

4655 33rd Street

San Diego, CA 92116



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COMMERCIAL REAL ESTATE SOLUTIONS

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Exceptional Value-Add Investment Opportunity in San Diego

4655 33rd Street - 9 Units - offered by the original owners / developers (1986)

BridgePoint Realty, Inc. is proud to present 4655 33rd Street, a well-built-&-maintained 9-unit multifamily asset located just steps from Adams Avenue (the arterial commercial hub of Normal Heights) known as one of San Diego's most vibrant and walkable rental neighborhoods. Constructed in 1987, the two-story walk-up property features an attractive unit mix of seven (7) one-bedroom / one-bath units and two (2) two-bedroom / two-bath units, designed to appeal to the strong renter demographic that defines the Normal Heights sub-market.

The property benefits from functional floor plans, ample on-site parking, and an enclosed two-car garage, offering both operational flexibility and future development potential. The building was constructed in 1986 with durability and serviceability in mind, featuring copper domestic waterlines routed through the oversized pitched roof structure and ABS (schedule 80) waste and vent systems throughout. In addition to the long-term reliability these systems provide, the existing plumbing configuration creates a relatively straightforward pathway for future in-unit washer and dryer installations, allowing a new owner to further enhance rental premiums. 4655 33rd Street offers significant value-add potential through a targeted repositioning strategy focused on achieving market rents. Conservative projections indicate the opportunity to reach approximately a stabilized 6.0% cap rate, with the potential to achieve ~7.0% cap rate on cost following strategic capital improvements.

The property's prime location less than half a block from Adams Avenue places residents within immediate walking distance of some of San Diego's most popular restaurants, cafés, nightlife, and retail amenities. Rental surveys consistently show strong occupancy and above-average rent performance within this micro-market. From a development perspective, the site also offers additional upside. The underutilized enclosed two-car garage presents a potential footprint for an ADU conversion, providing a clear pathway to increase density and maximize long-term yield in one of San Diego's most supply-constrained rental corridors. 4655 33rd Street represents a rare opportunity to acquire a well-located multifamily asset with strong in-place fundamentals, clear operational upside, and long-term development potential in the highly desirable Normal Heights sub market.

Investment Essentials

4655 33rd Street represents a compelling opportunity to acquire a well-maintained multifamily asset for inclusion in a balanced investment portfolio, as it offers durable long-term income potential and a clear path for strategic value enhancement.

Constructed in the late 1980s, the asset benefits from strong underlying fundamentals including ample on-site parking, solid mechanical systems, a pitched roof, and efficient unit floor plans. The layouts provide a practical opportunity to introduce in-unit washer/dryer installations and other lifestyle amenities that continue to attract and retain high-quality tenants in today's competitive rental environment. These characteristics position the property well for investors seeking a stable, operationally efficient asset with incremental upside potential through thoughtful improvements and modernization.

Property Overview

Property Type	Walk-Up Multifamily
Location	Normal Heights, San Diego
Unit Mix	(7) 1Bed/1bath & (2) 2Bed/2bath
Parking	(4) tuck-under , (5) surface
Market Cap Rate (On Cost)	7.2%
Full Modernization & ADU build estimate	\$500,000
Location Highlights	94 (Walker's Paradise)
Construction Detail & Highlight	Pitched roof, Copper plumbing , ABS waste lines, non-zinc panels, downstairs units offer private fenced patio areas. SB 721 Compliant

\$2,800,000

PRICE

9

RENTABLE UNITS

4,968

RENTABLE SF

9

OFF-STREET PARKING

7,000

LOT SIZE (SF)

1986

YEAR BUILT

4.54%

CURRENT CAP RATE

7.19%

MARKET CAP (ON COST)



