

OFFERING MEMORANDUM

CAMBRIDGE APARTMENTS

*41-unit investment opportunity
located in the dynamic submarket
of Chula Vista and adjacent to the
Bayfront Redevelopment*

660 F STREET, CHULA VISTA, CA

 **Kidder
Mathews**

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LOCATION OVERVIEW

Market Overview
Demographics

MULTIFAMILY INVESTMENT OPPORTUNITY

The offering presents the opportunity to acquire a 41-unit multifamily apartment community originally constructed in 1968, located in the City of Chula Vista, a well-established South Bay submarket of San Diego County. The property is primarily composed of one-bedroom floor plans and benefits from abundant on-site parking, gated access, a swimming pool and community laundry facilities.

Approximately 50% of the units have recently been renovated to varying finish levels, including vinyl plank flooring, updated cabinet faces, quartz countertops, modern fixtures and hardware, and dual-pane vinyl windows. The remaining units provide a clear value-add opportunity through continued renovations and corresponding rent increases.

The property benefits from excellent accessibility, with direct access to Interstate 5 and proximity to public transit. The E Street Trolley Station is located approximately 0.3 miles (an eight-minute walk) from the property and is frequently serviced by the Blue Line, connecting riders to Downtown San Diego and beyond.

The asset also offers future density and development upside. Zoned UC-14 with a 3.0 FAR, the site allows for up to 139,827 square feet of building area. A future owner may have the ability to develop additional units on the existing rear parking lot, subject to approvals, and construct two additional ADUs.

The offering combines stable existing operations, near-term rent growth through a proven renovation program, and compelling density and development upside, making it an attractive opportunity for investors seeking both current income and long-term value creation in the Chula Vista multifamily market.



ADDRESS	660 F Street, Chula Vista, CA 91910
LIST PRICE	\$10,660,000
PRICE/UNIT	\$260,000
PRICE/SF	\$411
CAP RATE	4.63%
GRM	12.2
MARKET CAP RATE	5.44%
MARKET GRM	11.2

INVESTMENT HIGHLIGHTS



Recently Renovated Units

Approximately 50% of the units (21 out of 41) have been renovated to varying finish levels including vinyl plank flooring, new cabinet faces, quartz counter tops, new fixtures and hardware and upgraded dual pane vinyl windows. There is opportunity to renovate the remaining 50% to raise rents.



Convenient Transportation Network

The property has easy access to Interstate 5, which connects to other major San Diego freeways. Additionally, the E Street Trolley Station is located 0.3 miles or an eight minute walk from the subject and is frequently serviced by the Blue Line.



1-Acre Lot with Opportunity to Build More Units

The property is zoned UC-14 and has FAR based density. The FAR is 3.0, which would permit a maximum of 139,827 building square feet. A future investor could build additional units in the rear of the property on the existing parking lot. Two additional ADUs would also be permitted.



LOCATION HIGHLIGHTS

WALKING DISTANCE THE BAYFRONT'S SWEETWATER PARK

The recently completed Sweetwater Park includes 2.5 -miles of pedestrian walkways and bicycle paths, nature playgrounds, seating and picnic areas, sand dunes, Bayfront overlooks, and public art.

PROXIMATE TO THE CHULA VISTA BAYFRONT

The Chula Vista Bayfront Master Plan will bring significant economic benefits to the South Bay. The 556-acre project will include hotels, attractions, condominium housing and employment centers. In the project's first 20 years, the Bayfront will create more than 2,200 permanent jobs, nearly 7,000 construction jobs and numerous indirect jobs for citizens of Chula Vista and the surrounding areas.

REDEVELOPMENT PLANNED IN IMMEDIATE SUBMARKET

Directly across the street is the Bayview Point, a proposed transit-oriented mixed-use development led by the City of Chula Vista, Metropolitan Transit System (MTS), and MountainWest Real

Estate. Plans include two residential towers totaling 504 apartments and a 400-room hotel featuring 37 for-sale condominium units. The development is also expected to incorporate 100 to 150 affordable housing units.

The City of Chula Vista and MTS are currently negotiating final design terms and anticipate entering into a formal development agreement by the end of 2026.

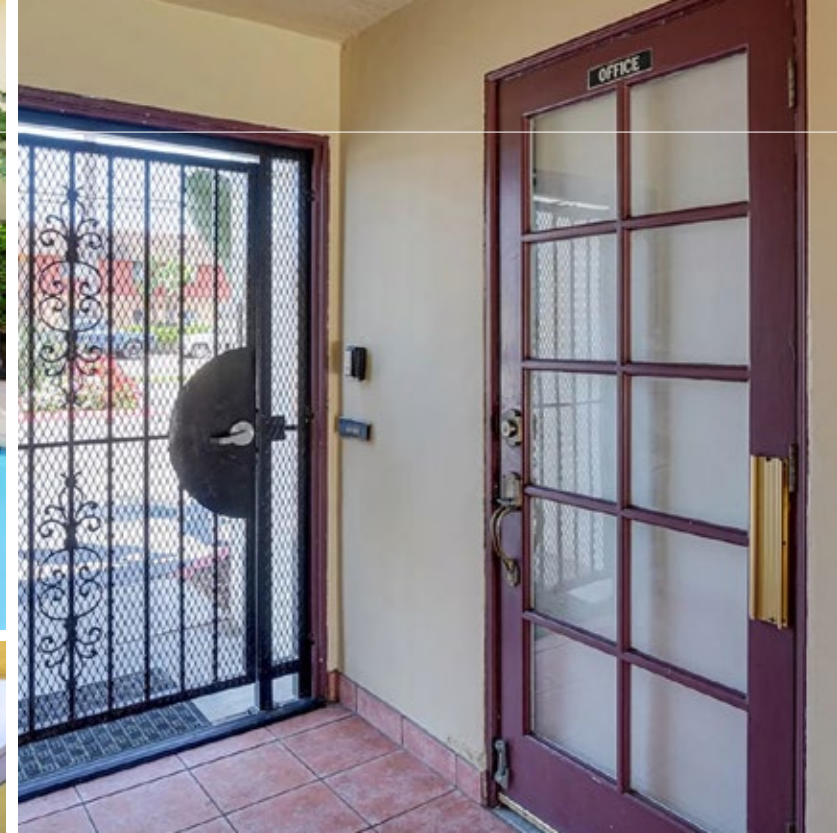
CLOSE TO RETAIL & SERVICES

There are convenient shopping centers a short drive away. Westfield's Plaza Bonita Mall is two miles from the property and anchored by JcPenney, AMC Theatres, Macy's, Target and numerous other stores and services.

RENTERS FROM NEARBY NAVY BASE

The Navy's Southwest San Diego region is the largest concentration of Navy personnel in the world. Naval Base San Diego is just a few miles north and is a workplace for approximately 35,000 military, civilian, and contract personnel.

