

OFFERING MEMORANDUM

An aerial photograph of a residential neighborhood in La Jolla, California. The image shows a dense collection of houses and buildings, with a prominent red box highlighting a specific property. The property is located on a street that runs diagonally across the frame. In the background, the ocean is visible, and a golf course is situated on a hill to the right. The sky is clear and blue.

SUBJECT
PROPERTY

\$5,500,000

LIST PRICE \$5,750,000

13 COASTAL UNITS LOCATED IN LA JOLLA VILLAGE

7447-7453 HERSCHEL AVENUE, LA JOLLA, CA 92037

 **Kidder
Mathews**



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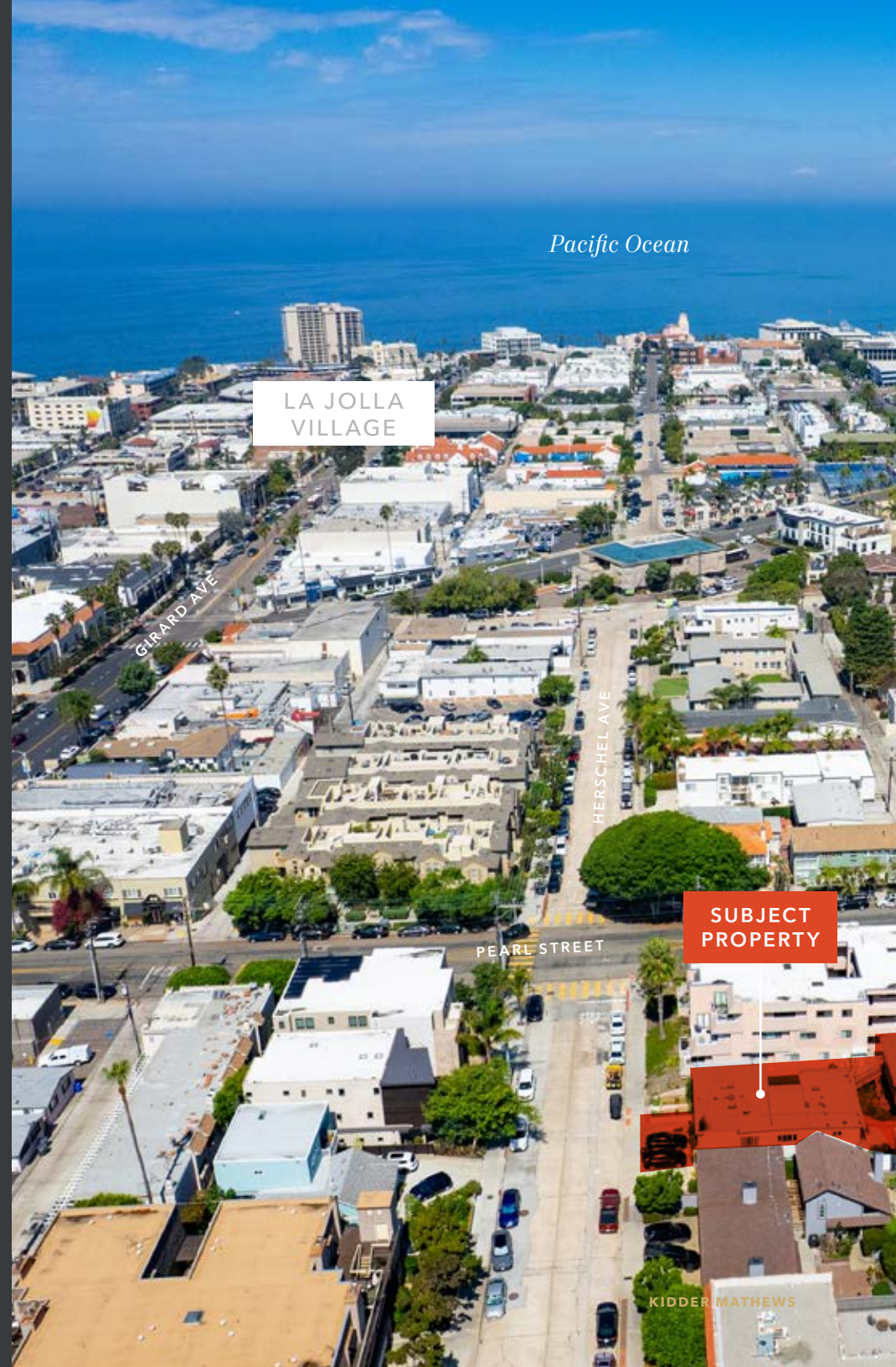
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Torrey Pines

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Proforma Apartments



EXECUTIVE SUMMARY

WELL MAINTAINED APARTMENT BUILDING IN AN UPSCALE COASTAL LOCATION

7447-7453 Herschel Avenue Apartments represents a unique value-add and location-driven opportunity in one of San Diego's most desirable neighborhoods. Situated in La Jolla Village and walking distance to beaches, restaurants, and shopping, the property occupies an "A" location in an area that rarely trades.

Originally constructed in 1953, the subject consists entirely of one-bedroom, one-bath units. With targeted interior renovations and exterior upgrades, there is potential to increase rents and overall property value, capturing additional upside in a strong market. Renovated properties with comparable locations are listing units for approximately \$6.00/SF in rent.

The surrounding market supports sustained demand for multifamily rentals, with a median home sale price of \$2.325 million as of June 2025 keeping homeownership out of reach for many and reinforcing the attractiveness of rental housing.

We invite you to learn more about this investment opportunity by reviewing this Offering Memorandum and then touring the Property with us.



