LHSD

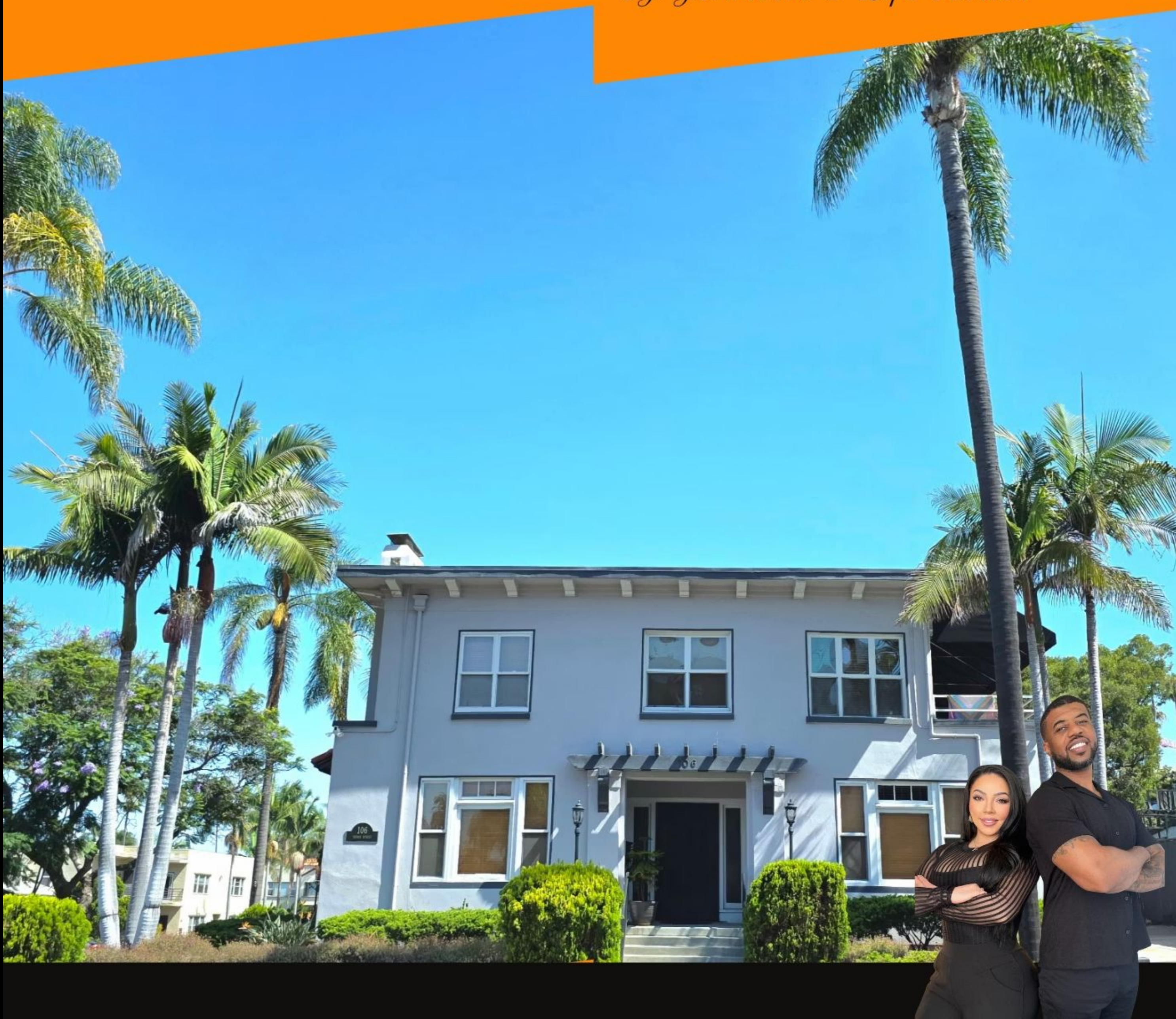
DESIGN. PERMIT. BUILD.

Feasibility Study

LIFE HOUSE DESIGN AND CONSTRUCTION

Bringing your vision to life

Presented by
CJ Johnson & Life House



COVER LETTER

Dear Future Owner,

106 Thorn St is a rare asset — a character-rich 1911 corner building in the heart of Banker's Hill, sitting on a 3,383 SF lot zoned RM-3-9 and eligible for Complete Communities Housing Solutions at 8.0 FAR. The building was thoughtfully rehabbed beginning in May 2022 with approximately $200,000 in improvements: full electrical upgrade with new panel and subpanel, HVAC and mini-split system, plumbing improvements, foundation repairs, new flooring, remodeled bathrooms and upstairs kitchen, balcony repairs, updated lighting, and restoration of original architectural elements. The bones are sound. The systems are current. What remains is a question of vision — and this report gives you three of them.

The current configuration — a two-story medical office suite with 8 rooms across both floors — is a grandfathered nonconforming use in a residential zone. That is not a liability; it is an opportunity. Whether you want to move in and run your business from the same address, convert the building into a small multifamily income property with two ADUs, or tear it down entirely and let the 8.0 FAR do its work, the entitlement pathway is clear and the demand is real.

This report was prepared to travel with the listing — giving any prospective buyer a fully researched, three-option roadmap before they sign. Each option has been modeled against the verified RM-3-9 development code, confirmed overlay conditions, and 2026 San Diego construction benchmarks.