EXECUTIVE SUMMARY



KIDDER MATHEWS



OFFERING MEMORANDUM ■ CAMBRIDGE APARTMENTS

PROPERTY OVERVIEW

Section 02

PROPERTY DESCRIPTION

OVERVIEW

ADDRESS	600 F Street, Chula Vista, CA 91910
NO OF UNITS	41
APN	567-090-36-00
MUNICIPALITY	Chula Vista
LAND AREA	46,609 Square Feet / 1.07 Acres
DENSITY	38 Units/Acre
ZONING	UC-14

BUILDING INFORMATION

YEAR BUILT	1968
BUILDING SF	25, 940 SF
AVERAGE UNIT SIZE	633 SF
BUILDING TYPE	Two-story wood frame
FOUNDATION BUILT	Slab on grade
ROOF COVERING	Flat roof
WINDOWS	Dual pane vinyl
PARKING	Total of 49 surface spaces including three spaces in front
PARKING RATIO	1.2 spaces/unit

MECHANICAL/ELECTRICAL/BUILDING SYSTEM

METERING	Master electric meter that is privately sub-metered. Owner is in the process of engaging an electrician to install new switch gear and separate SDG&E meters.
HOT WATER	Commercial Hot Water Heater with recirculating hot water line
HEATING & AIR	Wall electric cadets
COOKING ENERGY	Electric
LAUNDRY	Common laundry facility. Two units have in-unit washer/dryer.



