



FIVE UNIT MULTI-FAMILY INVESTMENT
13726 Franklin Street Whittier, CA 90602

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13726 Franklin St



EXECUTIVE SUMMARY

PROPERTY DETAILS

Property Address:	13726 Franklin Street
City, State, Zip:	Whittier, CA 90602
Property County:	Los Angeles County
Parcel Number:	8142-001-045
Number of Units:	5
Rentable Square Feet:	3,682
Lot Square Feet:	11,350
Year Built:	1922 / 1924 / 1953
Year Renovated:	2021 / 2026
Unit Mix:	(1) 3 Bed / 1 Bath, (3) 2 Bed / 1 Bath, (1) Studio / 1 Bath
Rent Control:	Subject to 1482
Property Type:	Low-Rise Garden Style
Roof Type:	Pitched Composite Shingle
Electricity/Gas:	Separately Metered (Tenant Pays)
Water/Sewer/Trash:	Master Metered (Landlord Pays)
Parking:	(3) On-Site Garages + (1) Tandem Surface Space

INVESTMENT SUMMARY

Suggested List Price:	\$1,375,000
Price/Unit:	\$275,000
Price/SF (Building):	\$373
Price/SF (Lot):	\$121
Current Cap Rate:	5.67%
Pro Forma Cap Rate:	7.46%
Current GRM:	11.21
Pro Forma GRM:	9.22

FINANCING QUOTE

Down Payment:	\$520,000 - 38%
Loan Amount:	\$855,000 - 62%
Interest Rate:	6.00%
Fixed Period:	5 Years
Interest Only Period:	0 years



INVESTMENT OVERVIEW

Well-maintained 5-unit asset in Uptown Whittier with approximately 19% rental upside and potential to add up to 3 ADU units (Buyer to verify).

The Asset: The property has been thoughtfully maintained over the years and benefits from incredibly stable tenancy. The unit mix is diverse and includes (1) stand-alone 3 Bed / 1 Bath single-family house in the front with its own tandem parking space, (1) Studio, (2) 2 Bed / 1 Bath, and (1) stand-alone 2 Bed / 1 Bath single-family unit over 3 garages at the rear of the property. All units feature in-unit washer/dryers, the front house has a large private backyard, the three middle units enjoy private patios, and the rear building has a large outdoor grass area.

Recent Capital Improvements: Current ownership has invested approximately \$35,000 in recent improvements, including fresh exterior paint on all three structures (with stucco and wood repairs), a new roof layer on the middle building, roof maintenance to the front and rear houses, fence replacement and staining, a new EQ valve on the gas system, a new water heater serving the studio, new glazing on the front house metal windows, fascia board replacement, and inspections and minor repairs to the plumbing and electrical systems. As a result, a new owner inherits an asset with minimal deferred maintenance.

Value-Add Upside: The property offers approximately 19% organic rental upside, providing immediate cash flow with meaningful growth potential. Additionally, two on-site areas have been identified for potential ADU development: a large pad between the front two buildings that could accommodate a two-story, two-unit ADU structure, and (3) on-site garages that could be converted into ADU units. In total, there is potential to add up to 3 ADU units, increasing density on the site by approximately 60% (Buyer to verify).

INCOME SUMMARY

UNIT MIX	TOTAL	EST. SF	AVG/UNIT	CURRENT	AVG RENT/SF	AVG/UNIT	MARKET	AVG RENT/SF
3 Bed / 1 Bath	1	1,242	\$2,600	\$2,600	\$2.09	\$3,200	\$3,200	\$2.58
2 Bed / 1 Bath	2	600	\$2,007	\$4,013	\$3.34	\$2,295	\$4,590	\$3.83
2 Bed / 1 Bath	1	840	\$2,210	\$2,210	\$2.63	\$2,695	\$2,695	\$3.21
Studio	1	393	\$1,400	\$1,400	\$3.56	\$1,495	\$1,495	\$3.80
TOTALS:	-	-		\$10,223			\$11,980	
Parking Income:				\$0			\$450	
TOTAL MONTHLY INCOME:				\$10,223			\$12,430	
GROSS ANNUAL INCOME:				\$122,676			\$149,160	