The property is exceptional. The timing is right. Let's build.

Very Respectfully,

Cärrin Johnson

CJ Johnson
CEO, Life House Design and Construction
CA GC Lic. #1125210

EXECUTIVE SUMMARY

106 Thorn St — Banker's Hill, San Diego

Property Snapshot

Address	106 Thorn St (corner of First Ave), San Diego, CA 92103
APN	4525382700
Lot	3,383 SF
Zone	RM-3-9
Existing	~2,385 SF, c. 1911, rehabbed 2022 (~$200K in improvements)
Current Use	Medical office (grandfathered)
Parking	Surface driveway ~4 cars
CCHS Tier 2 Eligible	8.0 FAR → 27,064 SF max buildable
City ASI Net Potential Units	5

⚠️ ⚠️ **Regulatory Alert — Disclose to All Prospective Buyers**

🔴 **Very High Fire Hazard Severity Zone (2025 designation)** — Class A roofing and ember-resistant construction required for new or substantially remodeled work

🔴 **Slopes 25%+ present on-site** — geotechnical report required for new construction

🟡 **Existing office use is grandfathered/nonconforming in RM-3-9** — confirm CUP status with DSD prior to close

🟡 **Dual FAA Part 77 Noticing** — SDIA and NAS North Island; FAA coordination required for new vertical construction

🟡 **Dual Airport Influence Areas** — SDIA Review Area 2 + NAS North Island Review Area 2

Three Paths Forward

OPTION A — Live/Work Conversion

$150K–$250K

Owner-user / professional buyer

- Convert existing building for live/work use
- 1 residential unit + commercial suites below
- Lowest cost, fastest path to occupancy

OPTION B — 4 Units + 2 ADUs

$900K–$1.2M

Individual investor / 1031 buyer

- Convert existing building to multifamily
- 6 income-producing units total
- Strong cash-flow play in high-demand submarket

OPTION C — CCHS Full Redevelopment

$6.5M–$9.5M

Developer / institutional buyer

- Full demolition + CCHS Tier 2 at 8.0 FAR
- 12–16 market-rate units + 2 affordable (off-site)
- Maximum density, highest long-term value

PROPERTY DETAILS & SITE OVERVIEW

106 Thorn Street — Property Overview

Property Overview

Address	106 Thorn St, San Diego CA 92103
APN	4525382700
Lot Size	3,383 SF — corner lot, First Ave × Thorn St
Existing Structure	~2,385 SF, c. 1911, rehabbed May 2022
2022 Improvements (~$200K)	Electrical (new panel + subpanel), HVAC + mini-split, plumbing, foundation repairs, flooring, remodeled bathrooms, upstairs kitchen, balcony repairs, lighting, original architectural restoration
Current Use	Medical office, 8 rooms, 2 floors (grandfathered in RM-3-9)
Parking	Surface driveway, ~4 cars
Community Plan	Uptown (Banker's Hill)
Council District	3
ASI Net Potential Units	5

Zoning Standards (RM-3-9)

Base Density	1 DU per 600 SF → 5 units base
Height	60 ft base zone; UNRESTRICTED under CCHS (FAR-governed)
FAR Base	2.7 → 9,134 SF max buildable
FAR CCHS Tier 2	**8.0 → 27,064 SF max buildable**
Front Setback	10 ft
Interior Side	5 ft
Street Side	10 ft
Rear	5 ft
ADU Setbacks	4 ft side/rear (state ADU law)
Parking	Reduced/waived in TPA
CCHS Affordable Req.	40% of base units (2 units); off-site OK per HAP 2.0
STR Eligibility	Not eligible — all new residential post-Oct 2017 excluded from STRO

ZONING STANDARDS

RM-3-9 & CCHS Tier 2 — Verified Development Standards

Base Zone RM-3-9 — Primary Structure

Density	1 DU/600 SF → 5 units base
Height	60 ft
FAR	2.7 base → 9,134 SF max buildable
Front Setback	10 ft
Interior Side	5 ft
Street Side	10 ft
Rear	5 ft

CCHS Tier 2 Override (opt-in)

FAR	**8.0 → 27,064 SF max buildable**
Height	Unrestricted — FAR governed
Under 95 ft	Ministerial — no public hearing
Affordable Req.	40% of 5 base units = 2 units; off-site placement allowed up to 3 miles per HAP 2.0 (Dec 2023)

ADU Standards

Max Size	Up to 1,200 SF detached by-right (AB 2221/SB 897)
Setbacks	4 ft side/rear
Review	Ministerial
SB 1211	Supports 2 ADUs once building carries residential units
STR	Not eligible — all new residential post-Oct 2017 excluded from STRO in City of San Diego
School Fees	$5.17/SF over 500 SF
Parking	Waived in TPA