*Select units have been
upgraded with the
following*

Vinyl plank flooring in kitchens and
baths

Refurbished or new cabinets and
hardware

Quartz countertops

New bathroom tile

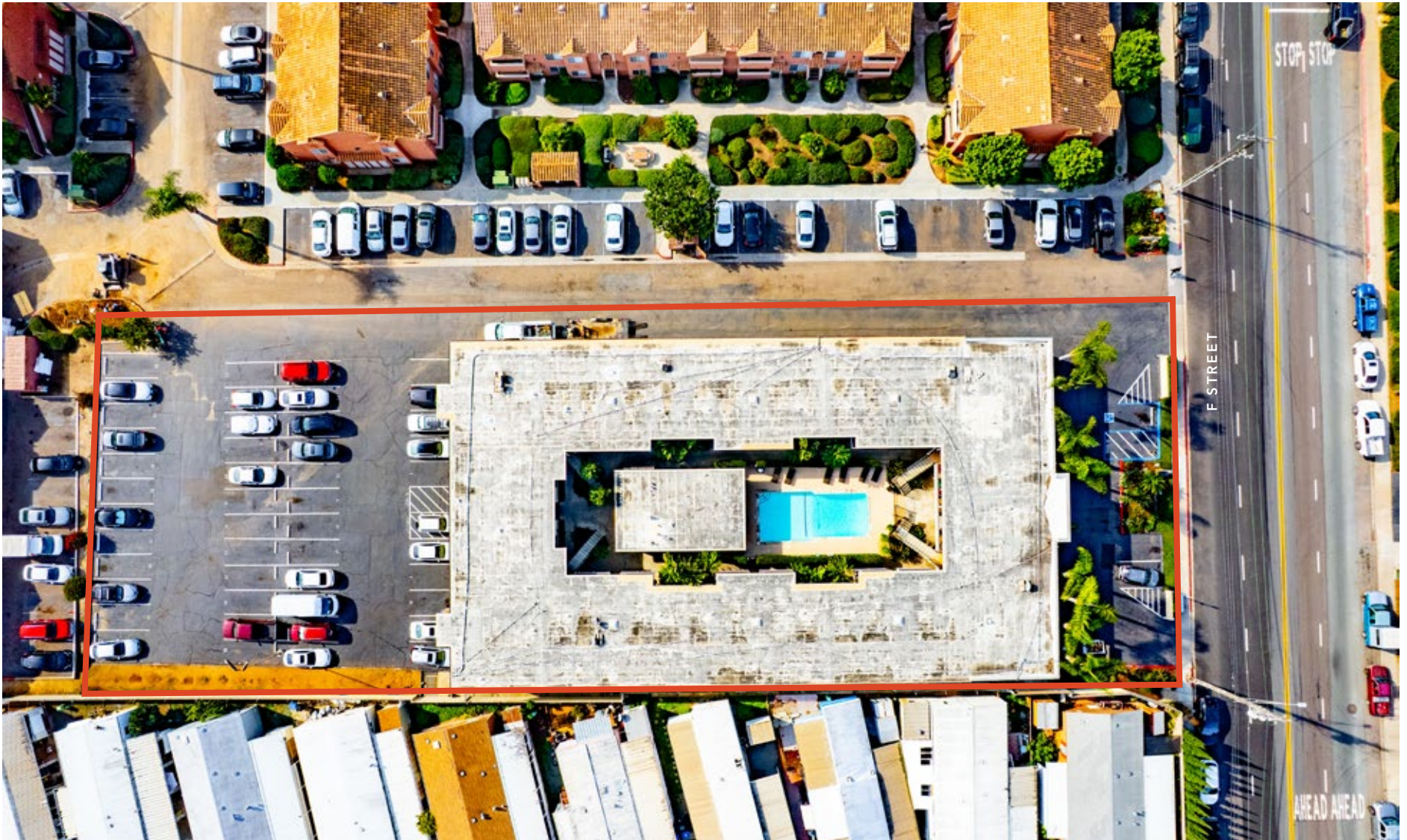
New bathroom sinks and faucets

New door handles and hardware

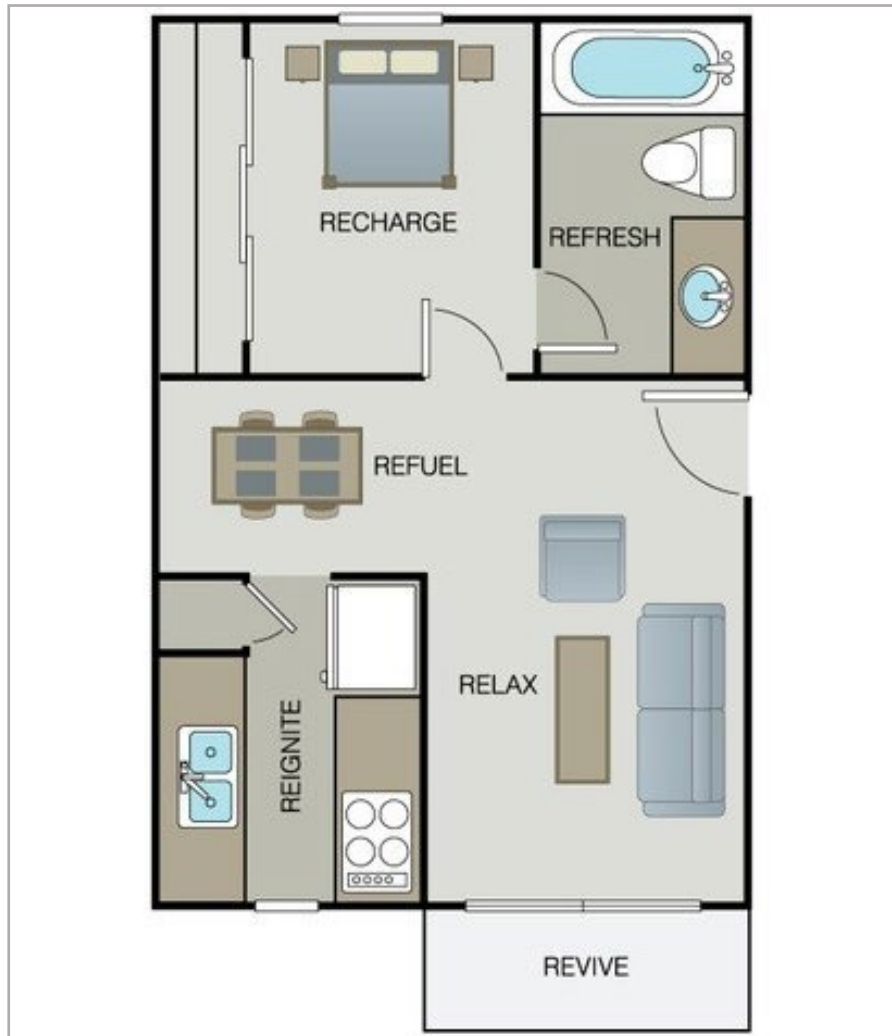
New light fixtures



SITE PLAN



PROPERTY OVERVIEW



1BD/1BA
630 Sq.Ft.



CURRENT ZONING HIGHER DENSITY RESIDENTIAL & MIXED USE ZONE

MUNICIPALITY

The subject is within the City of Chula Vista.

ZONING

The subject is zoned UC-14 (Harborview) and is intended primarily for residential development as part of the urban core. The Urban Core, including UC-14, is planned to accommodate higher density residential and mixed-use growth compared to traditional suburban zoning, aligning with the city's housing and infill development goals.

DEVELOPMENT REGULATIONS

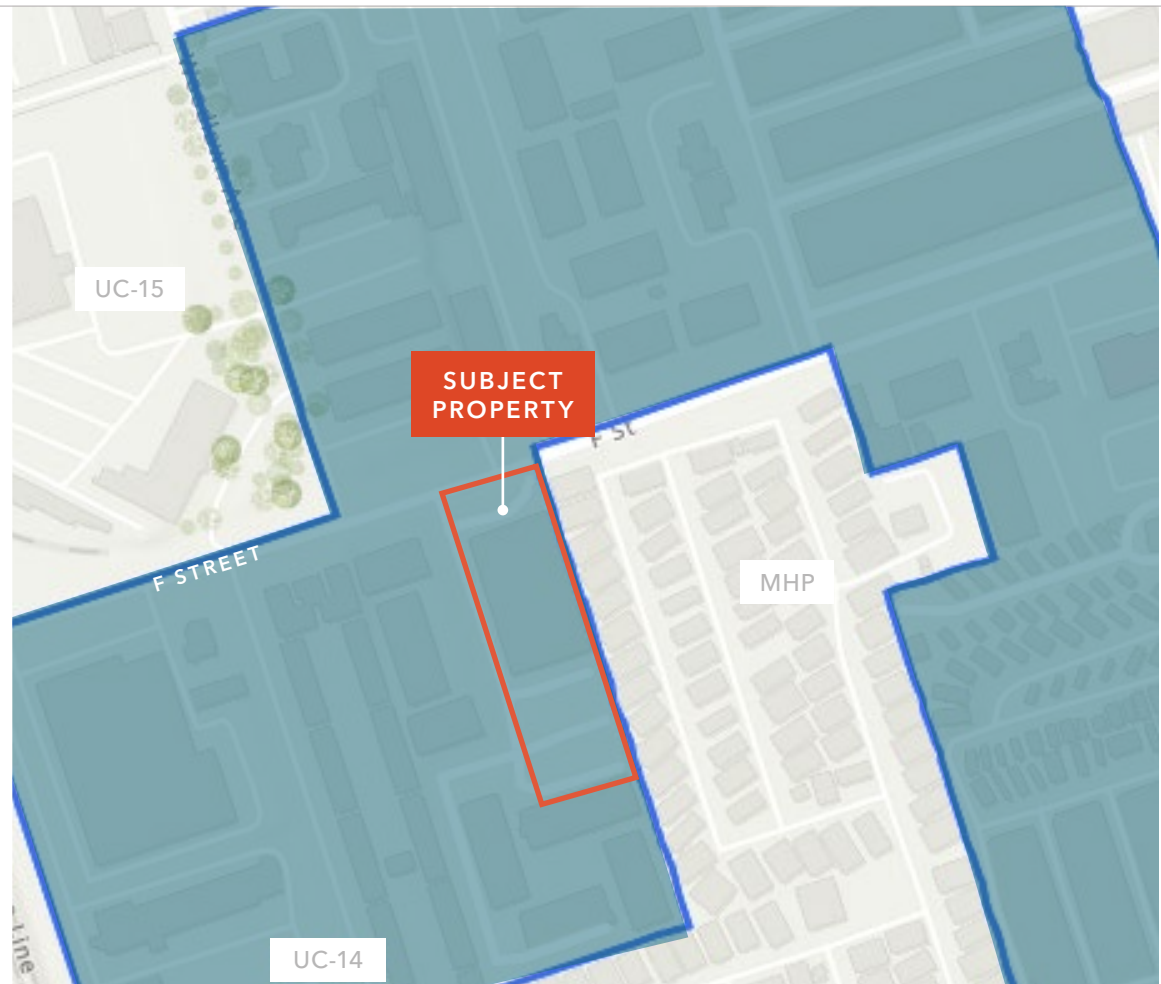
FLOOR AREA RATIO Max 3.0 FAR

BUILDING HEIGHT Min: 30' Max: 84'

SETBACKS Min: 15'

OPEN SPACE
REQUIREMENT 200 SF/ du

PARKING 1 space per unit



ACCESSORY DWELLING UNITS (ADU)

Chula Vista allows up to 2 detached ADUs for multifamily lots with an existing multi-family building. Additionally, a minimum of one accessory dwelling unit, or up to 25 percent of the existing multifamily units, is permitted within an existing multifamily dwelling, as a result of the conversion of non-habitable space including, but not limited to, storage rooms, boiler rooms, passageways, attics, basements, or garages.