4655 33rd St

Adams Avenue

33rd St

4655 33rd Street



4655 33rd Street

Property Photos



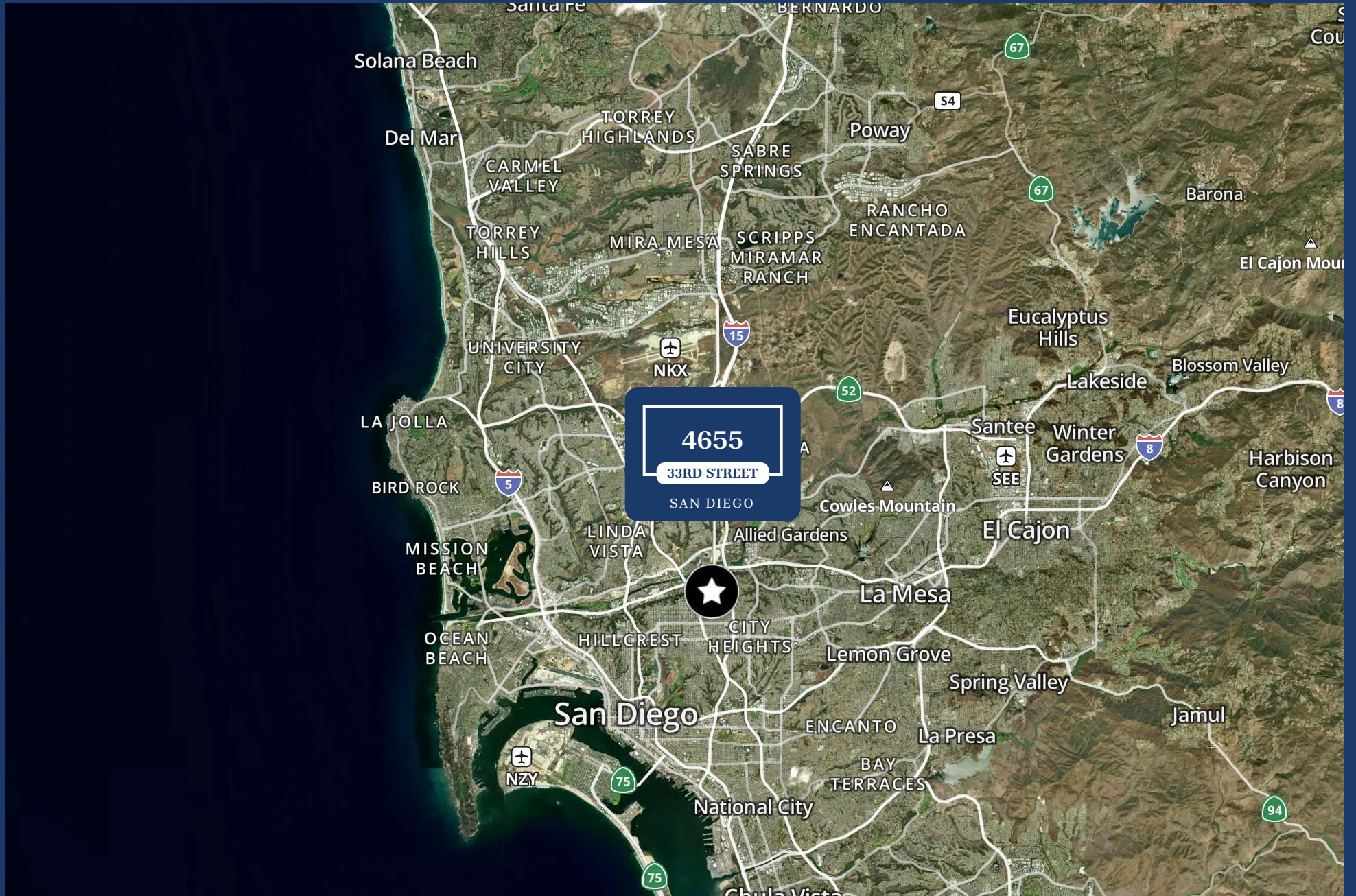
Unit Interiors



Unit Interiors



Regional Map



Rent Roll

Unit Number	Bed/bath mix	Current Rent	Market Rent with Substantial Remodel
1	1bed/1bath (private fenced patio)	\$1,650.00	\$2,525.00
2	1bed/1bath (private fenced patio)	\$1,670.00	\$2,525.00
3	1bed/1bath (private fenced patio)	\$1,700.00	\$2,525.00
4	1bed/1bath (private fenced patio)	\$1,400.00	\$2,525.00
5	2bed/2bath	\$2,375.00	\$2,850.00
6	1bed/1bath	\$2,000.00	\$2,475.00
7	1bed/1bath	\$1,695.00	\$2,475.00
8	1bed/1bath	\$1,700.00	\$2,475.00
9	2bed/2bath	\$2,375.00	\$2,850.00
TOTAL INCOME		\$16,565.00	\$23,225.00

Income Detail

Income Detail				
# Units	Type	Rent	Total	
Actual Average Rents				
2	2Bed/2bath	\$2,350	\$4,700	
7	1bed/1bath	\$1,700	\$11,900	
Laundry & other income			\$240	
Total Monthly Income			\$16,840	
Average Market Rents (as is current condition)				
2	2Bed/2bath	\$2,550	\$5,100	
7	1bed/1bath	\$1,995	\$13,965	
1	Garage/storage/shop	\$500	\$500	
Laundry Misc			\$250	
Recovered Utilities			\$554	
Total Monthly Income			\$20,329	
Average Market Rents Post Substantial Rehab*				
2	2bed/2bath	\$2,850	\$5,700	
7	1bed/1bath	\$2,475-\$2,525	\$17,325	
1	1 Bedroom ADU	\$2,450	\$2,450	
Misc Recoverable Expenses			\$600	
Total Monthly Income			\$26,475	



Actual & Estimated Annual Operating Expenses

Current	
Gas & Electric	\$2,100.00
Water & Sewer	\$3,600.00
Landscaping	\$900.00
Trash Removal	\$3,600.00
Pool Service	\$ 0.00
General Maintenance	\$7,620.00
Turnover Maintenance	\$2,500.00
Pest Control	\$950.00
Property Insurance	\$4,600.00
Property Taxes (new basis)	\$35,055.00
Management	\$9,800.00
Total Annual Expense	\$70,075

Pro-Forma	
Gas & Electric	\$2,100.00
Water & Sewer	\$3,600.00
Landscaping	\$900.00
Trash Removal	\$3,600.00
Pool Service	\$ 0.00
General Maintenance	\$7,620.00
Turnover Maintenance	\$2,500.00
Pest Control	\$950.00
Property Insurance	\$4,600.00
Property Taxes (new basis)	\$35,055.00
Management	\$ 12,326.00
Total Annual Expense	\$72,367