ADDRESS	7447- 7453 Herschel Avenue, La Jolla, CA 92037
UNITS	13
YEAR BUILT	1953
PRICE	\$5,500,000
PRICE /UNIT	\$423,077
PRICE/RENTABLE SF	\$973
CAP RATE	3.35%
MARKET CAP RATE	5.02%
GRM	16.9
MARKET GRM	13.4



Pacific Ocean

MARINE STREET
BEACH

CHILDREN'S
POOL LA JOLLA

BevMo!
CVS
pharmacy

PAVILIONS

SUBJECT
PROPERTY

LEGEND

- Restaurants
- Coffee
- Shopping
- Errands

INVESTMENT HIGHLIGHTS



PRESTIGIOUS LA JOLLA LOCATION

Located in La Jolla Village, the property benefits from the area's unparalleled coastal beauty and vibrant cultural scene, surrounded by art galleries, upscale boutiques, and renowned restaurants.



PROXIMITY TO OCEAN

The subject walkable to the beach. La Jolla features a stunning coastline of wide sandy beaches, secluded coves and sea cliffs.



DESIRABLE DEMOGRAPHICS

Located in the affluent La Jolla community with average household income of \$207,271 within one-mile of the property. The median home price in La Jolla is more than \$2.3M as of June 2025, well above the median for San Diego and the United States.



97 WALK SCORE

With a Walk Score of 97, the property offers tenants unmatched access to groceries, shopping, dining, beaches, and cultural amenities all within steps of their front door. This rare “Walker’s Paradise” location in a beach community will command premium rents.



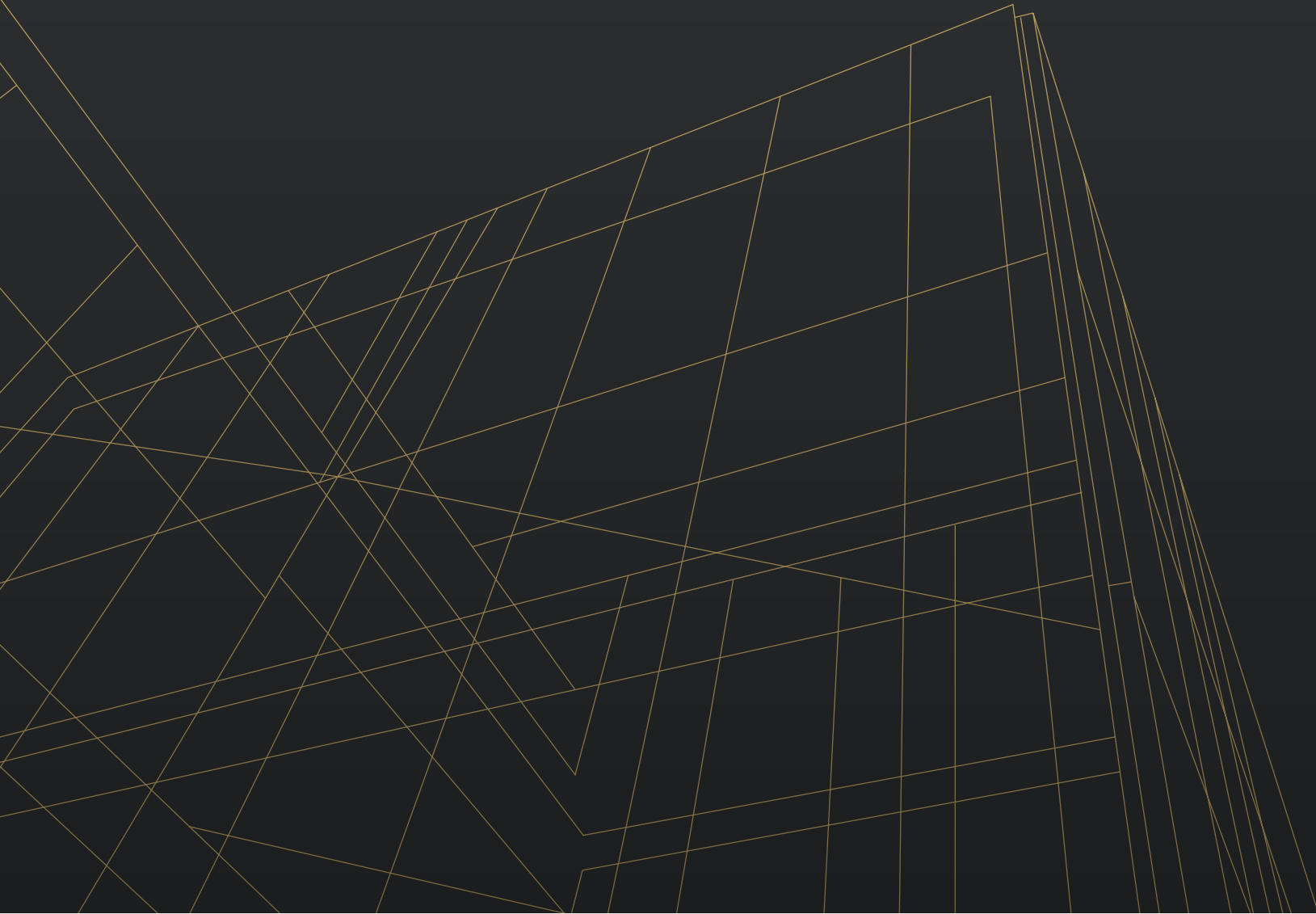
NEARBY EMPLOYMENT

The subject has close proximity to major employment centers including Torrey Pines and University City. Major employers include Amazon, Scripps Health, Scripps Institute, UC San Diego and Illumina.