SECTION 1 — OVERLAYS & REGULATORY CONTEXT

Site Overlays & Regulatory Conditions

Overlay / Condition	Status	Impact & Notes
Base Zone	RM-3-9	Residential multifamily; office use is grandfathered — confirm CUP status before close
CCHS	YES — Tier 2, 8.0 FAR	Opt-in; 40% affordable of base units; HAP 2.0 allows off-site placement up to 3 miles
Sustainable Development Area	Yes	Supports CCHS eligibility
Very High Fire Hazard Severity Zone (2025)	**YES**	Class A roofing, ember-resistant exterior, defensible space for new/remodeled work; 10–15% hard cost premium
Slopes 25%+	**YES**	Geotech report required; affects ADU placement and grading for Options B and C
SDIA Airport Influence Area	YES — Review Area 2	Disclosure required; compatible with residential use
NAS North Island AIA	YES — Review Area 2	Dual disclosure
FAA Part 77 Noticing	**YES — SDIA + NAS North Island**	Site at 265–270 ft ASL exceeds both Part 77 surfaces; FAA OE/AAA coordination required for new vertical construction
Transit Area Overlay Zone	Yes	Transit-oriented design standards apply
Transit Priority Area	Yes	Parking requirement reductions/waivers available
Coastal Overlay Zone	No	No CDP required
Historic Districts/Resources	No	No formal designation; 1911 age noted, no State Historic Resource listing
Paleontological Sensitivity	Moderate	Monitoring may be required during grading
Geologic Hazard Category	Yes — Category 52	Geotech review required
Flood Hazard	No — Zone X	Minimal hazard; no design constraints

SECTION 2 — ZONING STANDARDS & ADU ENTITLEMENTS

Setbacks, FAR & ADU Regulations

Base Zone RM-3-9 — Primary Structure

Density	1 DU/600 SF
Height	60 ft
FAR	2.7 base
Front	10 ft
Interior Side	5 ft
Street Side	10 ft
Rear	5 ft

CCHS Tier 2 Override (opt-in)

FAR	**8.0**
Height	Unrestricted — FAR governed
Under 95 ft	Ministerial, no public hearing
Affordable	40% of 5 base units = 2 units; off-site placement allowed up to 3 miles per HAP 2.0 (Dec 2023)

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OPTION A — INTERIOR ADAPTIVE REUSE

Option A — Live / Work Conversion

Focused | Simplest | Owner-User Play

The 2022 rehab already addressed the hard stuff — foundation, electrical, HVAC, plumbing, and finishes. What's left is a targeted interior conversion: reconfigure the upper floor into a private 3-bedroom, 2-bathroom residence; position the ground floor as a working studio, salon suite cluster, wellness practice, or creative office. This is the right play for a specific buyer — a medical professional, beauty bar operator, attorney, or creative — who wants to work a few steps from where they sleep. It is the most differentiated listing pitch because every other property in this neighborhood is a teardown play. This one tells a story.

Unit Summary

Floor	Use	Description
Ground floor (~1,200 SF)	Work / Commercial	Retain flexible office suites or open into studio; half bath upgrade; kitchenette retained
Upper floor (~1,185 SF)	Residential	3 bed / 2 bath: primary suite with en-suite; 2 secondary bedrooms share hall bath; open-concept living/dining; original wood detail preserved

✅ Pros

- Lowest cost — 2022 systems already in place
- No new construction = no grading, no FAA coordination, no fire zone new-build premium
- Fastest to occupancy (6–8 months)
- Highly differentiated listing pitch in Banker's Hill
- Ground floor suites can be rented at $1,500–$2,500/suite/month if owner doesn't occupy all of them
- Preserves 1911 character vs. every new glass box going up nearby

⚠️ Constraints

- Change of occupancy triggers building permit and plan check
- Narrower buyer pool — specific buyer type required
- Ground floor suite rental should be reviewed against CUP terms
- Does not maximize income potential vs. CCHS entitlements

OPTION A — REVENUE & SCENARIOS

Option A — Revenue & Use Scenarios

Use Scenarios

Scenario	Monthly Income	Notes
Owner-occupied residential + owner-operated business	$0 rental income	Saves $4,000–$8,000/month in combined rent
Owner-occupied upstairs + rent ground floor suites (4 suites)	$6,000–$10,000/month gross	Highest income scenario for Option A
Wellness/beauty bar operator (owner-managed)	$3,000–$6,000/month net	Depending on lease structure

$1.8M–$2...

Estimated Stabilized Asset Value

6–8 mo

Timeline to Occupancy

OPTION A — COST BREAKDOWN

Option A — Cost Estimate

Pre-Construction Costs

Architect / interior design	$15,000–$25,000
Building permits + plan check (change of occupancy)	$6,000–$12,000
Pre-application meeting with DSD	$500
Subtotal + 10% contingency	**$23,650–$40,700**