INVESTMENT HIGHLIGHTS



All units have yards, outdoor space or private patios



ADU Opportunity - Opportunity to Add 3 ADU units to the site (Buyer to Verify)



Sought after Uptown Whittier Location



19% organic upside in rents



(4) on-site parking spaces



Well maintained asset with very stable tenancy

CAPITAL IMPROVEMENTS

Exterior Paint

Painted three structures; stucco and wood repairs throughout prior to paint (spare paint left under rear balcony middle building)

Fence

Replaced dog ear wood pieces; prepped wood and stained fence

Roof - Middle Building

Added new roof layer to middle building (now has two layers)

Roof - Front & Rear

Maintenance to front house and rear house roof

Gas System

Installed new EQ valve for gas system

Water Heater

New water heater serving studio in middle building

Plumbing & Electrical

Inspected and performed minor repairs to plumbing and electrical systems

Windows - Front House

New glazing on metal windows at front house

Fascia - Front House

Replaced damaged fascia board on front house

Foundation and seismic-related

Added anchor bolts to secure the foundation to the bottom plate of the framing

Installed iron reinforcement plates at select areas of the concrete foundation

Added supplemental concrete piers and support posts

Installed strapping to girders for additional structural support in the middle portion of the buildings

Rebuilt portions of the stem foundation walls

Improvements were completed in conjunction with slope terracing and patio creation for the middle building









13726 Franklin St

RENT ROLL - 13726 Franklin St

UNITS	UNIT TYPE	EST. SF	CURRENT	PRO FORMA	MOVE IN	LAST RENT INCREASE
13724 Franklin						
1	3 Bed / 1 Bath	1,242	\$2,600	\$3,200	12/15/15	
13726 Franklin						
A	2 Bed / 1 Bath	600	\$1,850	\$2,295	8/1/14	4/1/26
B	2 Bed / 1 Bath	600	\$2,163	\$2,295	11/16/24	4/1/26
C	Studio	420	\$1,400	\$1,495	8/1/14	4/1/26
13728 Franklin						
1	2 Bed / 1 Bath	840	\$2,210	\$2,695	7/1/17	4/1/26
TOTALS:		3,675	\$10,223	\$11,980	NOTES	
PARKING INCOME:				\$450	Pro Forma \$150 x Garage	
TOTAL MONTHLY INCOME:			\$10,223	\$12,430		
			X 12	X 12		
TOTAL ANNUAL INCOME:			\$122,676	\$149,160		

OPERATING STATEMENT		CURRENT	PRO FORMA
Gross Monthly Rental Income:		\$10,223	\$11,980
Annualized		X 12	X 12
Gross Scheduled Income:		\$122,676	\$143,760
Less Physical Vacancy:		\$(3,680) 3%	\$(4,313) 3%
Gross Operating Income:		\$118,996	\$139,447
Other Income (Parking):		\$-	\$5,400
Gross Annual Income:		\$118,996	\$144,847
ESTIMATED EXPENSES:			
	Assumptions		
New Property Taxes:	1.163%	\$(15,993)	\$(15,993)
Property Tax Assessments:	Actual	\$(3,127)	\$(3,127)
Professional Management:	5.0%	\$(5,950)	\$(7,242)
New Insurance:	\$800/Unit	\$(4,000)	\$(4,000)
Utilities:	\$900/Unit	\$(4,500)	\$(4,500)
Repairs & Maintenance:	\$750/Unit	\$(3,750)	\$(3,750)
Gardener & Landscaping:	\$150/Mth	\$(1,800)	\$(1,800)
Pest Control:	\$50/Mth	\$(600)	\$(600)
Reserves:	\$250/Unit	\$(1,250)	\$(1,250)
TOTAL EXPENSES:		\$(40,969) 34%	\$(42,262) 30%
NET OPERATING INCOME:		\$78,026	\$102,585
New Debt Service:		\$(61,154)	\$(61,154)
Cash Flow:		\$16,872	\$41,431
Cash on Cash Return:		3.21%	7.89%
Plus Principal Reduction:		\$10,438	\$10,438
Total Return:		\$27,310	\$51,869
Total Rate of Return:		5.20%	9.88%
LOAN ASSUMPTIONS:			
Down Payment:		\$525,000 38%	\$525,000 38%
Loan Amount:		\$850,000 62%	\$850,000 62%
Interest Rate:		6.00%	6.00%
Years Amortized:		30	30
Debt Coverage Ratio:		1.28	1.63