VALUE ADD OPPORTUNITY

The subject property presents a strong value-add opportunity through unit renovations with modern finishes, allowing the capture of higher market rents that La Jolla’s premium location and strong tenant demand consistently support.



7447 HERSCHEL AVE

PROPERTY OVERVIEW

Section 02

PROPERTY INFORMATION

OVERVIEW

ADDRESS	7447- 7453 Herschel Avenue, La Jolla, CA 92037
NO OF UNITS	13
APN	350-652-03-00
MUNICIPALITY	San Diego
LAND AREA	5,966 SF / 0.14 Acres
DENSITY	93 Units/Acre
ZONING	RM-3-7 The property is within the Complete Communities area: Coastal Zone and Coastal Height Overlay Zone, which allows a 2.5 FAR irrespective of density.

BUILDING INFORMATION

YEAR BUILT	1953
BUILDING SF	5,650 (Per assessors Parcel records)
CONSTRUCTION	Two, two-story, wood frame buildings and a built-up foundation.
ROOF COVERING	Flat roofs
WINDOWS	Most windows have been replaced by dual pane vinyl
PARKING	Four (4) surface spaces in the front.

MECHANICAL/ELECTRICAL/BUILDING SYSTEM

METERING	Individually metered for Gas and Electric. Water and Sewer on a master meter.
HVAC	Select units have wall mounted AC
COOKING ENERGY	Gas
LAUNDRY	Community laundry facility. Machines are owned.