FINANCIALS

Section 03

OFFERING SUMMARY

List Price \$10,660,000

\$/Unit \$260,000

\$/SF \$411

Down Pmt \$4,264,000

% Down 40%

In-Place Cap Rate 4.63%

In Place GRM 12.2

Market Cap Rate 5.44%

Market GRM 11.2

INCOME SUMMARY

# Units	Unit Type	Sq. Ft.	Total Sq.Ft.	\$ Rent	\$/Sq.Ft.	In Place Rent	Mkt Rent	Total Mkt
1	Studio	400	400	\$1,695	\$4.24	\$1,695	\$1,695	\$1,695
38	1 bed / 1 bath	630	23,940	\$1,764	\$2.80	\$67,032	\$1,995	\$75,810
2	2 bed / 2 bath	800	1,600	\$1,982	\$2.48	\$3,963	\$2,495	\$4,990
41	Total/Avg	633	25,940	\$1,773	\$2.80	\$72,690	\$2,012	\$82,495

ANNUALIZED GROSS INCOME

	<u>T12</u>	<u>Proforma</u>		
Vacancy/Loss to Lease	2.7%	3.0%	(\$23,115)	(\$29,698)

ADJUSTED GROSS INCOME

	<u>2024</u>	<u>Oct-25</u>		
Utilities Income	\$764,527	\$849,189	\$849,164	\$960,242
Carport/Parking Rent			\$43,658	\$43,658
Laundry Income			\$2,736	\$2,736
Other Income			\$11,636	\$11,636
			\$4,191	\$4,191

EFFECTIVE GROSS INCOME

		<u>10/2025 Annualized</u>	<u>2024</u>	<u>Proforma</u>
		<u>\$/UNIT</u>	<u>\$/YEAR</u>	<u>\$/YEAR</u>
Less Estimated Expenses:				
Property Taxes	1.13734%	\$2,957	\$121,240	\$121,240
Fixed Assessment		\$3	\$109	\$109
Insurance - Liability		\$344	\$14,122	\$14,122
<u>Controllable Expenses</u>				
Administrative		\$257	\$10,544	\$11,087
Payroll & Burden		\$1,648	\$67,584	\$43,222
Utilities		\$2,377	\$97,469	\$85,922
Repair & Maintenance		\$769	\$31,528	\$20,548
Turnover Related		\$795	\$32,610	\$32,562
Contract Services		\$431	\$17,651	\$20,351
Management Fee	3.25%	\$646	\$26,501	\$28,173
Reserves	\$300	\$0	\$52,001	\$34,916
TOTAL			\$471,359	\$434,668
<i>Exp./unit:</i>			<i>\$11,497</i>	<i>\$10,602</i>
<i>Exp/psf:</i>			<i>\$18.17</i>	<i>\$16.10</i>
<i>Exp. % of SGI:</i>			<i>54.0%</i>	<i>49.8%</i>

(\$417,562) (\$421,172)

NET OPERATING INCOME

Amortization		30	\$493,824	\$601,292
Rate		5.75%		
Debt Service	\$6,396,000 @		\$447,904	\$447,904
CASH FLOW			\$45,920	\$153,388

Return on Down Payment
DCR

1.08% 3.60%
1.10 1.34

INCOME & EXPENSE NOTES

In-Place Income & Expenses are based on the Annualized Oct-2025 Operating Statement unless otherwise noted below.

INCOME NOTES

UNIT SIZE	Unit size is reported by owner. Buyer to verify
IN PLACE RENT	Rent is based on the rent roll dated 10/31/2025
MARKET RENT	Market rent assumes non-renovated units are remodeled to the same finish level as the existing renovated units.
OTHER INCOME	Other income includes application fees, deposit forfeitures and late fees
VACANCY	Vacancy is underwritten at market or 3.0%

EXPENSE NOTES

PROPERTY TAXES	Property taxes are reassessed at time of sale and are based on the purchase price and millage rate of 1.13734%
FIXED ASSESSMENTS	The fixed assessments for 2025/2026 tax year is \$109
MANAGEMENT	Property management is underwritten at 3.25% per industry standard for a building of this size.
REPLACEMENT RESERVES	Proforma is underwritten at \$300/unit, per industry standard.





SCRIPPS
MERCY HOSPITAL

amc THEATRES	JCPenney	★macy's
VICTORIA'S SECRET	BJ's	STARBUCKS COFFEE
CHULA VISTA SHOPPING CENTER		

SUBJECT
PROPERTY

COMPARABLES

Section 04

SALE COMPARABLES



UNITS	41 (Avg Unit Size 633 SF)
YEAR BUILT	1968
DATE SOLD	For Sale
PRICE	\$10,660,000
PRICE / UNIT	\$260,000
PRICE / SF	\$411
PRICE / LAND SF	\$229
CAP RATE	4.63%
AGI	\$872,280
AVG RENT / UNIT	\$1,773
GRM (IN PLACE)	12.2
UNIT MIX	1 - Studio 38 - 1br/1ba 2 - 2br/2ba
UNIT AMENITIES	21 unit interiors remodeled
IMPROVEMENTS	Community pool, gated entry.
LAUNDRY	Common, on site
PARKING	49 surface spaces
PARKING RATIO	1.2 spaces/unit



UNITS	34 (Avg Unit Size 765 SF)
YEAR BUILT	1969
DATE SOLD	7/30/2025
PRICE	\$8,355,000
PRICE / UNIT	\$245,735
PRICE / SF	\$321
PRICE / LAND SF	\$183
CAP RATE	4.82%
AGI	\$681,180
AVG RENT / UNIT	\$1,670
GRM (IN PLACE)	12.3
UNIT MIX	20 - 1br/1ba 11 - 2br/1.5ba 3 - 3br/1.5ba
UNIT AMENITIES	Dual pane vinyl windows, private patio/balconies
IMPROVEMENTS	Community pool, gated entry.
LAUNDRY	Common, on site
PARKING	35 surface spaces, 7 garages, 6 carports.
PARKING RATIO	just under 1 space/br



UNITS	16 (Avg Unit Size 941 SF)
YEAR BUILT	1992
DATE SOLD	7/12/2024
PRICE	\$4,800,000
PRICE / UNIT	\$300,000
PRICE / SF	\$357
PRICE / LAND SF	\$169
CAP RATE	3.05%
AGI	\$281,568
AVG RENT / UNIT	\$1,467
GRM (IN PLACE)	17.0
UNIT MIX	8 - 2br/1ba 4 - 2br/2ba 4 - 3br/2ba
UNIT AMENITIES	Gas wall heaters, fire sprinklers.
IMPROVEMENTS	1990's built with pitched roofs but some deferred maintenance..
LAUNDRY	Common, on site
PARKING	18 surface spaces, 12 garages
PARKING RATIO	0.83 spaces/br, 1.875 spaces/unit

