

Historical Coastal Oceanside Restaurant/Retail Opportunity

514-524 S COAST HWY, OCEANSIDE, CA 92054

- Two buildings with approximately 4,938 SF of Retail/Restaurant space and patio in coastal Oceanside
- Prime location on S Coast Hwy with great visibility
- Second generation restaurant space
- Asking Price \$4,200,000

514
S COAST
HWY

524
S COAST
HWY

18,000 Vehicles Per Day | Signalized Coastal Corridor | \$372M+ Annual Retail Expenditure Within 1 Mile



Lee & Associates - North San Diego County
1902 Wright Place, Suite 180 | Carlsbad, CA 92008
(760) 929-9700 | lww-associates.com
Corporate License 01096996

Exclusive Listing Broker:

Victor Aquilina
vaquilina@lee-associates.com
760.448.1370
DRE # 01936761



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 Oceanside Transit Center

COASTER COMMUTER RAIL LINE

MATSU

101

GREEN CHEEK BEER CO

VITAL CLIMBING GYM

S TREMONT ST

EST. CRACKHEADS 2018

FAT JOES KITCHEN AND BAR

S COAST HWY | 18,000 VPD

514-524 S COAST HWY

Sidelines

S FREEMAN ST

MINNESOTA AVE

WASHINGTON AVE



Oceanside
Transit Center



EST. **CRACKHEADS** 2018



514-524 S COAST HWY

S COAST HWY | 18,000 VPD

PLANTOLOGY
VEGAN EATERY

101
CAFE

GREEN
CHEEK
BEER CO

MATSU

VITAL
CLIMBING GYM

514-524 S COAST HWY

S COAST HWY | 18,000 VPD

EST. CRACKHEADS 2016



Sidelines

EST. **CRACKHEADS** 2018

514
S COAST
HWY

524
S COAST
HWY

S COAST HWY | 18,000 VPD



S COAST HWY | 18,000 VPD











PROPERTY INFORMATION

Location

The subject property at 514 & 524 S Coast Hwy consists of two freestanding retail buildings along the South Coast Hwy redevelopment zone, surrounded by new restaurants, shops, and lifestyle concepts attracting locals and tourists alike. 514 S Coast Hwy is an approx. 2,600 SF multi tenant building utilized as restaurant space and hair salon. 524 S Coast Hwy is an approx. 2,338 SF single tenant Victorian restaurant building with wrap around patio. The property has great visibility, curb appeal and offers a unique opportunity for a multi concept restaurant operation or the ability to lease additional space for added income.

Property Summary

Address	514 S Coast Hwy, Oceanside, CA 92054
Property Type	Multi Tenant Retail (QSR & Salon)
Parcel No.	150-203-11
Building Size	±2,600 SF
Lot Size	4,879 SF
Year Built	1974
Address	524 S Coast Hwy, Oceanside, CA 92054
Property Type	Single Tenant Restaurant
Parcel No.	150-203-16
Building Size	±2,338 SF w/patio
Lot Size	5,618 SF
Year Built	1888 Relocated and renovated in 1981

Zoning

General Commercial Coastal (C-2/CZ)

Parking

9 Stalls

Traffic Counts

S Coast Hwy: 18,000 VPD

Asking Price:

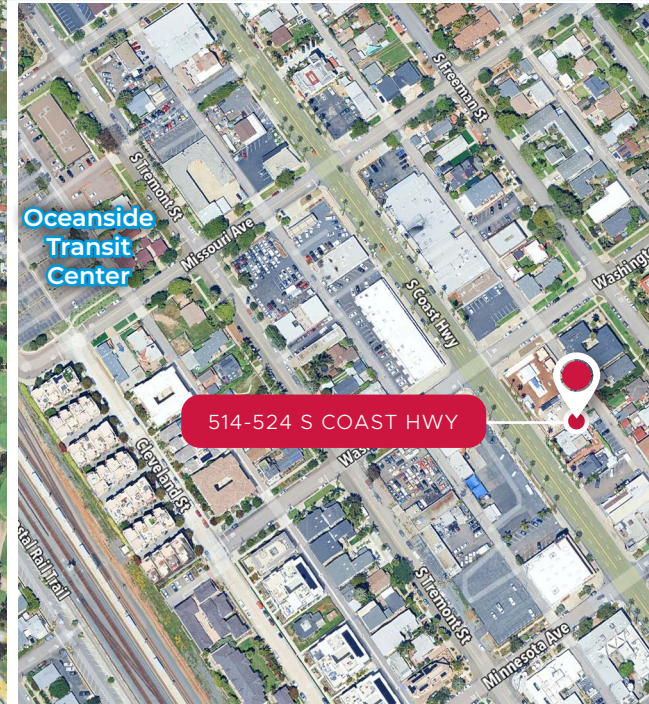
\$4,200,000



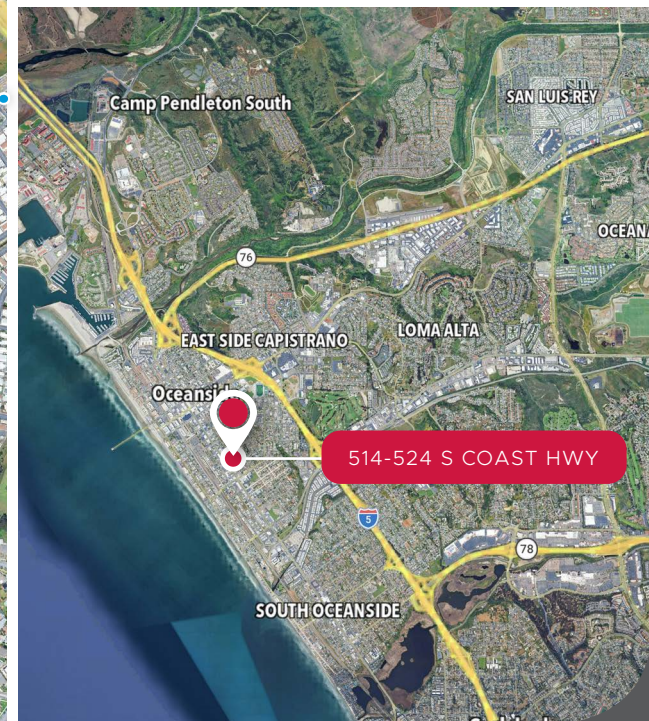


514-524 S COAST HWY

The property benefits from proximity to the COASTER Commuter Rail Line (coastal service between Oceanside and Downtown San Diego) and the SPRINTER Hybrid Rail Line (connecting Oceanside to Escondido), providing strong regional transit accessibility.



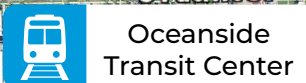
514-524 S COAST HWY



514-524 S COAST HWY



OCEANSIDE
PIER



514-524 S COAST HWY

S Coast Hwy 18,000 VPD

TOWNSITE

CITY OF
OCEANSIDE
CIVIC CENTER

Oceanside

LOAN SCENARIO

	Conventional Loan 10/20	Conventional Loan 20/20	SBA 7(a) 25/25	SBA 504 25/25
Monthly Payment	\$24,559	\$24,559	\$24,936	\$24,524
Down Payment (%)	\$0	\$0	\$0	\$0
Total Down Payment (\$)	\$840,000	\$840,000	\$420,000	\$420,000
Financing Amount	\$3,360,000	\$3,360,000	\$3,780,000	\$3,780,000
Example Interest Rate	6.25%	6.25%	6.25%	6.25%
Maturity (years)	10	20	25	25
Amortization (years)	20	20	25	25
Fixed-rate Term (years)	10	20	25	25
Financing Fee	\$16,800	\$16,800	\$106,313	\$65,520
Bank Prepayment Fee	5/4/3/2/1	5/4/3/2/1	5/3/1	None
Interest Expense	\$1,774,417	\$2,534,025	\$3,700,651	\$3,577,141
Balloon	\$2,211,874			
Principal	\$3,360,000	\$3,360,000	\$3,780,000	\$3,780,000
Year 1 Cash Outlay	\$1,134,710	\$1,134,710	\$719,226	\$714,286
Total Cost of Borrowing	\$5,151,217	\$5,591,005	\$7,586,963	\$7,422,661
Bank of America Loan	\$3,360,000	\$3,360,000	\$3,780,000	\$2,100,000
Bond Debenture Rate (set by SBA)	N/A	N/A	N/A	5.85%
SBA Prepayment Fee	N/A	N/A	N/A	10 years declining
SBA Loan	N/A	N/A	N/A	\$1,680,000

*Quote provided by Michael Coggins, Bank of America, Phone Number: 619-836-9628, Email Address: michael.coggins@bofa.com



Strong Demographics & Consumer Fundamentals

Affluent coastal households, established neighborhoods, and significant annual retail spending create a stable and diverse consumer base for neighborhood-serving and specialty retail tenants alike.