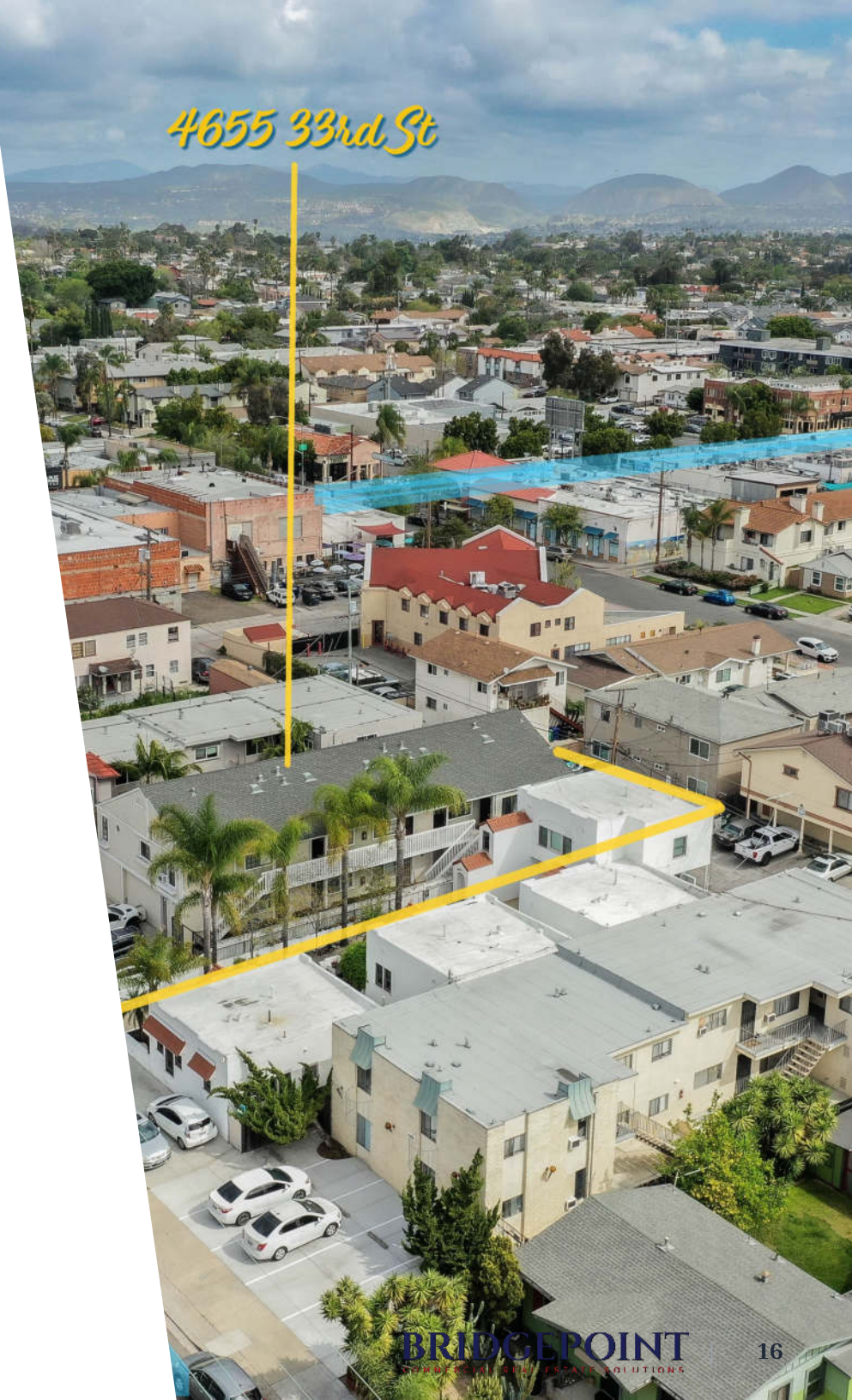
Pro Forma

Estimated Annual Operating Proforma			
		Actual	Market
Gross Scheduled Income		\$202,080	\$317,698
Vacancy Factor	3.0%	\$6,062	\$9,531
Gross Actual Operating Income		\$196,018	\$308,167
Less: Expenses		\$70,075	\$72,637
Net Operating Income		\$125,093	\$235,531
Less: 1st TD Payments	* assumption interest only dept service	(\$101,750)	(\$101,750)
Pre-Tax Cash Flow		\$26,907	\$89,760
Cash On Cash Return		2.7%	9.3%
Depreciation Utilization		\$51,818	\$51,818
Total Pre-tax Return		\$77,816	\$187,440

4655 33rd St

Financing Summary

Proposed Financing Options Summary			
<i>Interest Only</i>		<i>Amortized</i>	
Down Payment:	\$1,000,000	Down Payment:	\$1,000,000
Interest Rate	5.50%	Interest Rate	5.50%
Yrs Amortized	30	Yrs Amortized	30
Loan Amount	\$1,850,000	Loan Amount	\$1,850,000
Monthly Service	\$8,479.17	Monthly Service	\$10,504.10
Debt Coverage Ratio			
	Current 1.33		
	Market 1.60		