TAX INFORMATION*

MILLAGE RATE	1.25114%
FIXED ASSESSMENTS	\$88.76
TAX YEAR	2025-2026

* Property taxes are reassessed at the time of sale



13
UNITS

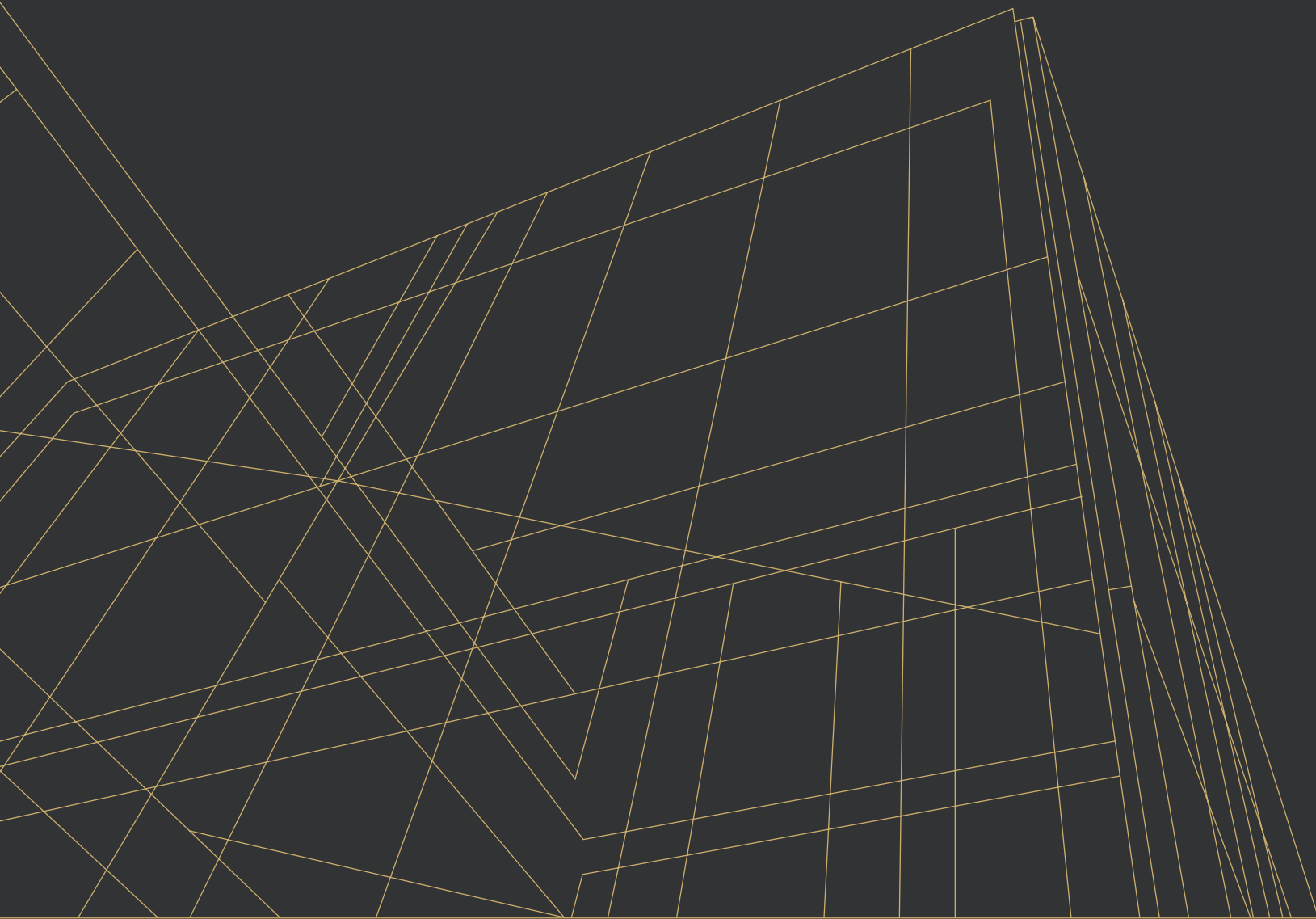
5,655 SF
RENTABLE SF

0.14
ACRES

PROPERTY OVERVIEW







7447 HERSCHEL AVE

FINANCIALS

Section 03

INCOME SUMMARY

# Units	Unit Type	Sq. Ft.	Total Sq.Ft.	Actual Rent	\$/Sq.Ft.	Total Rent	Market Rent	\$/Sq.Ft.	Total Market Rent
8	1BD/ 1BA	392	3,136	\$1,965	\$5.01	\$15,716	\$2,600	\$6.63	\$20,800
5	1BD/ 1BA	503	2,515	\$2,285	\$4.54	\$11,425	\$2,700	\$5.37	\$13,500
13	Total/Avg	435	5,651	\$2,088	\$4.80	\$27,141	\$2,638	\$6.07	\$34,300

ANNUALIZED GROSS INCOME

Vacancy and Collection Loss 3.00%

\$325,692	\$411,600
(\$9,771)	(\$12,348)

ADJUSTED GROSS INCOME

RUBS Income

Laundry

Parking Rent

\$315,921	\$399,252
\$1,534	\$10,000
\$1,478	\$1,478
\$3,900	\$3,900

EFFECTIVE GROSS INCOME

2025 ACTUAL EGI ANN.

\$298,728

\$322,833	\$414,630
-----------	-----------

		2024 ACTUAL EXPENSES	PROFORMA EXPENSES		
Less Estimated Expenses:		PROFORMA \$/UNIT	\$/YEAR	\$/YEAR	
Property Taxes (Reassessed at Sale)	1.25114%		68,813	\$68,813	
Property Tax Fixed Assessment		\$7	\$89	\$89	
Insurance		\$615	\$5,621	\$8,000	
Utilities		\$1,615	\$20,998	\$20,998	
Landscaping and Pest Control		\$462	\$3,328	\$6,000	
Repairs/ Maintenance/ Turnover		\$1,154	\$50,651	\$15,000	
Management Fee	5.00%	\$1,215	\$11,392	\$15,796	
Administrative		\$115	\$3,907	\$1,500	
CAP EX/ Replacement Reserves		\$200	\$9,320	\$2,600	
			\$174,119	\$138,796	
		Exp./unit:	\$13,394	\$10,677	(\$138,796)
		Exp/psf:	\$30.81	\$24.56	
		Exp/EGI:	53.9%	33.5%	

NET OPERATING INCOME

Amortization

Rate

Debt Service \$2,100,000

@

CASH FLOW

\$184,038	\$275,834
-----------	-----------

30	
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5.75%

\$147,060	\$147,060
-----------	-----------

\$36,977	\$128,774
----------	-----------

Cash on Cash Return

Principal Loan Reduction

Total Return

Return on Equity

DCR

1.09%

\$26,310	\$26,310
----------	----------

\$63,288	\$155,084
----------	-----------

1.86%	4.56%
-------	-------

1.25	1.88
------	------

NET OPERATING INCOME

Interest Only

Rate

Debt Service \$2,100,000

@

CASH FLOW

\$184,038	\$275,834
-----------	-----------

--	--

5.75%

\$120,750	\$120,750
-----------	-----------

\$63,288	\$155,084
----------	-----------

Cash on Cash Return

DCR

1.86%

1.52	2.28
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OFFERING
SUMMARY

\$5,500,000

VALUATION

\$423,077

PRICE / UNIT

\$973

PRICE / RENTABLE SF

DOWN PMT \$3,400,000

% DOWN 62%

IN-PLACE CAP 3.35%

IN-PLACE GRM 16.9

MARKET CAP 5.02%

MARKET GRM 13.4

INCOME & EXPENSE NOTES

In-Place Income & Expenses are based on the 2024 Year End Operating Statement unless otherwise noted below.

INCOME NOTES

IN PLACE RENT	From rent roll dated November 14, 2025
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RUBS INCOME	Proforma assumes tenants in pay RUBS
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VACANCY	Underwritten at 3% per industry standard.
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EXPENSE NOTES

PROPERTY TAXES	Calculated on millage rate of 1.25114%. Property is reassessed at time of sale. Based on the property tax bill for 2025/2026. Fixed assessments are \$88.76.
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MANAGEMENT	Professional, off-site management. Assumes 5.00% of collected rents, which is the industry average for this property size
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REPLACEMENT RESERVES	Assumes \$200 per unit per year which is the industry average
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RENT & SALE COMPARABLES

SALE COMPARABLES

7447-53 HERSCHEL



LA JOLLA WEST WIND



344 PROSPECT STREET



428-38 ROSEMONT ST



LA JOLLA HERMOSA









	7447- 7453 Herschel Avenue La Jolla, CA 92037	7601 Eads Ave La Jolla, CA 92037	344 Prospect Street La Jolla, CA 92037	428-438 Rosemont Street La Jolla, CA 92037	6051-61 La Jolla Hermosa La Jolla, CA 92037
ADDRESS					
# OF UNITS	13	12	5	6	6
YEAR BUILT	1953	1976	1961	1950	unknown
SALE DATE	For Sale	10/22/2025	2/14/2025	5/13/2024	5/6/2024
SALE PRICE	\$5,500,000	\$9,350,000	\$3,931,000	\$3,700,000	\$3,450,000
PRICE PER UNIT	\$423,077	\$779,167	\$786,200	\$616,667	\$575,000
PRICE PER SF	\$973	\$760	\$848	\$837	\$688
CAP RATE	3.35%	3.90%	3.01%	not reported	1.0%
GRM	16.9	16.9	19.57	17.74	28.0
COMMUNITY AMENITIES	Common laundry	Controlled access	Common laundry, controlled access, storage	Unknown	Common laundry
UNIT MIX	13 - 1bd/1ba	12 - 2bd/2ba	4 - 1bd/1ba 1 - 1bd/1.5ba	2 - 1bd/1ba 3 - 2bd/1ba 1 - 2bd/2ba	6 - 2bd/1ba
PARKING	4 Surface Spaces	20 Covered Spaces	3 Surface Spaces	Four Garages	6 Surface Spaces