WHITTIER COLLEGE CAMPUS CENTER

MARKET OVERVIEW

LOCATION OVERVIEW

Prime Uptown Whittier Location

Situated just steps from historic Uptown Whittier, 13726 Franklin Street is ideally positioned in one of the most charming and walkable commercial and residential districts in southeast Los Angeles County. The property sits less than a block from Greenleaf Avenue—the city’s main pedestrian corridor—lined with restaurants, coffee shops, retail boutiques, and entertainment venues.



Walk Score: 86 (Very Walkable)
Transit Score: 51 (Good Transit)
Bike Score: 62 (Bikeable)

○ Transit & Connectivity - Residents enjoy excellent regional connectivity

Less than 1 mile from **Metrolink Riverside Line** (Whittier Boulevard station planned extension)

Easy freeway access via the **Interstate 605** and **Interstate 5**, providing direct connections to **Downtown Los Angeles, Orange County,** and the **San Gabriel Valley.**

Multiple local bus lines connect to surrounding cities, colleges, and employment hubs.

○ Lifestyle & Amenities Nearby



Dining & Retail: **Uptown Whittier** features over 100 locally owned businesses, a thriving restaurant scene, and boutique retail—anchored by popular destinations like *The Commoner*, *Modern Shaman*, and *Whittier Brewing Company*.



Parks & Recreation: Just minutes to **Penn Park, Whittier Greenway Trail,** and **Hellman Park Trailhead,** offering abundant outdoor amenities.



Education: Walking distance to **Whittier College** (approximately 1,700 students) and minutes from several K–12 schools.



Employment: Close proximity to Whittier’s major healthcare corridor, including **PIH Health Whittier Hospital,** one of the largest employers in the area.

ECONOMIC HIGHLIGHTS

Strategic Submarket in LA County

Whittier is a well-established, high-barrier-to-entry market located approximately 15 miles southeast of Downtown Los Angeles. The city benefits from a strong local employment base, proximity to major transportation corridors, and a growing young professional and student population.



Population (3-Mile Radius)
±135,000



Average Household Income
\$106,000+



Median Home Value
\$770,000+



Renter Occupancy
±45%

Market Drivers



Home to **Whittier College**, a private liberal arts college that anchors Uptown’s cultural and economic activity.



Strong healthcare presence through **PIH Health Whittier Hospital** (over 3,000 employees).



Increasing investment in **Uptown Whittier** through adaptive reuse and mixed-use developments—such as the ongoing Uptown revitalization plan—designed to enhance walkability, retail density, and housing stock.



Planned expansion of the **Metrolink rail line** will increase direct transit access, further elevating the area’s desirability for commuters.

SALES COMPARABLES

COMP #1



Address: 6251 Milton Ave
 City, State, Zip: Whittier, CA 90601
 County: Los Angeles
 Price: \$1,535,000
 Number of Units: 5
 Year Built: 1961
 Building SF: 3,492
 Lot SF: 6,302
 Unit Mix: (5) 2 Bed / 1 Bath

Price/SF (Bldg): \$440
 Price/SF (Lot): \$244
 Price/Unit: \$307,000
 GRM: 12.77
 Cap Rate: 5.80%
 Sale Date: 3/5/26
 Sale Date: 9/23/25

COMP #2:



Address: 7336 Pickering Ave
 City, State, Zip: Whittier, CA 90602
 County: Los Angeles
 Price: \$1,545,000
 Number of Units: 6
 Year Built: 1958
 Building SF: 3,119
 Lot SF: 6,999
 Unit Mix: (6) 1 Bed / 1 Bath

Price/SF (Bldg): \$495
 Price/SF (Lot): \$221
 Price/Unit: \$257,500
 GRM: 11.70
 Cap Rate: 5.00%
 Sale Date: 12/31/25
 Sale Date: 8/1/25