One Bedroom Rent Comparables



4655 33rd Street

Rent -



4539 36th Street

Rent \$2,395.00



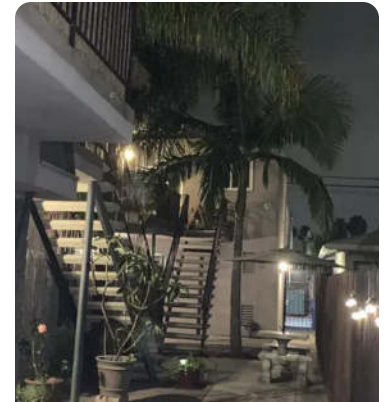
4770 32nd Street

Rent \$2,995.00



4582 Bancroft St

Rent \$2,200.00



4653 Bancroft St

Rent \$2,495.00

Two Bed Rent Comparables



4655 34th Street

Rent \$2,695.00



4655 33rd Street

Rent Value 1



5484 Felton Street

Rent \$3,400.00



3266 Madison Avenue

Rent \$3,995.00



4576 Hawley Boulevard

Rent \$2,595.00



4770 32nd Street
Rent
\$2,995.00



4655 33rd Street



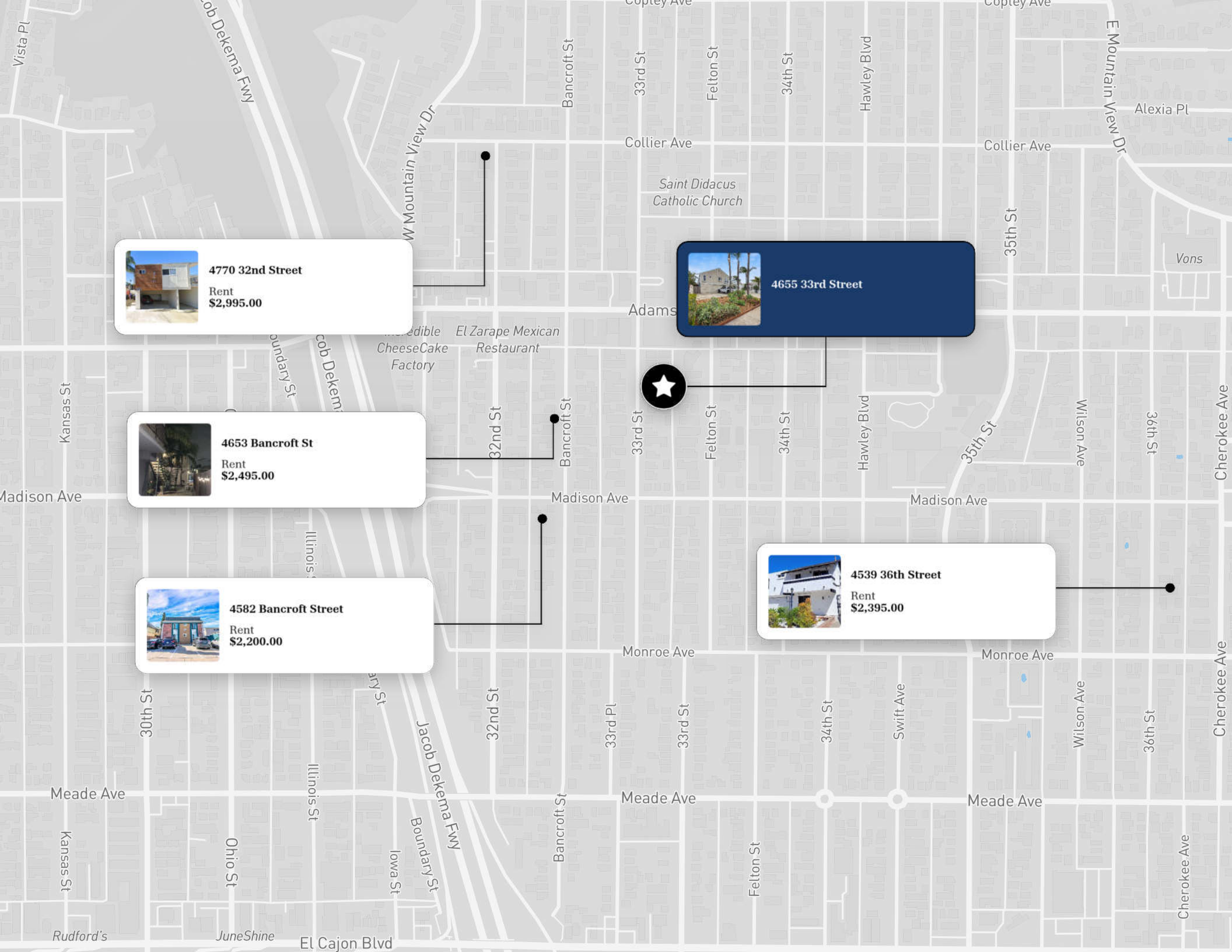
4653 Bancroft St
Rent
\$2,495.00



4582 Bancroft Street
Rent
\$2,200.00



4539 36th Street
Rent
\$2,395.00



5484 Felton Street
Rent
\$3,400.00

4655 33rd Street

4655 34th Street
Rent
\$2,695.00

3266 Madison Avenue
Rent
\$3,995.00

4576 Hawley Boulevard
Rent
\$2,595.00

Sales Comparables



4655 33rd Street

Sold Date	-
Sale Price	-
Units	9
Price per Unit	\$316,667
GBA (SF)	4,968
Land Area	-
Actual Cap Rate	4.74%
GRM	14.1
Price per SF	\$573.67
Built	1986



4537 Hamilton Street

Sold Date	1/6/26
Sale Price	\$3,050,000
Units	9
Price per Unit	\$338,889
GBA (SF)	6,011
Land Area	0.16 AC
Actual Cap Rate	4.44%
GRM	14.35
Price per SF	\$507.40/SF
Built	1968



4438 Campus Avenue

Sold Date	12/22/25
Sale Price	\$1,600,000
Units	5
Price per Unit	\$320,000
GBA (SF)	2,600
Land Area	0.16 AC
Actual Cap Rate	0%
GRM	-
Price per SF	\$615.38/SF
Built	1957



4582 Maryland Street

Sold Date	12/17/25
Sale Price	\$3,200,000
Units	9
Price per Unit	\$355,556
GBA (SF)	6,011
Land Area	0.14 AC
Actual Cap Rate	4.62%
GRM	-
Price per SF	\$532.36/SF
Built	1968



4514 Cleveland Avenue

Sold Date	11/24/25
Sale Price	\$3,263,000
Units	9
Price per Unit	\$362,556
GBA (SF)	6,167
Land Area	0.16 AC
Actual Cap Rate	4.42%
GRM	15.01
Price per SF	\$529.11/SF
Built	1971

Sales Comparables



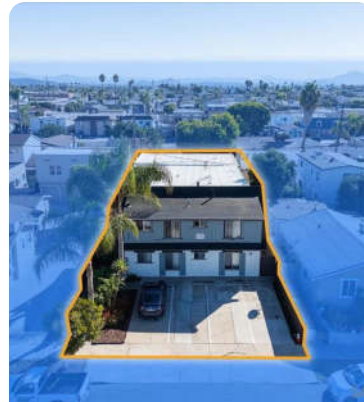
3470 Monroe Avenue

Sold Date	11/24/25
Sale Price	\$2,420,000
Units	8
Price per Unit	\$302,500
GBA (SF)	5,558
Land Area	0.16 AC
Actual Cap Rate	5.51%
GRM	12.43
Price per SF	\$435.41/SF
Built	1970



