# San Diego Investment Property Checklist

Use this checklist when evaluating off-market investment properties in San Diego and Riverside County. Whether you're a fix-and-flip investor, buy-and-hold landlord, or wholesaler — these are the critical items to verify before making an offer.

| $680K | 4.2% | 14 Days | 1,200+ |
|---|---|---|---|
| MEDIAN HOME PRICE SD | AVG CAP RATE | AVG CLOSE SPEED | ACTIVE BUYERS |

## 1. Financial Analysis

- ☐ Verify asking price vs. comparable sales (last 90 days, within 0.5 miles)
- ☐ Calculate After Repair Value (ARV) using 3+ recent comps
- ☐ Get contractor estimates for all repairs (minimum 2 bids)
- ☐ Run the 70% rule: Max offer = (ARV × 0.70) – Repair costs
- ☐ Factor in holding costs (taxes, insurance, utilities, loan payments)
- ☐ Calculate expected profit margin (minimum 15% for flips)
- ☐ Verify rental income potential if buy-and-hold (use Rentometer or local comps)

## 2. Property Condition

- ☐ Roof age and condition (replacement = $8K–$25K in SD)
- ☐ Foundation inspection (cracks, settling, drainage issues)
- ☐ Electrical system (panel age, knob-and-tube, aluminum wiring)
- ☐ Plumbing (galvanized pipes, sewer line condition, water heater age)
- ☐ HVAC system age and functionality
- ☐ Termite/pest inspection (common in SD coastal areas)

- [ ] Mold or water damage (especially in bathrooms, under sinks)
- [ ] Unpermitted additions or modifications

## 3. Title & Legal

- [ ] Pull preliminary title report — check for liens, encumbrances
- [ ] Verify property taxes are current (San Diego County Assessor)
- [ ] Check for HOA restrictions and transfer fees
- [ ] Confirm zoning allows intended use (ADU potential?)
- [ ] Review any easements or deed restrictions
- [ ] Verify seller has clear authority to sell (probate, divorce, trust)
- [ ] Check for code violations or open permits

## 4. Market & Location

- [ ] Days on market for comparable properties (is demand strong?)
- [ ] Neighborhood trend: appreciating, stable, or declining?
- [ ] School district ratings (impacts resale and rental demand)
- [ ] Proximity to employment centers, transit, amenities
- [ ] Crime statistics (check CrimeMapping.com)
- [ ] Flood zone or fire risk area (FEMA maps)
- [ ] Future development plans (city planning department)

## 5. Exit Strategy

- [ ] Define primary exit: flip, rent, wholesale, or BRRRR
- [ ] Identify backup exit if primary fails
- [ ] Timeline: realistic rehab schedule (add 30% buffer)
- [ ] Financing secured or pre-approved (hard money, conventional, cash)
- [ ] Contractor team confirmed and available

- [ ] Buyer demand verified (if wholesaling — do you have buyers for this area?)

> **Pro Tip:** In San Diego's competitive market, speed matters. Have your financing pre-approved, contractor on standby, and title company ready BEFORE you make an offer. The best deals close in 7–14 days.

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