$ 1,870.00
Unit 3 - Church Ave	2B/1B	Residential	Month-to-Month	\$ 1,905.00	\$ 1,980.00
Unit 4 - Church Ave	2B/1B	Residential	Month-to-Month	\$ 1,603.57	\$ 2,200.00
Total Monthly Rent				\$ 9,982.74	\$ 10,850.00

Income & Expenses	2025	Adjusted (Pro Forma)**
Gross Scheduled Rent	\$ 119,793	\$ 119,793
Plus: Water Reimbursement	\$ 2,000	\$ 2,000
Gross Operating Income	\$ 121,793	\$ 121,793
Total Operating Expenses	\$ 76,403	\$ 42,642
Net Operating Income	\$ 45,390	\$ 79,151

Standard Operating Expenses	Amount
Insurance	\$ 21,754.76
Property Taxes	\$ 18,340.64
Water Expense	\$ 1,986.90
Sewer Expense	\$ 1,091.06
Trash Expense	\$ 1,468.48
Total Standard Expenses	**\$44,641.84**

FINANCIAL ANALYSIS

Financial Metric	10% INCREASE
Gross Income	\$ 143,220.00
Vacancy Rate	\$ 5,012.70
Operating Expenses	\$ 50,127.00
Net Income	\$ 88,080.30
Asking Price	\$ 1,688,888.00
Cap Rate	5.22%

CURRENT LEASE RATES:

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
PERFORMA TOTAL OVER 12 MOS													
286 G St.-Mechanics Shop	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 30,000
Unit 1- 282 G St.	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 2,300	\$ 27,600
Unit 2- Church Avenue	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 1,870	\$ 22,440
Unit 3- Church Avenue	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 1,980	\$ 23,760
Unit 4- Church Avenue	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 26,400
Total Monthly Income	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 10,850	\$ 130,200

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
PERFORMA with 10% INCREASES													
286 G St.-Mechanics Shop	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 2,750	\$ 33,000
Unit 1- 282 G St.	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 2,530	\$ 30,360
Unit 2- Church Avenue	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 2,057	\$ 24,684
Unit 3- Church Avenue	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 2,178	\$ 26,136
Unit 4- Church Avenue	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 2,420	\$ 29,040
Total Monthly Income	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 11,935	\$ 143,220

SOLD COMPARABLES

MUTI-FAMILY



ADDRESS	402 Church Ave & 402 G St	579 Casselman St	564 Davidson St	384 I Street	410 Zenith St
SALE PRICE	\$1,688,888	\$1,700,000	\$1,550,000	\$1,255,000	\$1,699,000
PROPERTY TYPE	Mixed Use (4-Plex) & Mechan-	Residential (4-Plex)	Residential (4-Plex)	Residential (4-Plex)	Residential (5-Plex)
# OF UNITS	5	4 Units	4 Units	4 Units	5 Units
# OF BUILDINGS	2	1	1	2	2
LOT SIZE	6,383 SF	7,104 SF	7,142 SF	7,840 SF	6,970 SF
YEAR BUILT	1930	1989	-	-	1984
AVG RENT	\$2,170.00	\$2,249.50	\$2,210.00	-	-
SOLD DATE	-	5/15/2025	4/16/2025	7/14/2025	5/7/2025

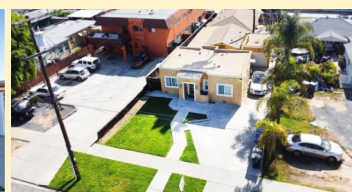
RETAIL



	286 Emerson St	1249 3rd Ave
PROPERTY TYPE	Retail	Retail
SALE PRICE	\$400,000	\$500,500
PRICE/SF	\$336.42/SF	\$164.53/SF
BUILDING SF	1,189 SF	3,042 SF
LOT SIZE	6,534 SF	7,841 SF
YEAR BUILT	1961	1963
SOLD DATE	5/13/2025	6/11/2025

FOR SALE COMPARABLES

MUTI-FAMILY



ADDRESS	402 Church Ave & 402 G St	234-248 Date Street	586 Roosevelt St	520 Glover Ave
SALE PRICE	\$1,688,888	\$1,800,000	\$1,899,000	\$1,699,000
PROPERTY TYPE	Mixed Use (4-Plex) & Mechanics	Residential (4-Plex)	Residential (4-Plex)	Residential (4-Plex)
# OF UNITS	5	4 Units	4 Units	4 Units
# OF BUILDINGS	2	2	2	2
LOT SIZE	6,383 SF	43,124 SF	6,491 SF	8,493 SF
YEAR BUILT	1930	1958	-	1960
AVG RENT	\$2,170.00	\$2,029.25	\$2,346.67	\$3,234.75