4542 Felton Street

Sold Date	11/21/25
Sale Price	\$3,800,000
Units	8
Price per Unit	\$475,000
GBA (SF)	7,378
Land Area	0.15 AC
Actual Cap Rate	5.30%
GRM	-
Price per SF	\$515.04/SF
Built	1963



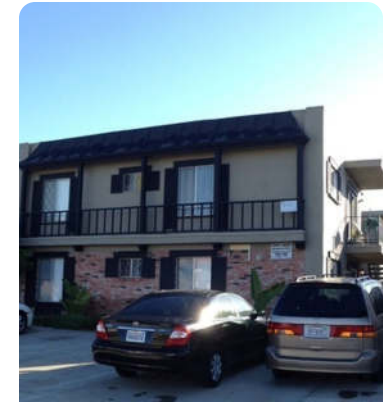
4639 Iowa Street

Sold Date	11/20/25
Sale Price	\$2,325,000
Units	8
Price per Unit	\$290,625
GBA (SF)	5,326
Land Area	0.14 AC
Actual Cap Rate	5.21%
GRM	12.1
Price per SF	\$436.54/SF
Built	1972



4582 Bancroft St

Sold Date	11/6/25
Sale Price	\$2,250,000
Units	7
Price per Unit	\$321,429
GBA (SF)	4,976
Land Area	0.14 AC
Actual Cap Rate	4.84%
GRM	13.16
Price per SF	\$452.17/SF
Built	1968/2015



4561 Hawley Blvd

Sold Date	9/30/25
Sale Price	\$1,732,500
Units	9
Price per Unit	\$350,000
GBA (SF)	6,763
Land Area	0.17 AC
Actual Cap Rate	5.10%
GRM	13.6
Price per SF	\$256.17/SF
Built	1971

Sales Comparables



4727 Felton Street

Sold Date	7/31/25
Sale Price	\$2,065,000
Units	6
Price per Unit	\$344,167
GBA (SF)	6,914
Land Area	0.15 AC
Actual Cap Rate	3.30%
GRM	-
Price per SF	\$298.67/SF
Built	1978



4539 36th Street

Sold Date	8/21/25
Sale Price	\$2,900,000
Units	7
Price per Unit	\$414,286
GBA (SF)	4,593
Land Area	0.14 AC
Actual Cap Rate	5.10%
GRM	13.16
Price per SF	\$631.40/SF
Built	1976



4608 Georgia Street

Sold Date	7/29/25
Sale Price	\$1,754,000
Units	5
Price per Unit	\$350,800
GBA (SF)	3,688
Land Area	0.04 AC
Actual Cap Rate	5.00%
GRM	-
Price per SF	\$475.60/SF
Built	2012




4674 Utah Street

Sold Date	7/22/25
Sale Price	\$3,485,000
Units	10
Price per Unit	\$348,500
GBA (SF)	6,833
Land Area	0.16 AC
Actual Cap Rate	4.38%
GRM	-
Price per SF	\$510.02/SF
Built	1971

4655 33rd Street


Sales Comparables Summary

Address	Sale Price	Units	Price per Unit	GBA (SF)	Land Area	Actual Cap Rate	GRM	Price per SF	Built
4655 33rd Street	-	9	\$316,667	4,968	-	4.74%	14.1	\$573.67	1986
4537 Hamilton St, San Diego, CA 92116	\$3,050,000	9	\$338,889	6,011	0.16 AC	4.44%	14.35	\$507.40/SF	1968
4438 Campus Ave, San Diego, CA 92116	\$1,600,000	5	\$320,000	2,600	0.16 AC	0%	-	\$615.38/SF	1957
4582 Maryland St, San Diego, CA 92116	\$3,200,000	9	\$355,556	6,011	0.14 AC	4.62%	-	\$532.36/SF	1968
4514 Cleveland Ave, San Diego, CA 92116	\$3,263,000	9	\$362,556	6,167	0.16 AC	4.42%	15.01	\$529.11/SF	1971
3470 Monroe Ave, San Diego, CA 92116	\$2,420,000	8	\$302,500	5,558	0.16 AC	5.51%	12.43	\$435.41/SF	1970
4542 Felton St, San Diego, CA 92116	\$3,800,000	8	\$475,000	7,378	0.15 AC	5.30%	-	\$515.04/SF	1963
4639 Iowa St, San Diego, CA 92116	\$2,325,000	8	\$290,625	5,326	0.14 AC	5.21%	12.1	\$436.54/SF	1972
4582 Bancroft St	\$2,250,000	7	\$321,429	4,976	0.14 AC	4.84%	13.16	\$452.17/SF	1968/2015
4561 Hawley Blvd, San Diego, CA 92116	\$1,732,500	9	\$350,000	6,763	0.17 AC	5.10%	13.6	\$256.17/SF	1971
4539 36th St, San Diego, CA 92116	\$2,900,000	7	\$414,286	4,593	0.14 AC	5.10%	13.16	\$631.40/SF	1976
4727-4729 Felton St, San Diego, CA 92116	\$2,065,000	6	\$344,167	6,914	0.15 AC	3.30%	-	\$298.67/SF	1978
4768 Arizona St, San Diego, CA 92116	\$1,385,000	5	\$277,000	2,722	0.17 AC	6.12%	-	\$508.82/SF	1964
4608 Georgia St, San Diego, CA 92116	\$1,754,000	5	\$350,800	3,688	0.04 AC	5.00%	-	\$475.60/SF	2012
4674 Utah St, San Diego, CA 92116	\$3,485,000	10	\$348,500	6,833	0.16 AC	4.38%	-	\$510.02/SF	1971
3458 Monroe Ave, San Diego, CA 92116	\$2,675,000	8	\$339,375	4,976	0.15 AC	5.20%	-	\$577.77/SF	1969
4518-4524 Kansas St, San Diego, CA 92116	\$2,350,000	8	\$293,750	6,168	0.17 AC	6.12%	-	\$381.00/SF	1957
Average	\$2,367,912	8	\$341,241	5,391		5	6.00	\$485/SF	1,972