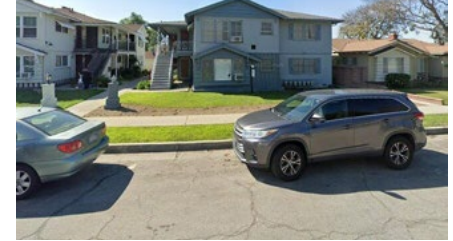
COMP #3:



Address: 7757 Comstock Ave
 City, State, Zip: Whittier, CA 90602
 County: Los Angeles
 Price: \$1,800,000
 Number of Units: 8
 Year Built: 1965
 Building SF: 5,573
 Lot SF: 6,970
 Unit Mix: (6) 1 Bed / 1 Bath
 (1) 2 Bed / 1 Bath
 (1) 3 Bed / 2 Bath

Price/SF (Bldg): \$323
 Price/SF (Lot): \$258
 Price/Unit: \$225,000
 GRM: 10.35
 Cap Rate: 6.18%
 Sale Date: 12/18/25
 Sale Date: 8/8/25

COMP #4:



Address: 8366 Sargent Ave
 City, State, Zip: Whittier, CA 90605
 County: Los Angeles
 Price: \$1,635,000
 Number of Units: 6
 Year Built: 1955
 Building SF: 4,926
 Lot SF: 7,246
 Unit Mix: (2) 2 Bed / 1 Bath
 (4) 1 Bed / 1 Bath

Price/SF (Bldg): \$332
 Price/SF (Lot): \$226
 Price/Unit: \$272,500
 GRM: 13.08
 Cap Rate: 4.08%
 Sale Date: 11/25/25
 Sale Date: 8/8/25

SALES COMPARABLES

COMP #5



Address: 7621 Washington Ave
 City, State, Zip: Whittier, CA 90602
 County: Los Angeles
 Price: \$2,000,000
 Number of Units: 8
 Year Built: 1957
 Building SF: 5,362
 Lot SF: 7,405
 Unit Mix: (6) 1 Bed / 1 Bath
 (2) 2 Bed / 1 Bath
 Price/SF (Bldg): \$373
 Price/SF (Lot): \$270
 Price/Unit: \$250,000
 GRM: 12.38
 Cap Rate: 6.27%
 Sale Date: 11/14/25

COMP #6:



Address: 6311 Newlin Ave
 City, State, Zip: Whittier, CA 90601
 County: Los Angeles
 Price: \$2,600,000
 Number of Units: 10
 Year Built: 1971
 Building SF: 9,519
 Lot SF: 10,454
 Unit Mix: (5) 1 Bed / 1 Bath
 (3) 2 Bed / 1 Bath
 (2) 2 Bed / 2 Bath
 Price/SF (Bldg): \$273
 Price/SF (Lot): \$249
 Price/Unit: \$260,000
 GRM: 11.34
 Cap Rate: 5.65%
 Sale Date: 10/30/25

COMP #7:



Address: 13624 Franklin St
 City, State, Zip: Whittier, CA 90602
 County: Los Angeles
 Price: \$1,800,000
 Number of Units: 5
 Year Built: 1984
 Building SF: 4,824
 Lot SF: 8,274
 Unit Mix: (4) 2 Bed / 2 Bath
 (1) 3 Bed / 1 Bath
 Price/SF (Bldg): \$373
 Price/SF (Lot): \$218
 Price/Unit: \$360,000
 GRM: 10.87
 Cap Rate: 5.56%
 Sale Date: 10/7/25

COMP #8:



Address: 13632 Penn St
 City, State, Zip: Whittier, CA 90602
 County: Los Angeles
 Price: \$2,800,000
 Number of Units: 12
 Year Built: 1959
 Building SF: 7,272
 Lot SF: 13,504
 Unit Mix: (8) 1 Bed / 1 Bath
 (4) 2 Bed / 1 Bath
 Price/SF (Bldg): \$385
 Price/SF (Lot): \$207
 Price/Unit: 233333.00
 GRM: 1020.00%
 Cap Rate: 1/0/00
 Sale Date: 9/23/25