SALE COMPARABLES

- | | |
|----|------------------|
| 01 | 7601 Eads |
| 02 | 344 Prospect |
| 03 | 428 Rosemont |
| 04 | La Jolla Hermosa |

RENT COMPARABLES

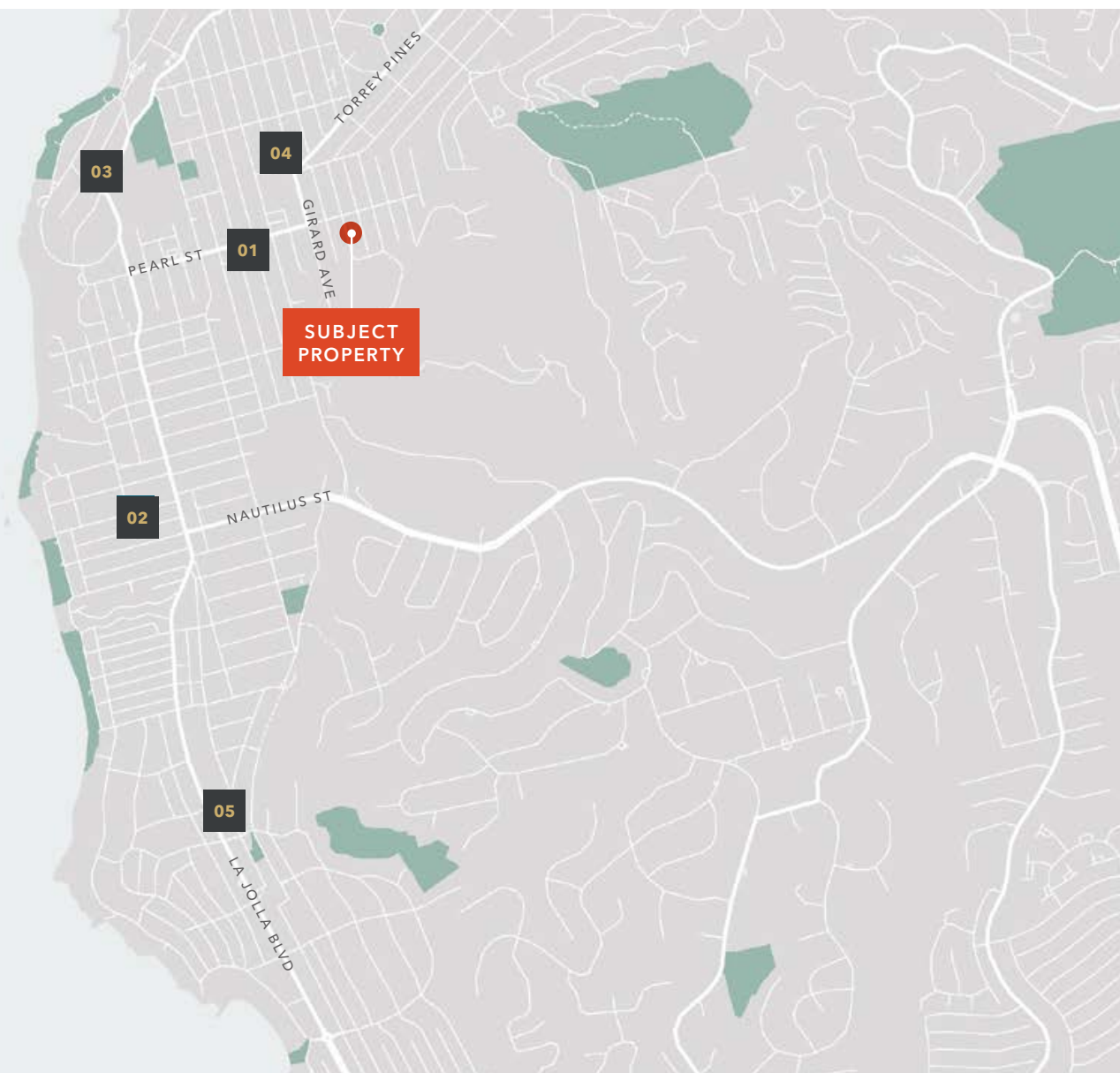
	<i>Subject</i>	01 801 PEARL	02 401 WESTBOURNE	03 OCEAN HOUSE ON PROSPECT	04 GIRARD LOFTS	05 THE LELAND
						