4639 Iowa St, San Diego, CA 92116

Sale Price	GBA (SF)
\$2,325,000	5,326
Price per Unit	Price per SF
\$290,625	\$436.54/SF




4674 Utah St, San Diego, CA 92116

Sale Price	GBA (SF)
\$3,485,000	6,833
Price per Unit	Price per SF
\$348,500	\$510.02/SF




4768 Arizona St, San Diego, CA 92116

Sale Price	GBA (SF)
\$1,385,000	2,722
Price per Unit	Price per SF
\$277,000	\$508.82/SF




4608 Georgia St, San Diego, CA 92116

Sale Price	GBA (SF)
\$1,754,000	3,688
Price per Unit	Price per SF
\$350,800	\$475.60/SF




4582 Maryland St, San Diego, CA 92116

Sale Price	GBA (SF)
\$3,200,000	6,011
Price per Unit	Price per SF
\$355,556	\$532.36/SF




4514 Cleveland Ave, San Diego, CA 92116

Sale Price	GBA (SF)
\$3,263,000	6,167
Price per Unit	Price per SF
\$362,556	\$529.11/SF




4438 Campus Ave, San Diego, CA 92116

Sale Price	GBA (SF)
\$1,600,000	2,600
Price per Unit	Price per SF
\$320,000	\$615.38/SF




4537 Hamilton St, San Diego, CA 92116

Sale Price	GBA (SF)
\$3,050,000	6,011
Price per Unit	Price per SF
\$338,889	\$507.40/SF



4518-4524 Kansas St, San Diego, CA 92116

Sale Price	GBA (SF)
\$2,350,000	6,168
Price per Unit	Price per SF
\$293,750	\$381.00/SF




4582 Bancroft St, San Diego, CA 92116

Sale Price	GBA (SF)
\$2,250,000	4,976
Price per Unit	Price per SF
\$321,429	\$452.17/SF




4655 33rd Street, San Diego, CA




4727-4729 Felton St, San Diego, CA 92116

Sale Price	GBA (SF)
\$2,065,000	6,914
Price per Unit	Price per SF
\$344,167	\$298.67/SF




4561 Hawley Blvd, San Diego, CA 92116

Sale Price	GBA (SF)
\$1,732,500	6,763
Price per Unit	Price per SF
\$350,000	\$256.17/SF




4539 36th St, San Diego, CA 92116

Sale Price	GBA (SF)
\$2,900,000	4,593
Price per Unit	Price per SF
\$414,286	\$631.40/SF




3458 Monroe Ave, San Diego, CA 92116

Sale Price	GBA (SF)
\$2,675,000	4,976
Price per Unit	Price per SF
\$339,375	\$577.77/SF



