



2512-2516 Sacramento Street

Pacific Heights | San Francisco, CA

Investment Opportunity | Offering Memorandum



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Offering Summary

Well-located mixed-use investment opportunity in the heart of Pacific Heights, offering investors a rare chance to acquire a premier asset in one of San Francisco's most affluent and supply-constrained neighborhoods - where exceptional walkability, strong tenant demand, and continued neighborhood investment drive long-term desirability.

Situated just steps from the highly sought-after Fillmore Street corridor, 2512-2516 Sacramento Street is surrounded by some of the city's best dining, retail, and lifestyle amenities. The property benefits from outstanding public transportation, including the 1 California and 1 California Express lines with direct access to the Financial District. Daily essentials are easily accessible with Mollie Stone's Market one block away, a public parking garage on California Street, and CPMC Hospital just one block from the property. Alta Plaza Park and Lafayette Park are located one and two blocks away, respectively, while Peet's Coffee sits directly across the street alongside a vibrant mix of neighborhood-serving shops and restaurants within a few blocks.

The building was constructed in 1900 and features a total of six (6) units, including four (4) one-bedroom units, one (1) studio cottage, and one (1) commercial space - providing a desirable and diversified income stream. The commercial tenant is a well-established, long-tenured operator that has recently renewed, further enhancing income stability.

Units feature functional layouts with hardwood flooring in living areas and bedrooms, bay windows in select units, and kitchens equipped with electric appliances, engineered countertops, and built-in cabinetry. A charming rear cottage filled with natural light creates a unique and highly desirable living environment. The property is further enhanced by a gated driveway with an automated entry system leading to five (5) on-site parking spaces and the rear cottage - an increasingly rare and valuable amenity in this neighborhood.

The immediate area continues to see meaningful investment and revitalization, including nearby acquisitions by active local investors focused on enhancing the neighborhood's retail and dining landscape, as well as the repositioning of the historic Clay Theatre - further elevating Pacific Heights as a premier live-work-play destination.

2512-2516 Sacramento Street represents an opportunity to acquire a high-quality asset in a location where residents are drawn to stay long-term and consistently pay a premium for access to top-tier retail, dining, parks, transportation, healthcare, and everyday conveniences - making this a truly enduring and sought-after investment.





The Property

Property Information

Address:	2512-2516 Sacramento Street, San Francisco, CA 94115
District:	Pacific Heights
Property Type:	Mixed-Use
APN:	0630-010
Building Square Feet:	3,700
Units:	6
Lot Size (SqFt):	3,616
Constructed:	1900
Zoning:	NCD

Building Systems

Foundation:	Concrete
Structure:	Wood Frame
Façade:	Wood Siding
Rear of Building:	Wood Siding
Roof Composition:	Shingles
Gas Service:	Separately Metered
Electric Service:	Separately Metered (600 Amps)
Fire Protection System:	EST FireShield Plus from Edwards Signaling
Windows:	Vinyl Frame Windows
Heat Source:	Gas Wall Heat
Hot Water:	2x - Storage Tanks (1x - for Main Building, 1x - for Cottage)
Plumbing:	Mixture of Copper and Galvanized Plumbing
Sprinklers:	In Common Areas & Units
Door Entry System:	Lock & Key and AAA Intercom System
Front Landing:	Tile
Mailboxes:	Front Entrance Wall
Common Area Lighting:	Pendant Lighting
Garbage:	Side Yard & Gated Rear Yard
Apartment Access:	Carpeted Stairs
Landing Areas:	Carpeted
Storage:	In Carport
Skylight:	Yes

Building Information

Unit Mix:	Studio (Standalone Cottage) - 1 One Bed, One Bath - 4 Commercial - 1
6 - Total Units	
Kitchens:	Single Basin Aluminum Sinks Electric Stoves / Ovens Engineered Marble Countertops Built-In Cabinetry Over / Under Refrigerators Windows with Blinds Center Mounted Pendant Lighting Dishwashers (In Some Units)
Bathrooms:	Tub / Shower Combinations Synthetic Wood Flooring Wall Hung Mirror Fan Ventilation Vanity Sinks
Bedrooms / Living Rooms:	Luxury Vinyl Plank, Hardwood & Carpeted Flooring Center Mounted Pendant Lighting Bay Windows (In Some Units) Sliding Door Closets