Address	7447- 53 Herschel Ave La Jolla, CA 92037	801 Pearl Street La Jolla, CA 92037	401-405 Westbourne St La Jolla, CA 92037	400 Prospect St La Jolla, CA 92037	7606 Girard Ave La Jolla, CA 92037	6229-6237 La Jolla Blvd La Jolla, CA 92037
# of Units	13	26	3	60	18	5
Built/Reno	1953	2023	Not known	1970 Reno 2013	2024	1952 Renov 2023
Studio		\$3,350				
Avg SF		554				
Rent/SF		\$6.05				
1-Bed	\$2,088	\$3,750 (1bd/1.5ba)	\$2,995	\$4,772	\$3,899	\$3,695
Avg SF	435	565	500	748	489	625
Rent/SF	\$4.80	\$4.47	\$5.99	\$6.38	\$7.97	\$5.91
Amenities	Common laundry	Secured entry, BBQ	Private yard	Fitness center, community lounge, swimming pool, sundeck	Private outdoor spaces, bike storage, BBQ area, boutique lounge	Private balcony/patio
Renovation Notes		New construction. Granite, stainless steel, vinyl plank flooring	Recently renovated, new windows, plank flooring, stainless steel.	Recently renovated, plank flooring, stainless steel. Floor to ceiling windows with ocean views from select units	New construction. Quartz, stainless steel, vinyl plank flooring	Recently renovated, new windows, plank flooring, stainless steel
Laundry	Common laundry facilities	In-unit washer/dryer	Common laundry facilities	In-unit washer/dryer	In-unit washer/dryer	Common laundry facilities

Survey date: 9/8/2025. Rents are asking or advertised rents. KM does not make any representation on the rent comparables' effective rent.

RENT COMPARABLES

- | | |
|----|---|
| 01 | 801 PEARL
801 Pearl Street |
| 02 | 401 WESTBOURNE
401-405 Westbourne St |
| 03 | OCEAN HOUSE ON PROSPECT
400 Prospect St |
| 04 | GIRARD LOFTS
7606 Girard Ave |
| 05 | THE LELAND
6229-6237 La Jolla Blvd |

Pacific Ocean



LA JOLLA
COUNTRY CLUB

LA JOLLA
ELEMENTARY

LA JOLLA
WEEKLY
FARMERS
MARKET

SUBJECT
PROPERTY

HIGH AVE

MARINE STREET

PEARL STREET

HERSCHEL AVE



LOCATION OVERVIEW





LA JOLLA IS REGARDED AS THE JEWELL OF SAN DIEGO

Consistently voted one of the top beach destinations in the world, La Jolla offers a wide range of museums, art galleries, one-of-a-kind boutiques, great restaurants and a slew of outdoor activities.

The seaside community of La Jolla occupies 7 miles of coastline along the Pacific Ocean within San Diego County. Surrounded on three sides by the sea and backed by the steep slopes of Mt. Soledad. The main route in and out of La Jolla is the I-5 freeway. It is approximately 14 miles from the airport with an average drive time of 20 minutes.

La Jolla is often described as one of Southern California's most beautiful and affluent neighborhoods. The area is renowned for its rugged coastline, featuring dramatic cliffs and pristine beaches that draw visitors and locals alike. La Jolla Cove, with its clear turquoise waters and vibrant marine life, is a favorite spot for snorkeling, kayaking, and enjoying picturesque sunsets.

Beyond its natural beauty, La Jolla boasts a rich cultural scene. The neighborhood is home to several notable institutions, including the Museum of Contemporary Art San Diego and the La Jolla Playhouse, which offer a range of artistic and theatrical experiences. The area also has a thriving culinary scene, with a variety of dining options that range from casual seaside eateries to high-end restaurants.

La Jolla's charming village atmosphere is characterized by its boutique shops, art galleries, and cozy cafes. The local architecture reflects a mix of Mediterranean and modern influences, contributing to the neighborhood's elegant yet laid-back vibe.

7

MILES OF
COASTLINE

\$1.9M

AVERAGE HOME
VALUE

\$200K

AVG HOUSE HOLD
INCOME

75%

COLLEGE DEGREE
OR HIGHER

LA JOLLA MARKET OVERVIEW

Quality of Life

La Jolla's natural beauty, abundance of activities and upscale village lifestyle ensure that it lives up to its nickname as "the jewel" of San Diego.

La Jolla is home to Birch Aquarium at Scripps Institute of Oceanography and plenty of cultural attractions including the La Jolla Playhouse and the Museum of Contemporary Art.

Upscale Shopping

La Jolla is known for its shopping, offering everything from luxury labels to unique designers, as well as one-of-a-kind boutiques. The Westfield UTC shopping center is located just east of La Jolla Village. This ultimate shopping and leisure experience features over 200 specialty and luxury stores, services and award-winning restaurants in an open-air setting.

Beaches

Consistently voted as one of the top beach destinations in the world. During the summer and autumn months, the surf is relatively gentle, with warm waters in 70s. Swimmers, snorkelers, scuba divers, kayakers and surfers can enjoy the golden sands of La Jolla Shores, the Cove and Windansea. Whales can be seen off the coast as they travel to and from Baja California.

WORLD CLASS GOLFING

La Jolla is home to many renowned golf courses including Torrey Pines Golf Course, known for its breathtaking coastal views and challenging layout. The South Course is highly acclaimed and has hosted several major tournaments, including the U.S. Open. Its cliffside location offers spectacular views of the Pacific Ocean, making it a favorite among both professional and amateur golfers.

La Jolla is also home to the exclusive private La Jolla County Club. Known for its exclusive atmosphere and meticulously maintained course, the La Jolla Country Club features an 18-hole, par-71 course.

PRESTIGIOUS PRIVATE SCHOOLS

La Jolla is home to several prestigious private schools known for their academic excellence, holistic education, and distinctive programs. Most notably, the Bishop's School is located directly across the street from the subject. Founded in 1909, The Bishop's School is a highly regarded independent Episcopal school serving students from grades 6 through 12. It is known for its strong academic programs, commitment to character development, and a diverse range of extracurricular activities. The school emphasizes a well-rounded education with opportunities in the arts, athletics, and leadership.