DEMOGRAPHICS

	1 Mile	3 Miles	5 Miles
Estimated Population (2025)	16,437	69,284	150,733
Estimated Households (2025)	7,415	26,602	57,255
Estimated Average Household Income (2025)	\$116,301	\$119,584	\$134,204
Estimated Median Household Income (2025)	\$88,976	\$94,257	\$104,384
Median Age	38.4	36.5	38.2
Owner-Occupied Median Home Value	\$977,332	\$965,913	\$903,075
Total Annual Retail Expenditure	\$372.55 M	\$1.39 B	\$3.19 B
Total Businesses	943	3,941	6,547
Total Employees	6,404	26,237	50,802



Traffic Counts

S Coast Highway	18,003 VPD
Interstate - 5	202,522 VPD



Education

College Degree (Bachelor Degree or Higher)

1 Mile	3 Miles	5 Miles
40.5%	39.6%	41.0%

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Regal Cinemas Redevelopment (The Seabird/Regal Site)

The former Regal Cinemas site is being transformed into a vibrant mixed-use development in downtown Oceanside. The seven-story project will introduce 321 residential units, ground-floor retail, restaurants, and structured parking.



**DEVELOPMENTS
IN THE AREA**

**The New Momentum of
Oceanside**

Downtown Oceanside is experiencing a significant wave of reinvestment, driven by large-scale residential developments, transit upgrades, hospitality expansion, and public infrastructure improvements. Collectively, these projects represent over 1,500 new residential units proposed or underway within the greater downtown area, reinforcing long-term population growth and sustained retail demand.

For 514 S Coast Hwy, this pipeline of development translates to a rapidly expanding customer base, increased pedestrian activity, and strengthened fundamentals for multi-tenant retail occupancy.

Moderna Neptune | 360 Units Proposed

Moderna Neptune is a proposed 360-unit luxury residential community further strengthening Oceanside's multifamily growth pipeline. With high-end finishes and integrated amenities, the development is expected to attract above-average income households and reinforce long-term demand for nearby retail and service-oriented tenants.



Revitalized Oceanside Transit Center

The reimagined Oceanside Transit Center (OTC) is undergoing enhancements that improve pedestrian access, connectivity, and transit-oriented activity. With expanded train and bus connectivity, the upgraded transit center is expected to drive increased commuter flow and visitor activity throughout the downtown retail corridor.



Jefferson Oceanside | 295 Units Proposed

Jefferson Oceanside will deliver approximately 295 new residential units in a modern, amenity-rich community near downtown.



Seagaze | 179 Units Proposed



Sunsets | 180 Units Proposed



Hope | 156 Units Proposed



Tower 1888 | 57 Units Proposed

MARKET OVERVIEW

OCEANSIDE, CALIFORNIA

A Vibrant Coastal Community with Dynamic Growth

Oceanside, California is a thriving coastal city located in northern San Diego County and is one of the region's most populous and rapidly evolving urban centers. With a population of approximately 174,000 residents, Oceanside combines the relaxed lifestyle of a classic beach town with the energy of a growing economic and cultural hub. Known for its historic pier, sandy beaches, and strong community identity, Oceanside continues to attract residents, visitors, and businesses alike thanks to its quality of life and proximity to major employment and tourism destinations along the Southern California coast.

The city's economy is diversified, with strong contributions from tourism, hospitality, retail, and local services. Oceanside's travel and tourism sector alone generates hundreds of millions in annual economic impact, supporting thousands of local jobs and contributing substantially to the city's tax base. Development in lodging, dining, and entertainment continues to increase, expanding opportunities for both entrepreneurial ventures and established companies looking to tap into the region's growing market.