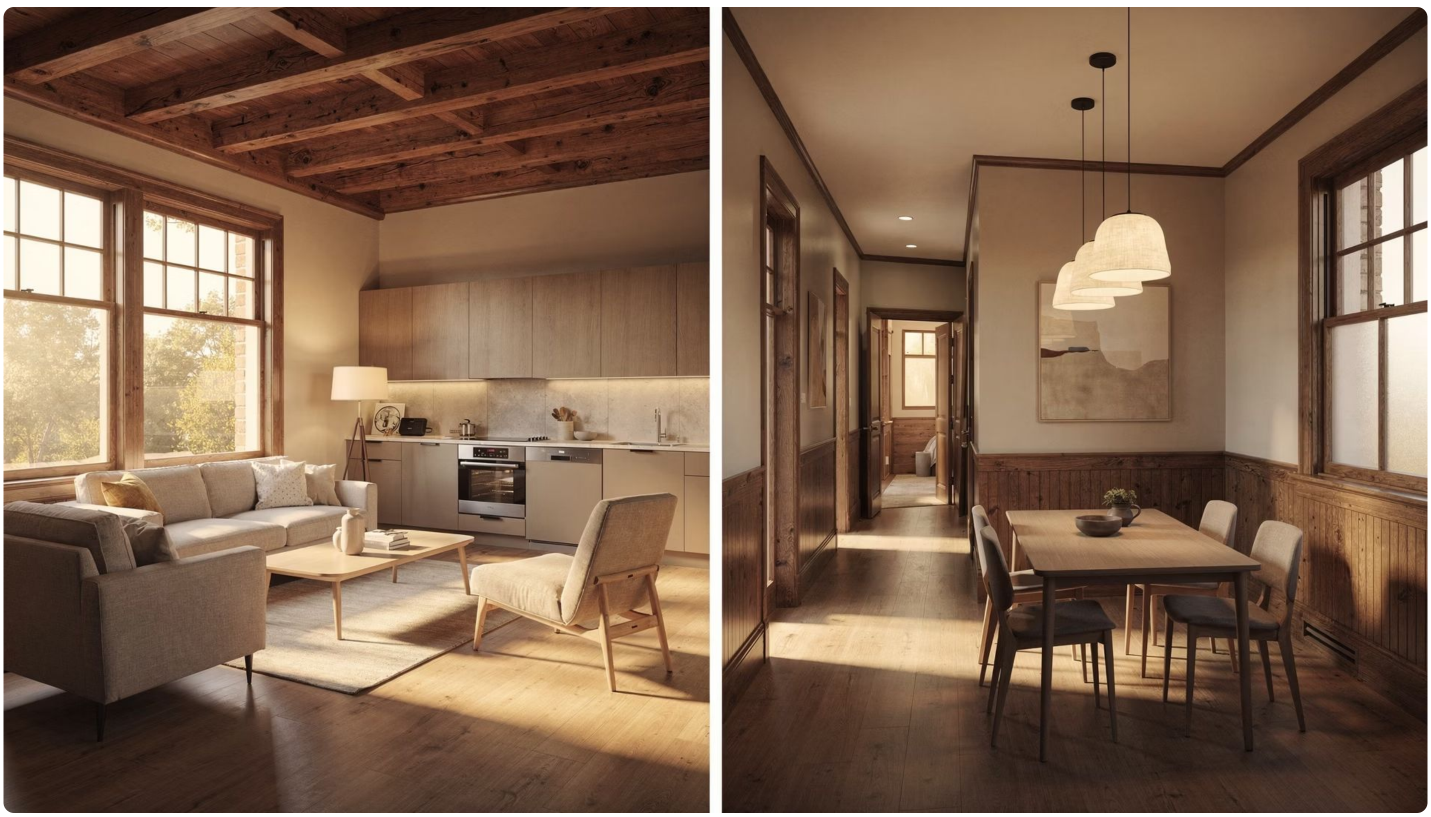
Construction Costs

Interior conversion — upper floor to 3bd/2ba	$80,000–$120,000
Ground floor refresh (suite reconfig, flooring, half-bath upgrade)	$40,000–$70,000
Fire/life-safety compliance (sprinkler, ADA, egress)	$15,000–$30,000
Contingency 10%	$13,500–$22,000
Construction subtotal	**$148,500–$242,000**

⚠ **ESTIMATED TOTAL — OPTION A: $150,000–$250,000**

OPTION A — LIVE/WORK CONCEPT

Option A — Live/Work Concept



Conceptual rendering — upstairs residence (left) and ground-floor professional suite (right). Warm neutral tones, original 1911 character preserved throughout.

OPTION B — CONVERT + DETACHED ADU

Option B — 4 Residential Units + 2 Detached ADUs

Best ROI | Individual Investor | 1031 Exchange Play

⚠️ ⚠️ **Site Survey Required for ADU Placement** — Slopes 25%+ and corner setbacks must be confirmed before finalizing ADU design.

The existing 2,385 SF building — already carrying $200K in 2022 improvements — converts to four residential units using the base RM-3-9 density allowance. Two new detached ADUs are then added to the site footprint via the AB 2221 ministerial by-right pathway. SB 1211 authorizes detached ADUs on multifamily-zoned lots up to the number of existing units; once the building carries 4 residential units, 2 detached ADUs are fully supported. No CCHS required. No affordable housing obligation. Six income-producing doors in one of the highest-demand LTR markets in San Diego.

Unit Summary

Unit	Type	Size	Config	Location
Unit 1	Interior conversion	~600 SF	1bd/1ba	Ground floor, suite A
Unit 2	Interior conversion	~595 SF	1bd/1ba	Ground floor, suite B
Unit 3	Interior conversion	~595 SF	1bd/1ba	Upper floor, suite A
Unit 4	Interior conversion	~595 SF	1bd/1ba	Upper floor, suite B
ADU 1	New detached	Up to 800 SF	2bd/1ba	Rear yard
ADU 2	New detached	Up to 800 SF	2bd/1ba	Side yard (survey-dependent)
TOTAL		**~3,985 SF**	**6 units**	