SALE COMPARABLES



CASA LINDA
317 Zenith Street
Chula Vista, CA 91911

03

UNITS	21 (Avg Unit Size 907 SF)
YEAR BUILT	1979
DATE SOLD	1/25/2024
PRICE	\$5,500,000
PRICE / UNIT	\$261,905
PRICE / SF	\$289
PRICE / LAND SF	\$158
CAP RATE	6.42%
AGI	\$502,212
AVG RENT / UNIT	\$1,993
GRM (IN PLACE)	11.0
UNIT MIX	20 - 2br/1ba 1 - 4br/1ba House
UNIT AMENITIES	18 of 21 units fully renovated, patio/balconies, wall a/c
IMPROVEMENTS	Gated, controlled access parking
LAUNDRY	Common, on-site
PARKING	37 surface spaces
PARKING RATIO	just under 1 space/br



HIDDEN VILLAS
510 Davidson St
Chula Vista, CA 91910

04

UNITS	18 (Avg Unit Size 687 SF)
YEAR BUILT	1968
DATE SOLD	11/5/2025
PRICE	\$4,750,000
PRICE / UNIT	\$263,889
PRICE / SF	\$384
PRICE / LAND SF	\$214
CAP RATE	4.72%
AGI	\$355,500
AVG RENT / UNIT	\$1,646
GRM (IN PLACE)	13.4
UNIT MIX	17 - 1br/1ba 1 - 2br/2ba
UNIT AMENITIES	No patio/balconies, All electric units
IMPROVEMENTS	Inferior. Original vintage, flat roof.
LAUNDRY	Common, on site
PARKING	21 surface spaces
PARKING RATIO	1 space/bedroom



RIDGEWOOD COURT
215 S. Lincoln Ave
El Cajon, CA 92020

05

UNITS	40 (Avg Unit Size 813 SF)
YEAR BUILT	1986
DATE SOLD	11/12/2025
PRICE	\$12,000,000
PRICE / UNIT	\$300,000
PRICE / SF	\$369
PRICE / LAND SF	\$240
CAP RATE	5.61%
AGI	\$1,087,920
AVG RENT / UNIT	\$2,267
GRM (IN PLACE)	11.0
UNIT MIX	1 - 2br/1ba flat 13 - 2br/1.5ba TH 23 - 2br/2ba flat 3 - 2br/2ba TH
UNIT AMENITIES	Private patio/balconies, full size washer/dryer en-suite, air conditioning
IMPROVEMENTS	Community pool, private patio/balconies
LAUNDRY	Full size W/D in unit
PARKING	40 surface spaces, 13 garages, 10 carports
PARKING RATIO	0.79 spaces/bedroom

SALE COMPARABLES



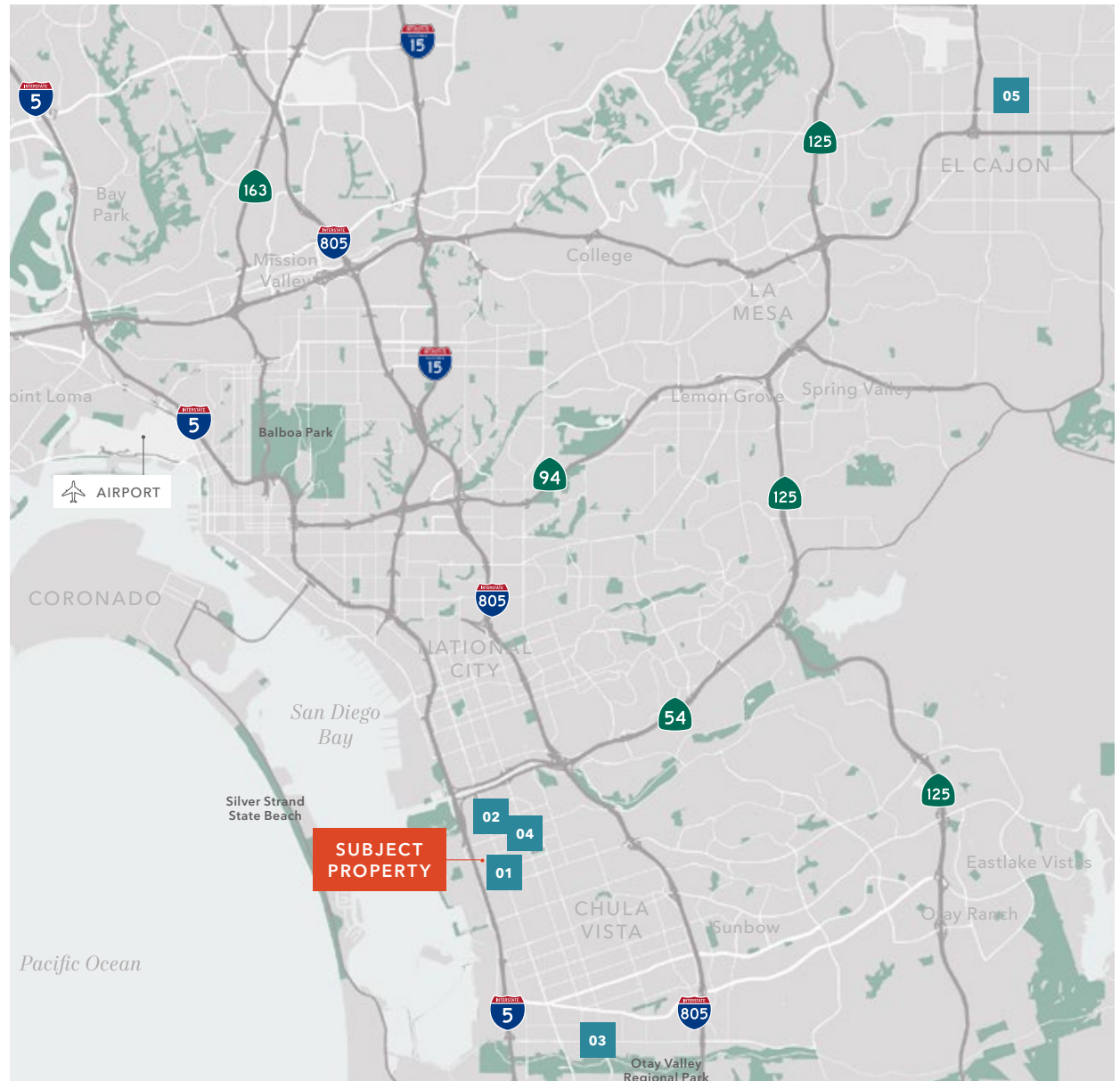
- 01 **PARKWAY PALMS**
561 Park Way Chula Vista, CA