DEMOGRAPHICS



Daytime Population

72,963



Average Commute

25 Min



Average Household Income

\$108,151



Days with Sunshine

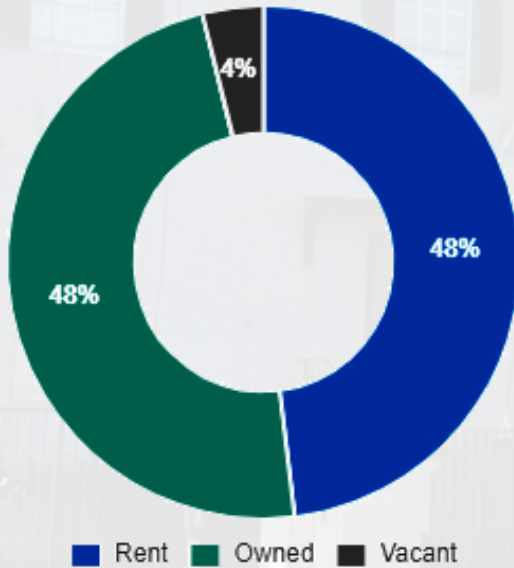
68%



Median Year of Homes Built

1977

Percent of Residential Dwellings



Population Growth (since 2000)

8%



Population Density (ppl / mile)

5583.5



Median Household Size

3.04



Households w/ Children

32%

Traffic Counts

Distance	Collection St	Cross St	VPD
0.25	H St	Second Ave	27,501
0.10	3rd Ave	W Madrona St S	16,868
0.16	3rd Ave	Roosevelt St S	15,947



70

WALK SCORE



50

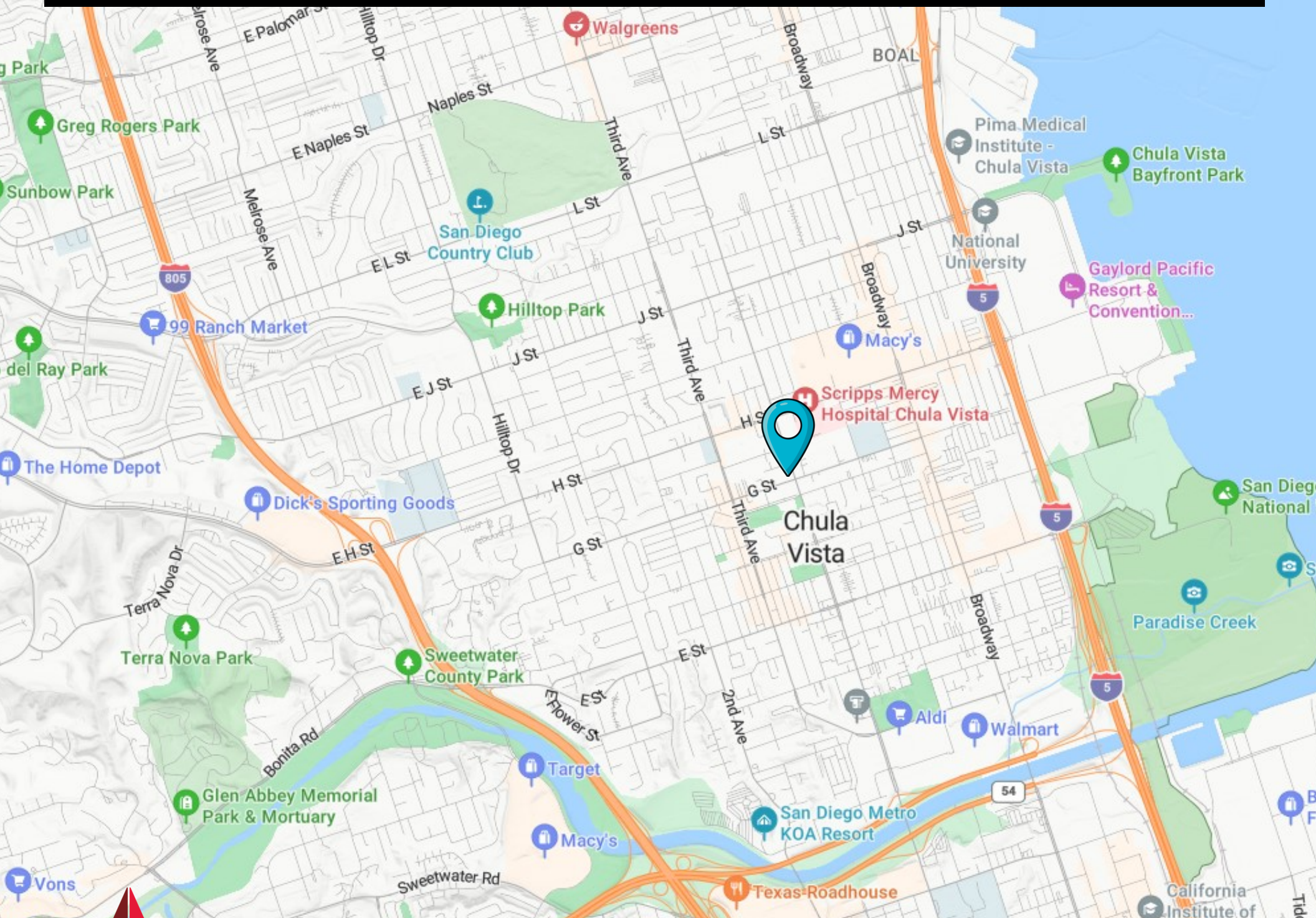
TRANSIT SCORE



50

BIKE SCORE

NEARBY AMENITIES



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