✅ Pros

- 6 income-producing units; highest cash flow per dollar invested
- ADUs are ministerial/by-right — no discretionary entitlement risk
- No CCHS required; no affordable housing obligation
- TPA parking waiver eliminates need to replace surface spots
- 2022 improvements already complete — conversion builds on recent investment
- Strong Banker's Hill LTR demand at all unit sizes

⚠️ Constraints

- Slopes 25%+ — site survey required before ADU placement confirmed
- Corner setbacks (10 ft on both frontages) reduce rear/side buildable area
- VHFSZ: new ADU construction requires 2025 fire-resistant construction standards
- FAA coordination required for new vertical construction
- School fees: ~$3,102 total on 2 ADUs over 500 SF threshold

OPTION B — REVENUE

Option B — Revenue Projections

Revenue Projections — Option B

Income Item	Monthly / Annual
4 × 1bd/1ba converted units @ $2,400–$2,800/unit/mo	$9,600–$11,200/mo
2 × 2bd/1ba ADUs @ $3,000–$3,500/unit/mo	$6,000–$7,000/mo
Monthly Gross (6 units)	**$15,600–$18,200**
Annual Gross	**$187,200–$218,400**
Operating Expenses (est. 35%)	$65,520–$76,440
Annual Net Before Debt Service	**$121,680–$141,960**
Break-Even Occupancy	~57%

OPTION B — COST BREAKDOWN

Option B — Cost Estimate

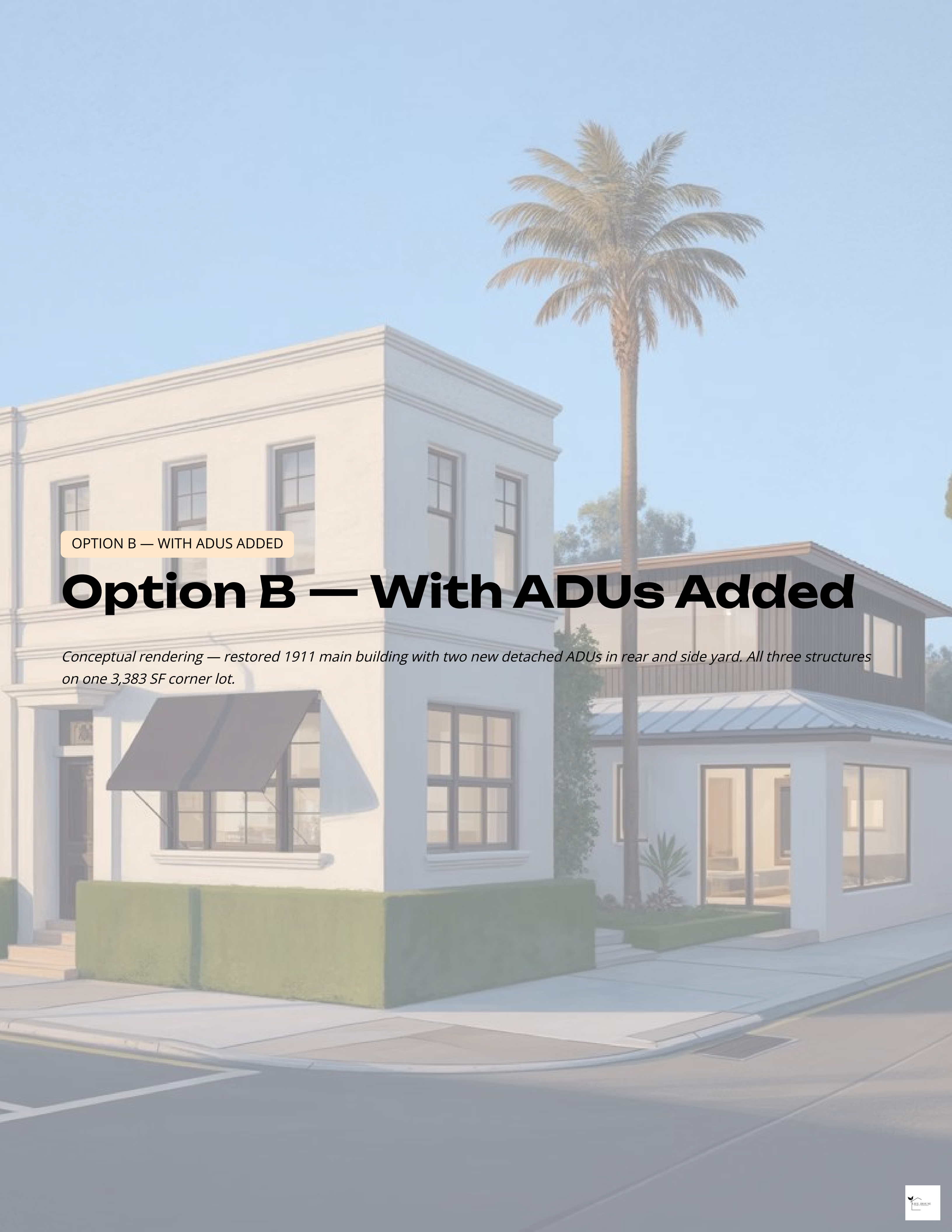
Pre-Construction Costs

Item	Cost
Architecture (conversion + 2 ADU packages)	$35,000–$55,000
Building permits + plan check	$15,000–$25,000
Site survey (slopes — required)	$5,000–$10,000
Geotechnical report	$5,000–$10,000
FAA Part 77 coordination	$2,000–$5,000
SDUSD school fees (2 ADUs)	$3,102
Subtotal + 10% contingency	**$71,612–$115,612**