- 02 **BLOSSOM COURT APARTMENTS**
553-555 Flower Street, Chula Vista, CA













- 03 **CASA LINDA**
317 Zenith Street, Chula Vista, CA

- 04 **HIDDEN VILLAS**
510 Davidson St, Chula Vista, CA

- 05 **RIDGEWOOD COURT**
215 S. Lincoln Ave, El Cajon, CA 92020



RENT COMPARABLES

	<i>Subject</i>	01 ATHERTON APTS	01 CASA CORONA	02 BERKSHIRE APTS	03 ELAN GUAVA	05 THE BROADWAY
						
						
Address	660 F Street Chula Vista, CA 91910	245 Woodlawn Ave Chula Vista, CA 91910	435 Church Ave Chula Vista, CA 91910	237 H St Chula Vista, CA 91910	196 Guava Ave Chula Vista, CA 91910	260 Broadway Chula Vista, CA 91910
# of Units	41	160	74	21	12	62
Built/ Reno	1968	1972 Reno 2025	1963	1979	1970	2020
1-Bed	\$1,764	\$1,950	\$2,100	\$1,995	\$1,945	\$2,195
Avg SF	630	576	700	616	700	603
Rent/SF	\$2.80	\$3.39	\$3.00	\$3.24	\$2.78	\$3.64
2-Bed	\$1,982 (2bd/2ba)	\$2,395 (2b/2ba)	\$2,500 (2b/2ba)	\$2,495 (2b/2ba)	-	\$2,795 (2b/2ba)
Avg SF	800	871	925	923	-	940
Rent/SF	\$2.48	\$2.75	\$2.56	\$2.70	-	\$2.97
Amenities	Gated, controlled access parking	Gated, swimming pool, BBQ area	BBQ area	BBQ & picnic area	Gated, controlled ac- cess, surface parking	Gated access, BBQ, fire pits, and a rooftop deck
Reno- vation Notes	Approx. 50% units remodeled	Remodeled inside and out.	New appliances, quartz countertops, plank floors	Not known	Apartment grade finish- es with white appliances and formica counters	New construction, mod- ern finishes
Laundry	Common, on-site laundry	Common, on-site laundry	Common, on-site laundry	Common, on-site laundry	Common, on-site laundry	Common, on-site laundry

RENT COMPARABLES





GAYLORD RESORT

SAN DIEGO BAY



SAN DIEGO TROLLEY
BLUE LINE

PROPOSED
BAYVIEW POINT
DEVELOPMENT

SUBJECT
PROPERTY

LOCATION OVERVIEW

Section 05

CHULA VISTA'S BAYFRONT

The subject is directly accross the Freeway from the Chula Vista Bayfront Master Plan. In the project's first 20 years, it will generate approximately \$1.3 billion for the regional economy, including more than \$11.5 million in annual tax revenues. It will also create more than 2,200 permanent jobs, nearly 7,000 construction jobs and numerous indirect jobs.

More than 40 percent of the project area (230 acres) will be dedicated to parks, open space and habitat restoration/preservation; with 130 acres identified for parks and open space that offer public access and use.

SUBJECT
PROPERTY

PROPOSED
BAYVIEW POINT
DEVELOPMENT



GAYLORD RESORT

BAYFRONT
REDEVELOPMENT

SAN DIEGO BAY

SWEETWATER
PARK



SAN DIEGO TROLLEY
BLUE LINE



PROPOSED BAYVIEW POINT
DEVELOPMENT



SUBJECT
PROPERTY

WOODLAWN AVE

THIRD AVE

CHULA VISTA'S BAYFRONT REDEVELOPMENT PROJECTS

BAYVIEW POINT

Bayview Point is a proposed transit-oriented mixed-use development led by the City of Chula Vista, Metropolitan Transit System (MTS), and MountainWest Real Estate, planned adjacent to the E Street Trolley Station. Plans include two residential towers totaling 504 apartments, a 400-room hotel featuring 37 for-sale condominium units. The development is also expected to incorporate 100 to 150 affordable housing units. The City of Chula Vista and MTS are currently negotiating final design terms and anticipate entering into a formal development agreement by the end of 2026.

AMARA BAY MIXED-USE CONDO

A 1,500-unit condominium complex is currently under construction. Public improvements (roads, utilities) broke ground in June 2024. The condo units are part of Pacifica Companies' 35-acre mixed-use Amara Bay project, which is also planned to include a 250-room hotel and 420,000 square feet of office and retail shops.

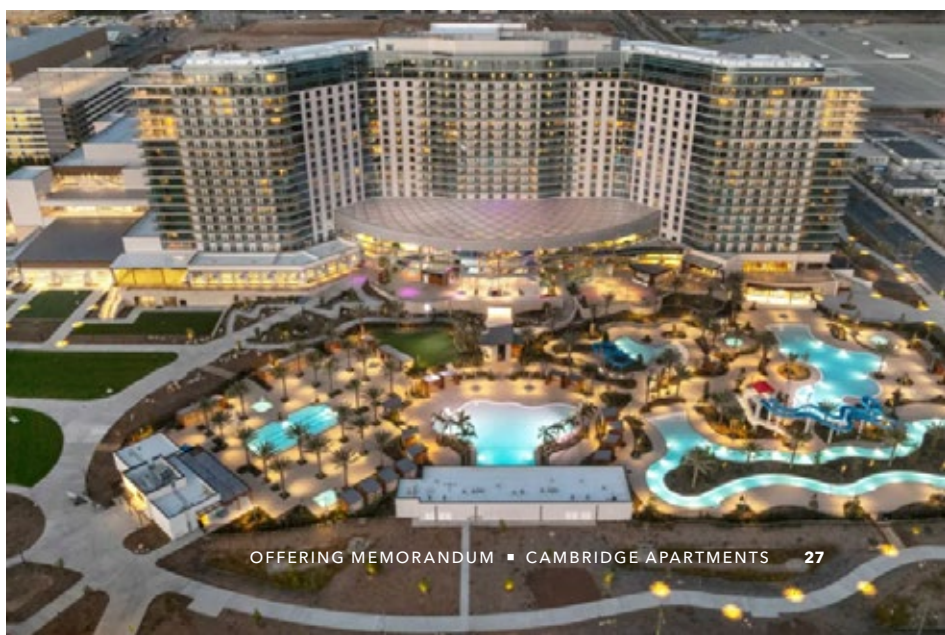
COSTA VISTA RV RESORT PARK

Sun Communities opened the Costa Vista RV Resort Park in 2021, a \$55 Million project that includes 225 recreational-vehicle spaces, an on-site pool, entertainment arcade and business center.

Chula Vista's Bayfront is one of California's largest remaining development sites.

GAYLORD PACIFIC RESORT & CONVENTION CENTER

The Gaylord Pacific Resort and Convention opened in April 2025. The \$1.35 Billion resort and convention center is expected to have an enormous impact on the South Bay and the San Diego region. According to RIDA, it created 7,000 jobs during construction and is estimated to create sustained economic impact of half-a-billion dollars each year and thousands of permanent jobs.