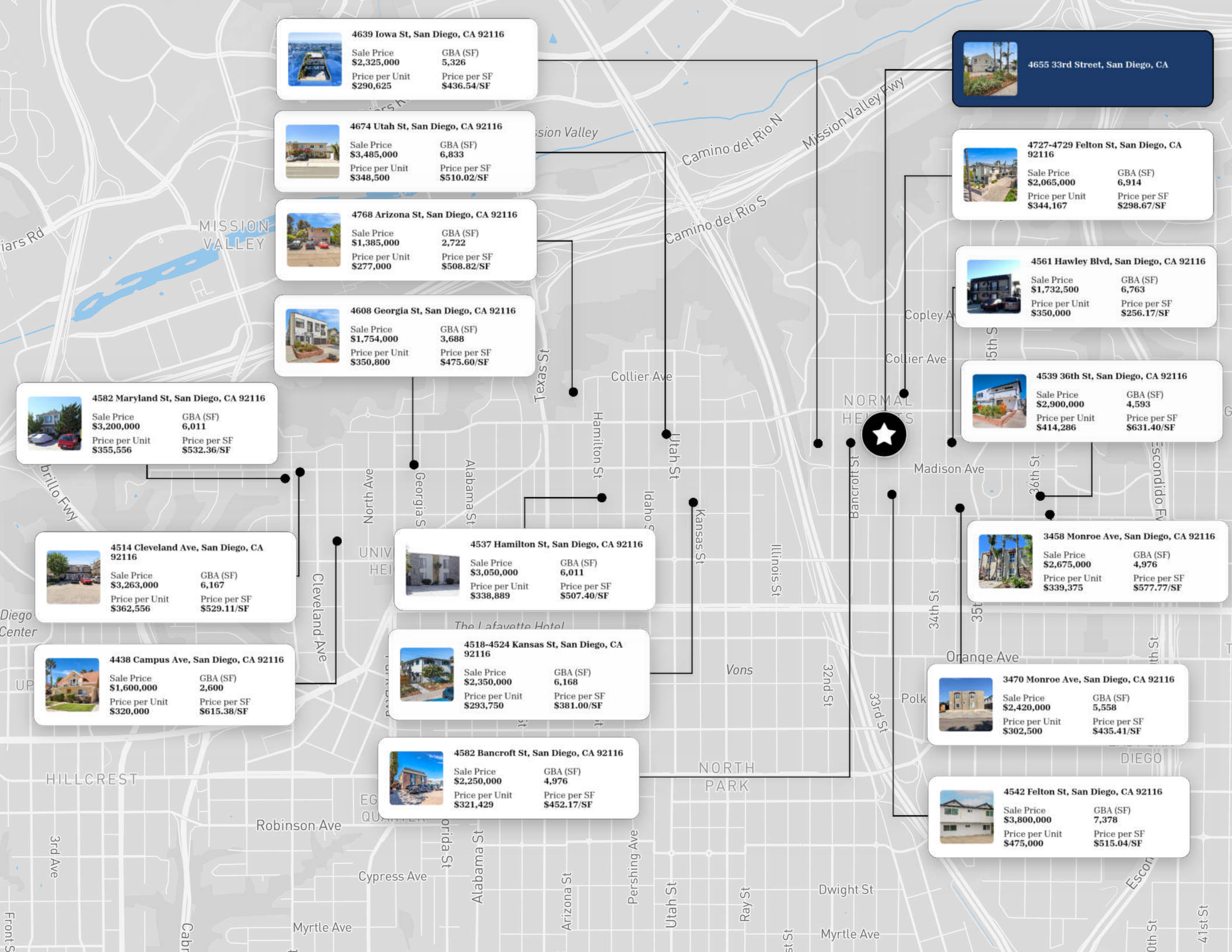
3470 Monroe Ave, San Diego, CA 92116

Sale Price	GBA (SF)
\$2,420,000	5,558
Price per Unit	Price per SF
\$302,500	\$435.41/SF



4542 Felton St, San Diego, CA 92116

Sale Price	GBA (SF)
\$3,800,000	7,378
Price per Unit	Price per SF
\$475,000	\$515.04/SF





Location Overview

Normal Heights, located in the Mid-City region of San Diego, is a highly sought-after neighborhood positioned just half a block from the vibrant Adams Avenue commercial corridor. Known for its historic grid layout, canyon backdrops, and dense concentration of retail and dining, the area offers an ideal mix of urban convenience and community charm. The neighborhood continues to attract a dynamic demographic of working professionals, drawn by its renowned cultural events like the Adams Avenue Street Fair and robust local infrastructure.

The Normal Heights real estate market is anchored by intense housing demand and heavily restricted new supply. The neighborhood features a highly concentrated population where over **75% of residents** fall within the prime working-age demographic. With the median home sale price surging to nearly **\$977,500**, homeownership remains a high barrier, directly fueling sustained rental demand across multifamily properties. Rents across the submarket continue to rise significantly, with median rents reaching **\$2,897/month**, reflecting exceptional year-over-year growth.

Over the past decade, Normal Heights has matured into one of San Diego's most walkable and livable submarkets, boasting an exceptional Walk Score of **91**. The area maintains a vacancy rate that has compressed to just **2.7%**, the lowest among all San Diego submarkets, supported by limited inventory and strong tenant retention. Investors are increasingly targeting the 92116 zip code for its stable renter base, premium rent upside, and immediate access to regional job centers. The corridor's renowned Antique Row, local breweries, and dining staples contribute heavily to its rising appeal.

Looking forward, Normal Heights is exceptionally well-positioned for continued growth, with long-term demand drivers including an upcoming 1,500-unit workforce housing development nearby and the comprehensive Mid-City Communities Plan Update. For multifamily investors, this transit-accessible submarket represents an attractive blend of income stability, robust rent appreciation, and long-term capital growth.



Market Insights



Submarket Vacancy

The Mid-City submarket demonstrates robust performance with a vacancy rate of 2.7%, the lowest among all San Diego submarkets. Occupancy in the immediate area stands at a strong 96.6%. This tight market reflects high tenant retention and sustained renter demand for existing apartments, driven by the neighborhood's transit access and proximity to major employment hubs.



Robust Rent Growth

Submarket fundamentals in Normal Heights show significant rent growth. The median rent in the neighborhood rose by 15.88% year-over-year to \$2,897 per month as of January 2026. Effective rents in the broader Mid-City submarket also grew by 4.2% year-over-year, validating the strong pricing and robust demand for local multifamily assets.



Homeownership Barrier

The median home sale price in Normal Heights reached \$977,500 in early 2026, marking a 21.3% increase from the previous year. This high financial barrier to entry for homeownership directly fuels robust demand for one- and two-bedroom rental units from a large demographic of well-qualified, prime working-age tenants.