Construction Costs

Item	Cost
Main building conversion (4 units) @ $175–$200/SF × 2,385 SF	$417,375–$477,000
Fire/life-safety, ADA compliance	$20,000–$35,000
2 × new detached ADUs @ $375–$440/SF × 800 SF each	$600,000–$704,000
Grading, retaining walls, site work (slopes)	$40,000–$80,000
Contingency 10%	$107,738–$129,600
Construction subtotal	**$1,185,113–$1,425,600**

⚠ **ESTIMATED TOTAL — OPTION B: $900,000–$1,200,000**



OPTION B — WITH ADUS ADDED

Option B — With ADUs Added

Conceptual rendering — restored 1911 main building with two new detached ADUs in rear and side yard. All three structures on one 3,383 SF corner lot.

OPTION C — CCHS TIER 2 FULL REDEVELOPMENT

Option C — CCHS Tier 2 Full Redevelopment

Maximum Development | Developer Play | 8.0 FAR

⚠ ⚠️ Requires Site Survey + Geotechnical Report + FAA OE/AAA Coordination Before Design Begins

Demolish the existing structure and redevelop at CCHS Tier 2, 8.0 FAR — the maximum entitlement the City of San Diego offers in a Transit Priority Area. On a 3,383 SF lot, 8.0 FAR yields 27,064 SF of theoretical buildable area. After setbacks, slopes, cores, and mechanical systems, net leasable area will be approximately 15,000–18,000 SF across 5–6 stories. Underground parking is the recommended approach to address the parking constraint without sacrificing ground-floor residential. The CCHS affordable housing obligation (2 units) can be satisfied entirely off-site under Housing Action Package 2.0 — every unit at 106 Thorn stays market-rate. Projects under 95 ft are ministerial — no public hearing, no neighbor notification, no discretionary appeals.

Estimated Unit Program

Level	Area	Units	Config
P1 Underground	—	8–10 parking stalls	—
Ground Floor	2,600–2,800 SF	2 units	1bd/1ba
Floors 2–5	2,800–3,000 SF/floor	3–4 units/floor	1bd/1ba + 2bd/2ba mix
Floor 6	2,400–2,600 SF	2 units	2bd/2ba penthouse
TOTAL	**~16,000–18,000 SF**	**14–16 units**	All market-rate; 2 affordable off-site per HAP 2.0

✅ Pros

- Maximum unit count and stabilized asset value
- Ministerial under 95 ft — no public hearing, no appeals
- CCHS off-site affordable: 100% market-rate at this address
- Demolition clears all legacy compliance and CUP issues
- Underground parking solves the parking constraint entirely
- Adjacent assemblage potential — neighbor developer interest previously noted

⚠️ Constraints

- Developer or institutional capital required
- Slopes 25%+: caisson/pier foundation likely; underground parking on hillside adds complexity
- VHFSZ: full new-construction fire-resistant standards; 10–15% exterior cost premium
- FAA Part 77: height ceiling unknown until OE/AAA determination received
- Corner setbacks on both frontages reduce net ground-floor footprint
- CCHS design standard compliance and pre-app meeting required before submittal

OPTION C — COST BREAKDOWN

Option C — Cost Estimate

Pre-Construction Costs

Architecture + structural + MEP engineering	**$150,000–$250,000**
Geotechnical report + FAA OE/AAA study	**$20,000–$40,000**
CCHS pre-app + permits + plan check	**$40,000–$80,000**
SDUSD school fees (~$5.17/SF on ~15,000 SF net new)	**$75,000**
DIF / city impact fees	**$30,000–$60,000**
Demolition of existing structure	**$40,000–$80,000**
Subtotal + 10% contingency	**$390,500–$621,500**

Construction Costs

New multifamily @ $400–$500/SF (hillside + VHFSZ premium) × 17,000 SF	**$6,800,000–$8,500,000**
Underground parking (8–10 stalls, hillside excavation)	**$400,000–$700,000**
Grading, retaining walls, site utilities	**$200,000–$400,000**
Contingency 10%	**$740,000–$960,000**
Construction subtotal	**$8,140,000–$10,560,000**