LOCATION OVERVIEW



EAT + DRINK

- 01 Golden Mandarin
- 02 McDonald's
- 03 Black Angus Steakhouse
- 04 Aunt Emma's Pancakes
- 05 Cool Down Coffee
- 06 Jack in the Box
- 07 Denny's
- 08 Wendy's
- 09 Farmer's Table Chula Vista
- 10 Olive Garden Italian Restaurant
- 11 Grindhouse
- 12 Italiainessimo Trattoria
- 13 El Cruce + 241
- 14 Starbuck's
- 15 Vogue Tavern
- 16 The Balboa Bar & Grill
- 17 Raising Canes
- 18 La Bella Pizza

SHOPPING/GROCERIES

- 01 WalMart Supercenter
- 02 Dollar Tree
- 03 Aldi
- 04 Arco
- 05 Smart & Final Extra!
- 06 Garden Farms Market

SHOPPING/GROCERY CONT.

- 07 Ross Dress for Less
- 08 Chula Vista Shopping Mall
- 09 Hobby Lobby
- 10 CVS Pharmacy

ATTRACTIONS

- 01 Christmas Circle
- 02 San Diego Metro KOA Resort
- 03 Friendship Park
- 04 Sweetwater River Park
- 05 Eucalyptus Dog Park
- 06 Bayside Park
- 07 Sweetwater Bike & Pedestrian Path
- 08 Chula Vista Harbor
- 09 San Diego Bay National Wildlife Refuge

RECREATION

- 01 San Diego Country Club
- 02 Pier 32 Marina
- 03 Parkway Aquatic Center
- 04 Public Library
- 05 American Legion Post 434
- 06 AMC Theater 10
- 07 Parkway Community Center
- 08 Seven Mile Casino
- 09 R&R Surf/Boat Rentals

SAN DIEGO'S OWN CULTURAL MELTING POT

Chula Vista is located at the center of one of the richest cultural, economic and environmentally diverse zones in the US.

The city boasts 52+ miles of coastline, canyons, rolling hills, mountains, quality parks, and miles of trails. Chula Vista, the second largest city in San Diego County, is a leader in conservation and renewable energy, has outstanding public schools, and has been named one of the top safest cities in the country. Chula Vista means “beautiful view”. There is more to see and do here than you can imagine! Great year-round weather entices runners, hikers, cyclists, birders, and outdoors enthusiasts from the bay to the lakes. Visit the Bayfront with the Sweetwater Marsh National Wildlife Refuge and the Living Coast Discovery Center. The Chula Vista Marina & Yacht Club awaits kayakers and boaters. Cycle the Bayshore Bikeway and see more wonders on San Diego Bay. Eastlake offers residents lakeside walking or biking areas. Otay Lakes provides quiet picnics and boating.

26%

OF POPULATION WITHIN
1-MILE ARE 55+ YO

\$40K+

MEDIAN HH INCOME
WITHIN 1-MILE

70%

OCCUPIED BY RENTERS
WITHIN 1-MILE

LOCATION OVERVIEW

QUALITY OF LIFE

Shopping, dining, and entertainment abound with two major malls and a historic downtown district help make Chula Vista a destination hot spot. Established neighborhoods, contemporary communities, start-up firms, corporations, nationally recognized entertainment venues, the nation's only warm weather athlete training center, an award winning nature center, and a historic downtown all contribute to Chula Vista's attraction for both families and businesses.

EMPLOYMENT

According to Chula Vista's 2024 Comprehensive Annual Financial Report, the top employers in the city are noted below.

2024 Top Employers in Chula Vista

SWEETWATER UNION HIGH SCHOOL DISTRICT	3,993
CHULA VISTA ELEM SCHOOL DISTRICT	3,923
SHARP CHULA VISTA MEDICAL CENTER	3,114
SOUTHWESTERN COMMUNITY COLLEGE	1,994
WAL-MART	1,451
CITY OF CHULA VISTA	1,443
ROHR INC. / GOODRICH AEROSPACE	1,3037
SCRIPPS MERCY HOSPITAL CHULA VISTA	1,073
SBSC CORP	1.004
COSTCO	777

BUSINESS

Chula Vista maintains a business atmosphere that encourages growth and development. In the city, the small business sector amounts for the majority of Chula Vista's business populous. This small business community is attributed to the city's growth and serves as a stable base for its economic engine.

Chula Vista continues to foster a business environment that supports growth and development, with small businesses still making up the vast majority of the city's commercial base. This entrepreneurial community remains a key contributor to local economic stability.

The broader South Bay region—including nearby Otay Mesa—continues to benefit from strong cross-border commerce driven by the USMCA, the trade agreement that replaced NAFTA in 2020. USMCA has reinforced the long-standing economic relationship between the United States and Mexico, supporting the binational manufacturing model in which production occurs in Mexico and final assembly, logistics, or distribution is handled on the U.S. side.

ATTRACTIONS

The near-perfect Mediterranean climate lends itself to multiple outdoor recreational activities. The City operates 50 public parks with facilities ranging from passive walking trails to ball parks and tennis courts to gymnasiums with full-service recreational programs.

Chula Vista's is home to the 17-acre Sesame Place amusement park. Chula Vista provides cultural facilities such as the Chula Vista Heritage Museum, Onstage Playhouse, the San Diego Junior Theatre, the Chapman Performing Arts Center, and the award-winning Chula Vista Public Library system that, in addition to providing library services, coordinates numerous cultural activities and events in the City.