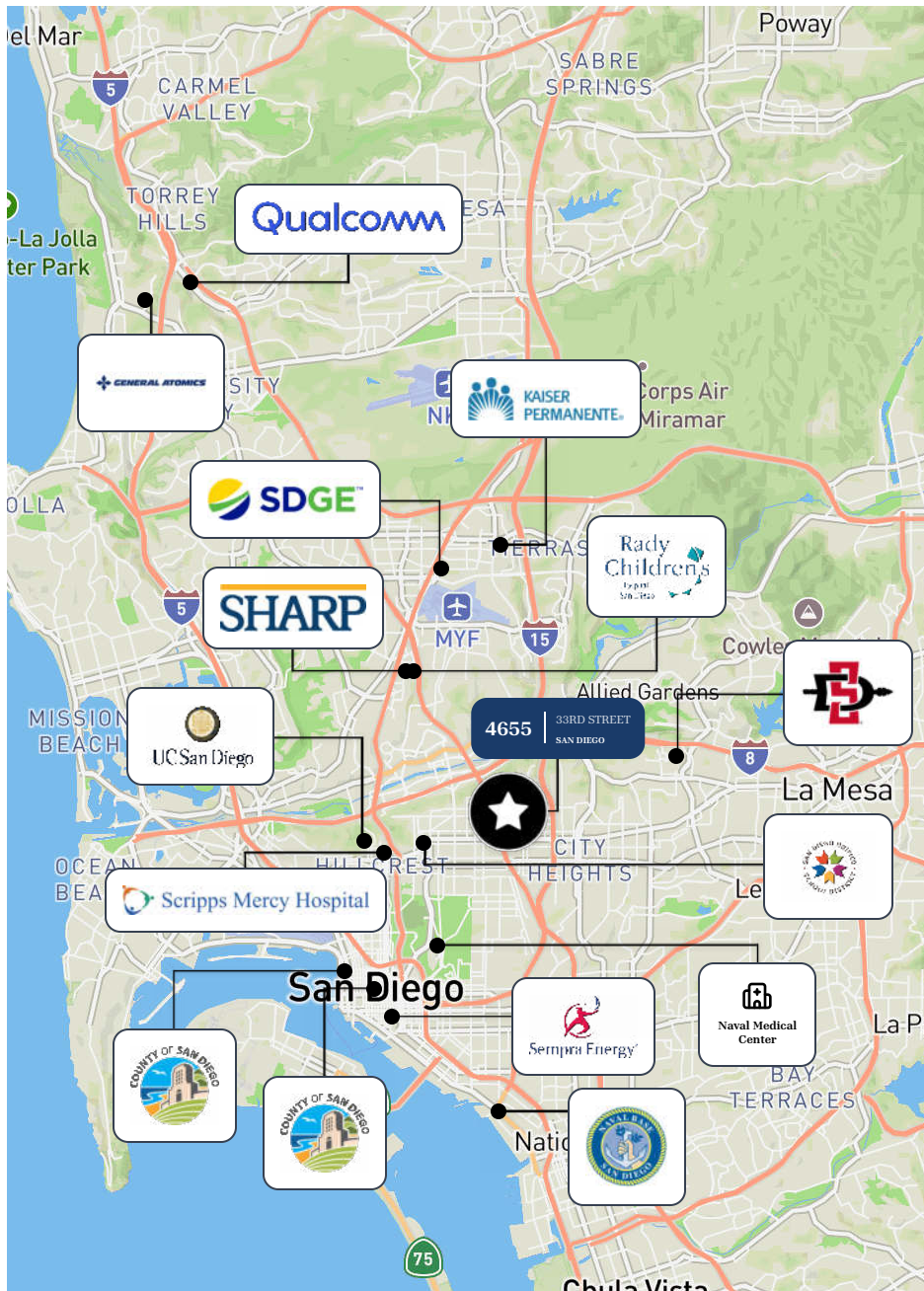
Severe Supply Constraints

Local new supply remains heavily restricted by strict zoning regulations and high development costs in the 92116 zip code, preventing the oversupply issues seen in neighboring districts. The limited inventory of active homes for sale in Normal Heights intensifies competition and supports sustained renter demand for units.

Amenities Map



Major Employers



The area surrounding 4655 33rd Street, San Diego, CA features a robust and diverse employment landscape anchored by leading recruiters in healthcare, government, energy, and education. Major employers such as UC San Diego Health and Scripps Mercy Hospital highlight the region's concentration of advanced medical jobs, reflecting the nearby Hillcrest medical district's status as a key healthcare and innovation corridor. The commercial sector is strongly represented by the Mission Valley core, which houses numerous corporate offices and major utility providers like San Diego Gas & Electric that together employ thousands and contribute to both workforce development and economic stability. Downtown San Diego anchors regional government and corporate employment, with massive workforces at Sempra Energy and municipal offices. The property benefits from proximity to key highways (I-805, I-15, I-8) and a Walk Score of 91, supporting strong commuter connectivity alongside immediate pedestrian access to the vibrant Adams Avenue retail and dining corridor. This mix of resilient industries, steady institutional employment, and a robust transport network positions the Normal Heights locale as a stable, well-supported market suitable for buyers and tenants seeking economic security and growth potential.

Employer	Industry	Employees	Distance
University of California, San Diego (UC San Diego Health)	Healthcare	38,700	5.0 mi
Naval Base San Diego	Military	35,000	8.8 mi
Sempra Energy	Energy	20,000	6.7 mi
Sharp HealthCare	Healthcare	18,700	5.1 mi
County of San Diego	Government	18,600	7.4 mi
San Diego Unified School District	Education	13,500	2.2 mi
City of San Diego	Government	12,000	7.0 mi
Qualcomm	Technology	10,000	11.8 mi
Kaiser Permanente San Diego Medical Center	Healthcare	9,000	6.9 mi
San Diego State University	Education	6,500	6.1 mi
Naval Medical Center San Diego	Military	6,500	4.3 mi
Rady Children's Hospital	Healthcare	5,000	4.4 mi
General Atomics	Aerospace & Defense	5,000	15.3 mi
San Diego Gas & Electric (SDG&E)	Utilities	4,000	5.3 mi
Scripps Mercy Hospital San Diego	Healthcare	3,500	4.6 mi

Nearby Growth & Development



Airport Terminal Expansion

Massive expansion of San Diego International Airport with new gates, amenities, and enhanced capacity



The Nash

Mixed-Use Residential, a 7-story, 190-unit apartment development that recently opened.



Midway Rising Mixed-Use District

A proposed redevelopment of the old Sports Arena site with residential, retail, and park space.



Seaport Village Redevelopment

A major waterfront transformation aimed at boosting tourism and mixed-use urban activity in downtown San Diego.



City Heights – *Cuatro at City Heights*

A large affordable housing project with ~117 units plus ground-floor commercial space, part of the City Heights community revitalization.



San Diego Unified District HQ Rebuild

The SDUSD plans an 11-story, 1,500-unit development in University Heights, including housing for teachers and workers.



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