SALES COMPARABLES

COMP #9



Address: 13801 Christine Dr
 City, State, Zip: Whittier, CA 90605
 County: Los Angeles
 Price: \$1,512,000
 Number of Units: 6
 Year Built: 1955
 Building SF: 5,125
 Lot SF: 9,708
 Unit Mix: (4) 1 Bed / 1 Bath
 Unit Mix: (2) 2 Bed / 1 Bath
 Price/SF (Bldg): \$295
 Price/SF (Lot): \$156
 Price/Unit: \$252,000
 GRM: 11.43
 Cap Rate: 5.55%
 Sale Date: 8/8/25
 Sale Date: 1/27/25

COMP #10



Address: 7641 Bright Ave
 City, State, Zip: Whittier, CA 90602
 County: Los Angeles
 Price: \$1,638,000
 Number of Units: 5
 Year Built: 1946
 Building SF: 3,046
 Lot SF: 7,279
 Unit Mix: (4) 1 Bed / 1 Bath
 Unit Mix: (1) 2 Bed / 1 Bath
 Price/SF (Bldg): \$538
 Price/SF (Lot): \$225
 Price/Unit: \$327,600
 GRM: 13.01
 Cap Rate: 4.99%
 Sale Date: 6/17/25
 Sale Date: 12/2/24

COMP #11



Address: 12630 Penn St
 City, State, Zip: Whittier, CA 90602
 County: Los Angeles
 Price: \$1,860,000
 Number of Units: 6
 Year Built: 1986
 Building SF: 8,064
 Lot SF: 8,827
 Unit Mix: (4) 2 Bed / 1.5 Bath
 Unit Mix: (2) 2 Bed / 2 Bath
 Price/SF (Bldg): \$231
 Price/SF (Lot): \$211
 Price/Unit: \$310,000
 GRM: 12.25
 Cap Rate: 5.22%
 Sale Date: 6/4/25
 Sale Date: 12/2/24

COMP #12



Address: 6524 Bright Ave
 City, State, Zip: Whittier, CA 90601
 County: Los Angeles
 Price: \$1,600,000
 Number of Units: 6
 Year Built: 1922
 Building SF: 5,088
 Lot SF: 6,614
 Unit Mix: (6) 1 Bed / 1 Bath
 Price/SF (Bldg): \$314.47
 Price/SF (Lot): \$242
 Price/Unit: 266667
 GRM: 12.88
 Cap Rate: N/A
 Sale Date: 5/21/25
 Sale Date: TBD

SALES COMPARABLES

COMP #	Address	Units	Sale Price	Price/Unit	Price/SF	Cap Rate	GRM	Year Built	COE
1	6251 Milton Ave	5	\$1,535,000	\$307,000	\$440	5.80%	12.77	1961	3/5/26
2	7336 Pickering Ave	6	\$1,545,000	\$257,500	\$495	5.00%	11.70	1958	12/31/25
3	7757 Comstock Ave	8	\$1,800,000	\$225,000	\$323	6.18%	10.35	1965	12/18/25
4	8366 Sargent Ave	6	\$1,635,000	\$272,500	\$332	4.08%	13.08	1955	11/25/25
5	7621 Washington Ave	8	\$2,000,000	\$250,000	\$373	6.27%	12.38	1957	11/14/25
6	6311 Newlin Ave	10	\$2,600,000	\$260,000	\$273	5.65%	11.34	1971	10/30/25
7	13624 Franklin St	5	\$1,800,000	\$360,000	\$373	5.56%	10.87	1984	10/7/25
8	13632 Penn St	12	\$2,800,000	\$233,333	\$385	5.71%	10.20	1959	9/23/25
9	13801 Christine Dr	6	\$1,512,000	\$252,000	\$295	5.55%	11.43	1955	8/8/25
10	7641 Bright Ave	5	\$1,638,000	\$327,600	\$538	4.99%	13.01	1946	6/17/25
11	12630 Penn St	6	\$1,860,000	\$310,000	\$231	5.22%	12.25	1986	6/4/25
12	6524 Bright Ave	6	\$1,600,000	\$266,667	\$314	N/A	12.88	1922	5/21/25
Total/Average:		7	\$1,860,417	\$276,800	\$364	5.46%	11.86	1960	10/4/25
Subject:		5	\$1,375,000	\$275,000	\$373	5.67%	11.21	1922 / 1924 / 1953	-