⚠ **ESTIMATED TOTAL — OPTION C: $6,500,000–$9,500,000**

OPTION C — REVENUE PROJECTIONS

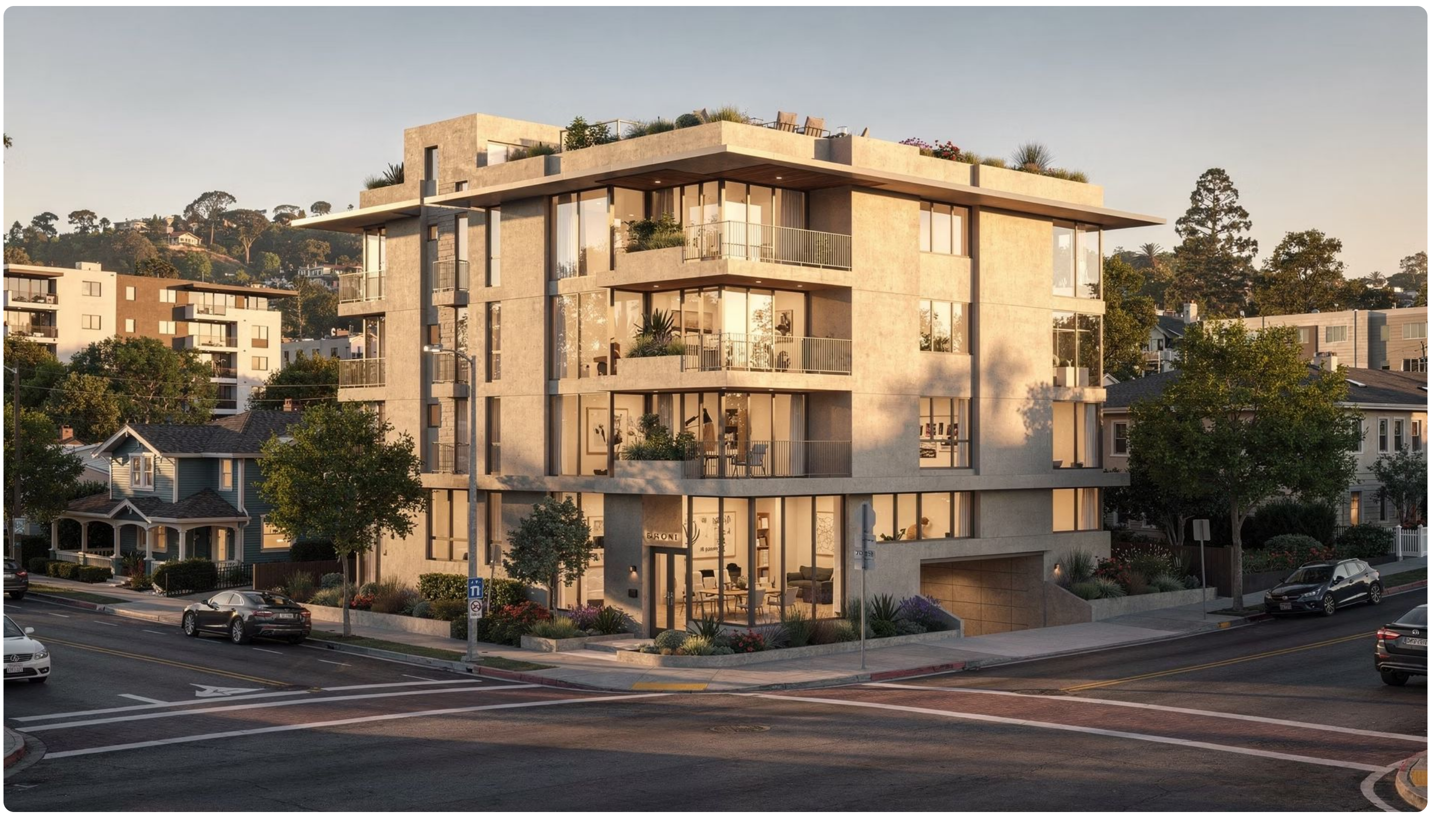
Option C — NOI & Stabilized Asset Value

Revenue Projections — Option C

10 × 1bd/1ba @ $2,600–$3,000/mo	**$26,000–$30,000/mo**
4–6 × 2bd/2ba @ $3,500–$4,200/mo	**$14,000–$25,200/mo**
Monthly Gross (14–16 units)	**$40,000–$55,200**
Annual Gross	**$480,000–$662,400**
Operating Expenses (est. 35%)	**$168,000–$231,840**
Annual NOI	**$312,000–$430,560**
Stabilized Asset Value (5.0–5.5% cap rate)	**$5.7M–$8.6M**

OPTION C — CCHS MAX DEVELOPMENT CONCEPT

Option C — CCHS Max Development Concept



Conceptual rendering — new 5–6 story CCHS Tier 2 residential building at 106 Thorn St. 14–16 market-rate units, underground parking, rooftop terrace. Ministerial approval under 95 ft.

FINANCIAL COMPARISON

All Three Options — Side by Side

All revenue and cost estimates reflect 2026 San Diego construction benchmarks and Banker's Hill multifamily market rates. Every number is a range, not a guarantee.

Metric	Option A	Option B	Option C
Units	1 residential + suites	6	14–16
Total Dev Cost	$150K–$250K	$900K–$1.2M	$6.5M–$9.5M
Annual Gross Revenue	$72K–$120K	$187K–$218K	$480K–$662K
Monthly Net Cash Flow	**$4,000–$6,500**	**$10,140–$11,830**	**$26,000–$35,880**
Break-Even Occupancy	N/A (owner-use)	57%	65%
STR Nightly Rate	N/A — not STRO eligible	N/A — not STRO eligible	N/A — not STRO eligible
Stabilized Asset Value	$1.8M–$2.2M	$2.8M–$3.4M	$5.7M–$8.6M
Best Buyer Profile	Medical / wellness / creative owner-user	Individual investor / 1031	Developer / institutional
Life House Recommendation	Right buyer changes everything	Best ROI for most investors	Highest ceiling — developer play

WHAT YOU NEED TO KNOW

Future Owner — What You Need to Know

1. The LoopNet Zone Info Was Wrong

Verified City record (July 2026) confirms RM-3-9, not commercial. The office use is grandfathered. Confirm CUP status with DSD before close.