ARTS & EVENTS

La Jolla has a vibrant arts scene and rich cultural offerings. The Museum of Contemporary Art San Diego (MCASD) stands as a central pillar in the local arts community, showcasing a diverse collection of modern works and hosting a range of exhibitions and educational programs. Nearby, the La Jolla Playhouse is celebrated for its innovative theater productions, including dramas, comedies, and musicals, many of which have gone on to success on Broadway. Another cultural gem is The Athenaeum Music & Arts Library, which blends a traditional library with an art gallery and music venue, offering a variety of visual art exhibitions, live music performances, and educational workshops.

CELEBRITIES & BILLIONAIRES

La Jolla has been home to various high-profile individuals from different fields, including entertainment, business, and sports.

One of the most notable figures is Dr. Seuss (Theodor Seuss Geisel), the beloved children's author who lived in the area during the latter part of his life. In the realm of business, several billionaires have made La Jolla their home or have invested in the area. Among them is Qualcomm co-founder Irwin Jacobs, who has had a significant impact on both the local economy and the broader tech industry. Jacobs and his family have been prominent figures in the community, contributing to local institutions and philanthropic efforts.



LOCATION OVERVIEW

97

WALK SCORE

7

MILES OF COASTLINE

85+

RESTAURANTS & CAFES



LOCATION AMENITIES

EAT + DRINK

- 01 Takaramonso Sushi
- 02 La Corriente
- 03 Pizza on Pearl
- 04 The Taco Stand
- 05 Breakfast Republic
- 06 Cafe Milano
- 07 Sugar and Scribe
- 08 The Cottage
- 09 Smallgood Cheese Shop & Cafe
- 10 Ambrogio by Acquerello
- 11 Public House La Jolla
- 12 Manhattan of La Jolla
- 13 Richard Walker's Pancake
- 14 The Spot
- 15 The Whaling Bar
- 16 Cove House
- 17 Duke's La Jolla
- 18 George's at the Cove
- 19 Brockton Villa
- 20 Eddie V's
- 21 La Dolce Vita

EAT + DRINK

- 22 Queenstown
- 23 Marisi
- 24 Puesto
- 25 Catania
- 26 Hennessey's La Jolla
- 27 Trilogy Sanctuary
- 28 Himitsu Sushi
- 29 Nine Ten
- 30 Beeside Balcony
- 31 Blue Ocean

CAFFEINE

- 01 Kong Cafe
- 02 Better Buzz Coffee
- 03 Starbucks
- 04 Paru
- 05 Harry's Coffee Shop
- 06 Java Earth Coffee
- 07 Parakeet Cafe
- 08 Subterranean Coffee
- 09 Living Room Coffeehouse La Jolla
- 10 Peet's Coffee
- 11 Starbucks

GROCERY & ERRANDS

- 01 Vons
- 02 El Pescador Fish Market
- 03 CVS
- 04 Bevmo
- 05 La Jolla Farmers Market
- 06 Ace Hardware
- 07 La Jolla Library
- 08 USPS
- 09 US Bank
- 10 Chase

SHOPPING

- 01 The Lot
- 02 Warwick's Bookstore
- 03 Vuori
- 04 lululemon
- 05 Ralph Lauren
- 06 Blue Mercury
- 07 Tommy Bahama
- 08 Quicksilver
- 09 Aviator Nation
- 10 Roxy

ATTRACTIONS

- 01 Children's Pool La Jolla
- 02 Museum of Contemporary Art
- 03 Sea Cave
- 04 The Comedy Store
- 05 Conrad Prebys Performing Arts
- 06 La Jolla Tennis Club
- 07 Wipeout Beach
- 08 Shell Beach
- 09 Coast Walk Trail
- 10 La Jolla Historical Society
- 11 The Cave Store
- 12 La Jolla Country Club

DEMOGRAPHICS

POPULATION

	1 Mile	3 Miles	5 Miles
2024 TOTAL	8,788	38,610	160,905
2029 PROJECTION	8,710	38,215	159,689
2020 CENSUS	8,759	39,085	161,797
PROJECTED GROWTH 2024 - 2029	-0.18%	-0.21%	-0.15%
AVERAGE AGE 2024	53.1	47.4	34.0

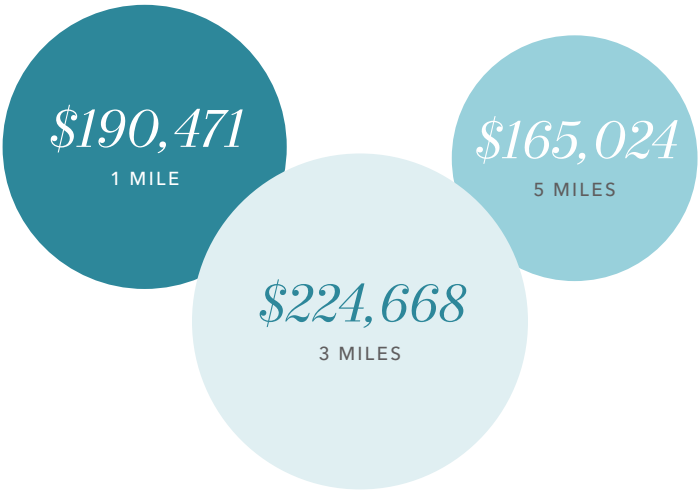
EMPLOYMENT & INCOME

	1 Mile	3 Miles	5 Miles
2024 AVERAGE HH INCOME	\$190,471	\$224,668	\$165,024
2029 AVERAGE HH INCOME	\$218,562	\$254,479	\$187,384
2024 PER CAPITA INCOME	\$94,580	\$99,478	\$70,409
TOTAL EMPLOYEES 2024	4,177	19,256	88,234