Oceanside's strategic location — just off Interstate 5 and minutes from neighboring coastal communities, military installations, and regional attractions — enhances its role as a destination for business activity, leisure, and lifestyle living. The ongoing revitalization of downtown areas, waterfront districts, and commercial corridors underscores the city's commitment to sustainable economic growth and community engagement.

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KEY LOCAL BUSINESS & LIFESTYLE METRICS



Business Landscape

Total registered business entities: ~15,857



Dining & Hospitality

Restaurants: ~511 establishments, reflecting a robust and diverse dining scene with offerings from casual cafes to upscale and award-recognized venues.

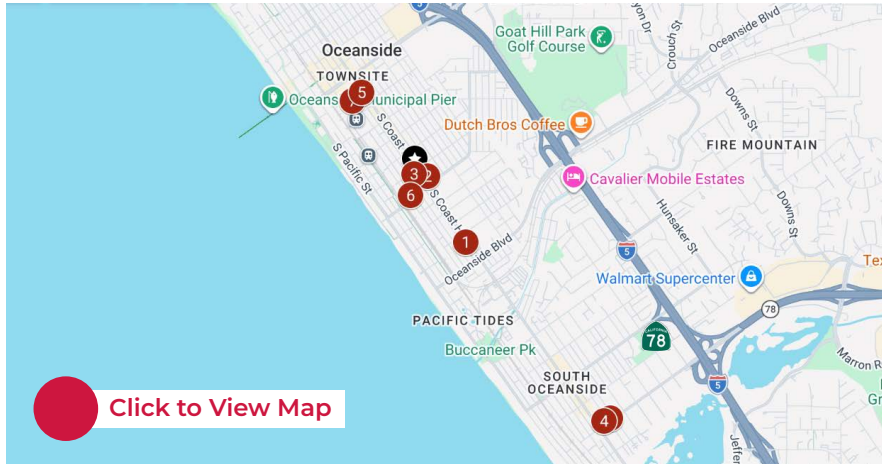


Tourism & Visitor Attractions

Market appeal is bolstered by iconic local landmarks such as the Oceanside Pier — one of the longest wooden piers on the West Coast — and cultural institutions like the Oceanside Museum of Art and California Surf Museum, which draw visitors year-round.

Population	Median HH Income	Median Home Value	Annual Visitor Spending
~174,000	\$102,679	\$782,388	\$500M
(2025)	(2025)	(2025)	(2025)

SALE COMPARABLES



Sale Comparables Summary Statistics

Sale Attributes	Low	Average	Median	High
Sale Price	\$1,100,000	\$3,125,673	\$3,025,000	\$5,504,685
Sale Price Per SF	\$801.45	\$1,035.53	\$971.62	\$1,659.09

Property Attributes	Low	Average	Median	High
Building SF	1,053 SF	3,180 SF	2,425 SF	5,643 SF

Sale Comparable Properties

	Address	City	Property Type	Size (SF)	Sale Price	Price/SF	Sale Date
1	 1111 S Coast Hwy	Oceanside	Retail	2,200	\$3,650,000	\$1,659.09	11/12/2025
2	 618 S Coast Hwy	Oceanside	Retail	1,053	\$1,100,000	\$1,044.63	7/29/2024
3	 407 Minnesota Ave <i>(Part of a 6 Property Sale)</i>	Oceanside	Retail <i>(Strip Center)</i>	2,156	\$2,230,232	\$1,034.43	3/26/2025
4	 510 Vista Way <i>(Part of a 6 Property Sale)</i>	Oceanside	Retail	5,643	\$5,504,685	\$975.49	3/26/2025
5	 101-103 S Coast Hwy	Oceanside	Retail	1,860	\$1,800,000	\$967.74	1/26/2026
6	 302-306 Wisconsin Ave	Oceanside	Retail	2,650	\$2,400,000	\$905.66	11/4/2025
7	 103 S Tremont St	Oceanside	Retail	4,298	\$3,850,000	\$895.77	7/10/2025
8	 1940 S Freeman St <i>(Part of a 6 Property Sale)</i>	Oceanside	Retail	5,578	\$4,470,465	\$801.45	3/26/2025



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Lee & Associates Commercial Real Estate Services, Inc. - NSDC | 902 Wright Place, Suite 180, Carlsbad, CA 92008 | (760) 929-9700 | Corporate Lic. 01096996 | www.lee-associates.com/sandiegorth

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