2. The 2022 Improvements Matter

~$200K in improvements: electrical, HVAC, foundation, plumbing, bathrooms, kitchen, flooring. The building is not starting from zero.

3. The 2025 VHFSZ Designation Is New

Banker's Hill wasn't in the fire severity zone under the 2009 map. Budget for fire-resistant materials on any substantial work. Disclose in TDS.

4. CCHS Is Opt-In

Options A and B don't require CCHS and carry zero affordable housing obligations. Option C requires it for the 8.0 FAR.

5. Off-Site Affordable Under HAP 2.0

For Option C, the 2 affordable units can be satisfied at another property up to 3 miles away. 106 Thorn stays 100% market-rate.

6. Under 95 Ft Is Ministerial

No public hearing, no neighbor notices, no discretionary appeal risk for Option C. FAA determination confirms the practical ceiling.

7. TPA Parking Waiver Is Real

You are not legally required to replace the 4 surface parking spaces for residential use. Significant cost savings for Options B and C.

8. This Listing Comes With Plans

The feasibility study is the starting point. Life House can advance any option to schematic design before or concurrent with close.

RECOMMENDED NEXT STEPS

106 Thorn St — Your Path Forward

01

Confirm CUP Status for Office Use with DSD

Due diligence before purchase. **Who:** Buyer/Attorney

02

Pull Permit History for 2022 Improvements

Confirm all work was permitted. **Who:** Life House

03

Order Geotechnical/Soils Report

Required for Options B and C. **Who:** Life House

04

File FAA Part 77 OE/AAA Study

45-day process; required for Options B and C. **Who:** Life House

05

Select Option Based on Buyer Profile and Capital Position

Who: Buyer

06

CCHS Pre-Application Meeting with City (if pursuing Option C)

Who: Life House

07

Advance to Schematic Design for Selected Option

Who: Life House

08

Submit for ADU Ministerial Review (Option B) or Building Permit (Options A, C)

Who: Life House

09

Permit Issuance and Contractor Mobilization

Who: Life House

10

Occupancy, Lease-Up, and Stabilization

Who: Life House / Buyer

PROJECT TIMELINE

Project Timelines by Option

Option A — 6–8 Months

Design

1–2 months

Permits

2–3 months

Construction / TI

3–4 months

CONSTRUCTION TIMELINE

Construction Timeline — Option B ADU Build Sequence

Week 1–4

Site prep, grading, retaining walls

Week 5–7

Foundation

Week 8–12

Framing

Week 13–15

MEP rough-in

Week 16–18

Insulation + drywall

Week 19–23

Finishes (flooring, cabinets, fixtures)

Week 24–26

Final inspections + punch list

QUICK QUESTION SHEET

Quick Question Sheet

Your Top Questions — Answered Simply

🏗️ Zoning

Q: The LoopNet listing said "commercially zoned." Is that correct?

A: No. The verified City parcel report (July 2026) confirms RM-3-9 — residential multifamily. The office use is grandfathered. Confirm CUP status before close.

Q: Can I keep the current office tenants?

A: A grandfathered nonconforming use can generally continue but cannot be expanded; once vacated, the zone requires residential use. Confirm CUP terms with DSD.

Q: Is there a historic designation?

A: No. No historic district and no designated resource. The 1911 building age is noted but carries no formal protection.

🏗️ CCHS & Development

Q: Do I have to use CCHS?

A: No. CCHS is opt-in. Options A and B don't require it and carry no affordable housing obligation.

Q: What does off-site affordable mean?

A: Under HAP 2.0 (Dec 2023), the 2 affordable units required for CCHS can be placed at another property up to 3 miles away, up to 5 years post-completion. Your building stays 100% market-rate.

Q: What does ministerial under 95 ft mean?

A: The City processes your permit administratively — no public hearing, no neighbor notification, no discretionary appeals.

🔥 Fire + FAA

Q: What does VHFSZ require for this property specifically?

A: This is a property-specific designation per the verified City parcel report (July 2026) — not a generic disclosure. Class A roofing, ember-resistant vents, multi-pane glazing, fire-resistant siding for new or substantially remodeled work. Budget 10–15% premium on exterior systems.

Q: Will FAA block my project?

A: Unlikely for mid-rise residential in established urban Banker's Hill. The FAA OE/AAA study is a 45-day process. Obtain it early before finalizing building height.

🏠 STR

Q: Can these units be rented short-term?

A: No. All new residential units permitted after October 15, 2017 are excluded from STRO licensing in the City of San Diego.

Questions not answered here? Contact Life House Design & Construction — we handle every step of this process for you.

DISCLAIMER & CONTACT

Life House Design and Construction

Let's Build.

CJ Johnson | CEO

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📋 **DISCLAIMER:** This report is a planning-level feasibility document prepared for informational purposes only. All cost estimates, revenue projections, and development scenarios are based on publicly available zoning data, 2026 San Diego construction benchmarks, and Banker's Hill market conditions as of the date of preparation. Numbers are ranges, not guarantees. Buyers should conduct independent due diligence, including consultation with licensed architects, engineers, attorneys, and financial advisors, before making any investment decision. Life House Design and Construction is a licensed California General Contractor (Lic. #1125210) and is not acting as a real estate broker, attorney, or financial advisor in connection with this report.

"The property is exceptional. The timing is right. Let's build."