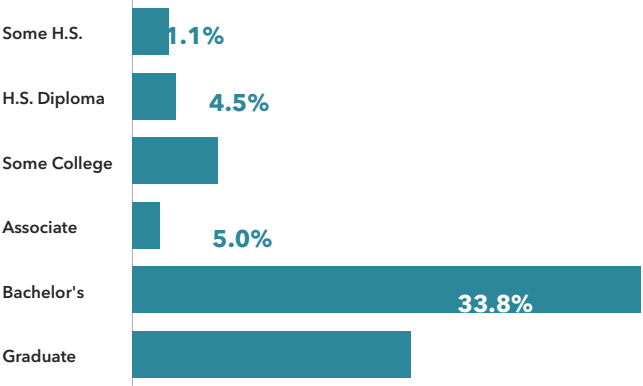
HOUSEHOLDS

	1 Mile	3 Miles	5 Miles
2024 HOUSING UNITS	5,458	19,841	76,711
2029 PROJECTED HOUSING UNITS	5,505	19,942	77,377
2020 CENSUS	5,464	19,942	76,010
2024 AVERAGE HH SIZE	2.72	2.86	2.77
OWNER-OCCUPIED 2024	37.2%	52.8%	36.7%
AVERAGE HOME VALUE 2024	\$1,869,215	\$1,761,280	\$1,347,311

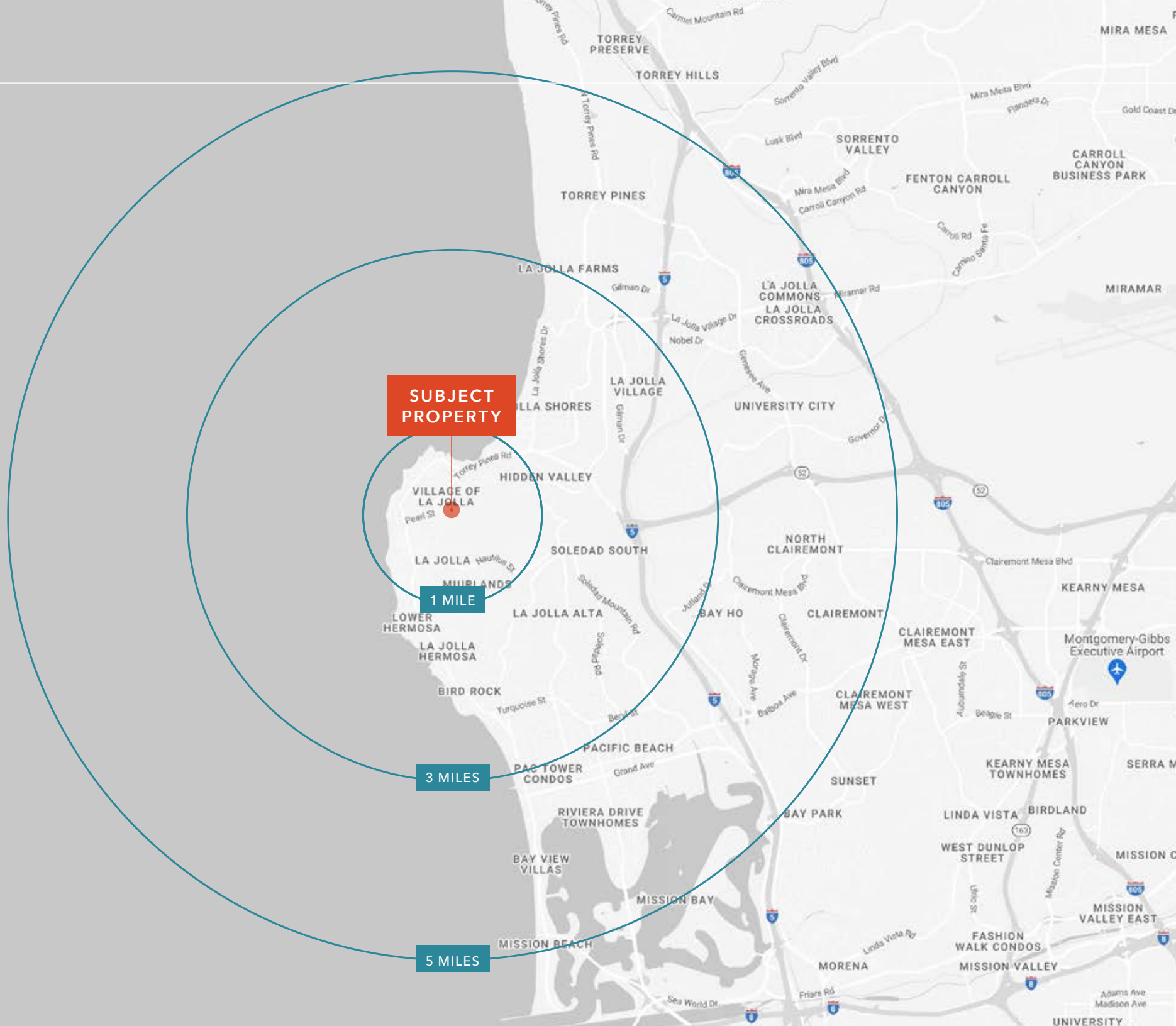
AVERAGE HOUSEHOLD INCOME



EDUCATION (2024)



Data Source: ©2024 ESRI



**SUBJECT
PROPERTY**

1 MILE

3 MILES

5 MILES



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