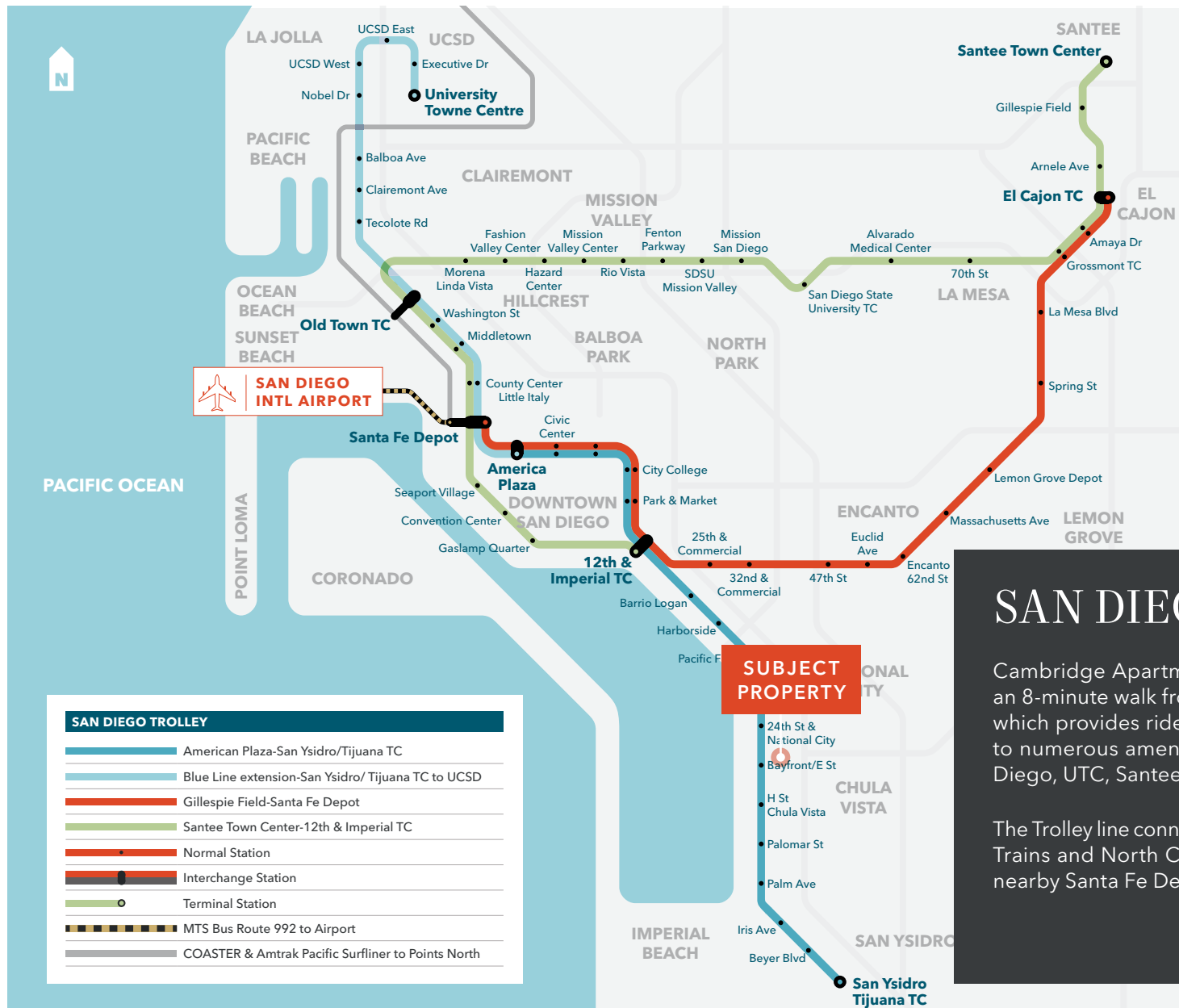
Chula Vista's scenic harbor offers spectacular views and easy access to the San Diego Bay.

RECREATION & ENTERTAINMENT

More than 64 well-maintained parks and 60 sports fields are available for outdoor sports, recreation activities, and picnics. Four challenging golf courses line the community. Tour the Chula Vista Elite Athlete Training Center and see America's best amateur athletes.

From rock and roll to rap to reggae – world-class entertainers perform at the North Island Credit Union Amphitheater, San Diego County's premier outdoor music venue. And Sesame Place San Diego features family-friendly rides, including water rides and slides, dining and attractions.

LOCATION OVERVIEW

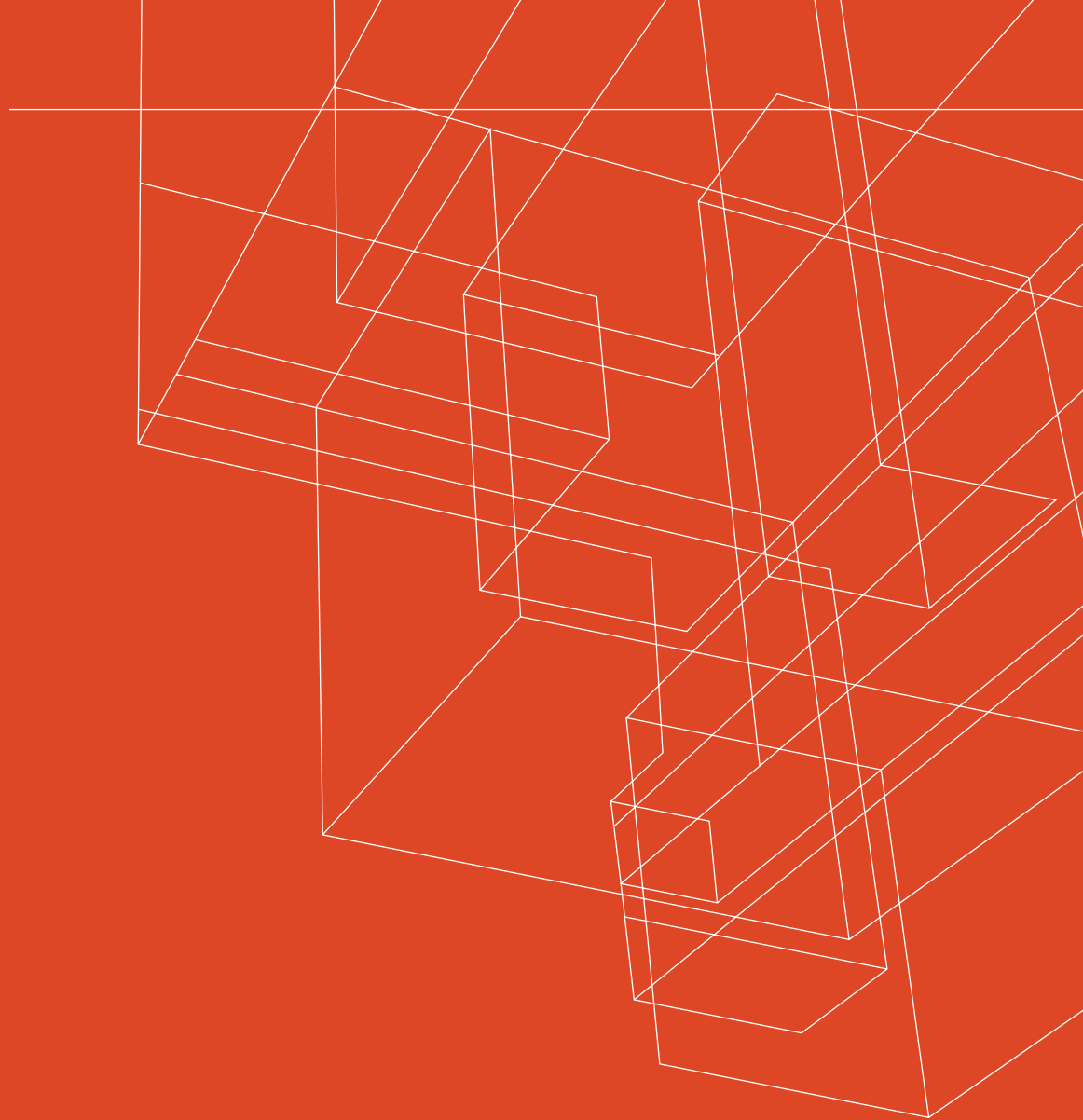


LOCATION OVERVIEW





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