Notes

- San Francisco Soft-Story Work - **Not on List**
- Building **is compliant** with the Fire Alarm Sleeping Room Ordinance (2013 - NFPA 72 Section 18.4.1)

Financial Analysis

2512-2516 Sacramento Street

Financial Summary	
Price	\$3,500,000
Down Payment	\$1,400,000
Number of Units	6
Price/Unit	\$583,333
Gross Square Feet	4,224
Price/Square Foot	\$829
CAP Rate - Current	5.55%
CAP Rate - Proforma	7.01%
GRM - Current	12.30
GRM - Pro Forma	10.29
Year Built	1900
Lot Size (SqFt)	3,616

Annual Gross Income	Current	Proforma
Gross Potential Income	\$284,549	\$340,200
Vacancy (3.0%)	\$8,536	\$10,206
AGI	\$276,012	\$329,994
Expenses	\$81,810	\$84,593
NOI	\$194,202	\$245,401
Expense per Gross Income	29%	25%
Expense per Unit	\$13,635	\$14,099

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	1.18268% of Sales Price	\$41,394	\$6,899	51%	\$41,394	\$6,899	49%
Special Assessment Tax	From Owner's 2025-26 Tax Bill	\$1,350	\$225	2%	\$1,350	\$225	2%
Insurance	Estimate Provided by the Owner's Insurance Broker	\$9,000	\$1,500	11%	\$9,000	\$1,500	11%
Property Management	Estimated at 5% of Gross Income	\$14,227	\$2,371	17%	\$17,010	\$2,835	20%
Repairs & Maintenance	Estimated at \$750/unit	\$4,500	\$750	6%	\$4,500	\$750	5%
PGE	From Owner's 2025 Financials	\$658	\$110	1%	\$658	\$110	1%
Water	From Owner's 2025 Financials	\$4,053	\$676	5%	\$4,053	\$676	5%
Recology	From Owner's 2025 Financials	\$4,996	\$833	6%	\$4,996	\$833	6%
Janitorial	From Owner's 2025 Financials	\$1,632	\$272	2%	\$1,632	\$272	2%
Total Operating Expenses		\$81,810	\$13,635	100%	\$84,593	\$14,099	100%

Financing		Cash Flow After Debt Service	Current	Proforma
Loan Amount	\$2,100,000	Less Debt Service	\$147,060	\$147,060
Loan Type	Fully Amortized	Cash Flow	\$47,142	\$98,341
Interest Rate	5.75%	Cash on Cash Return	3.37%	7.02%
Program	5/30 Year Fixed	Expenses as % of Gross	29%	25%
Loan to Value	60%	Expenses per Unit	\$13,635	\$14,099

Loan Quote: Estimated at 60% LTV at 5.75% 5/30 Fully Amortized
(Loan information is time sensitive and subject to change)

Rent Roll

2512-2516 Sacramento Street

Unit No.	Unit Type	Rent	Market Rents	Move in Date	Rent Increases
A	1 Bed, 1 Bath	\$3,085.00	\$3,500	9/1/2023	September
B	1 Bed, 1 Bath	\$3,194.00	\$3,500	8/1/2023	August
C	1 Bed, 1 Bath	\$3,250.00	\$3,500	8/1/2025	August
D	1 Bed, 1 Bath	\$3,005.00	\$3,500	9/1/2020	September
Cottage	Studio	\$2,500.00	\$2,850	4/1/2021	October
2512	Commercial	\$8,678.41	\$10,000	3/1/2010	March
Monthly Income		\$23,712.41	\$26,850		
Parking (5)		\$0.00	\$1,500		
Total Monthly Income		\$23,712.41	\$28,350		
Total Annual Income		\$284,549	\$340,200	Upside: 20%	

Units

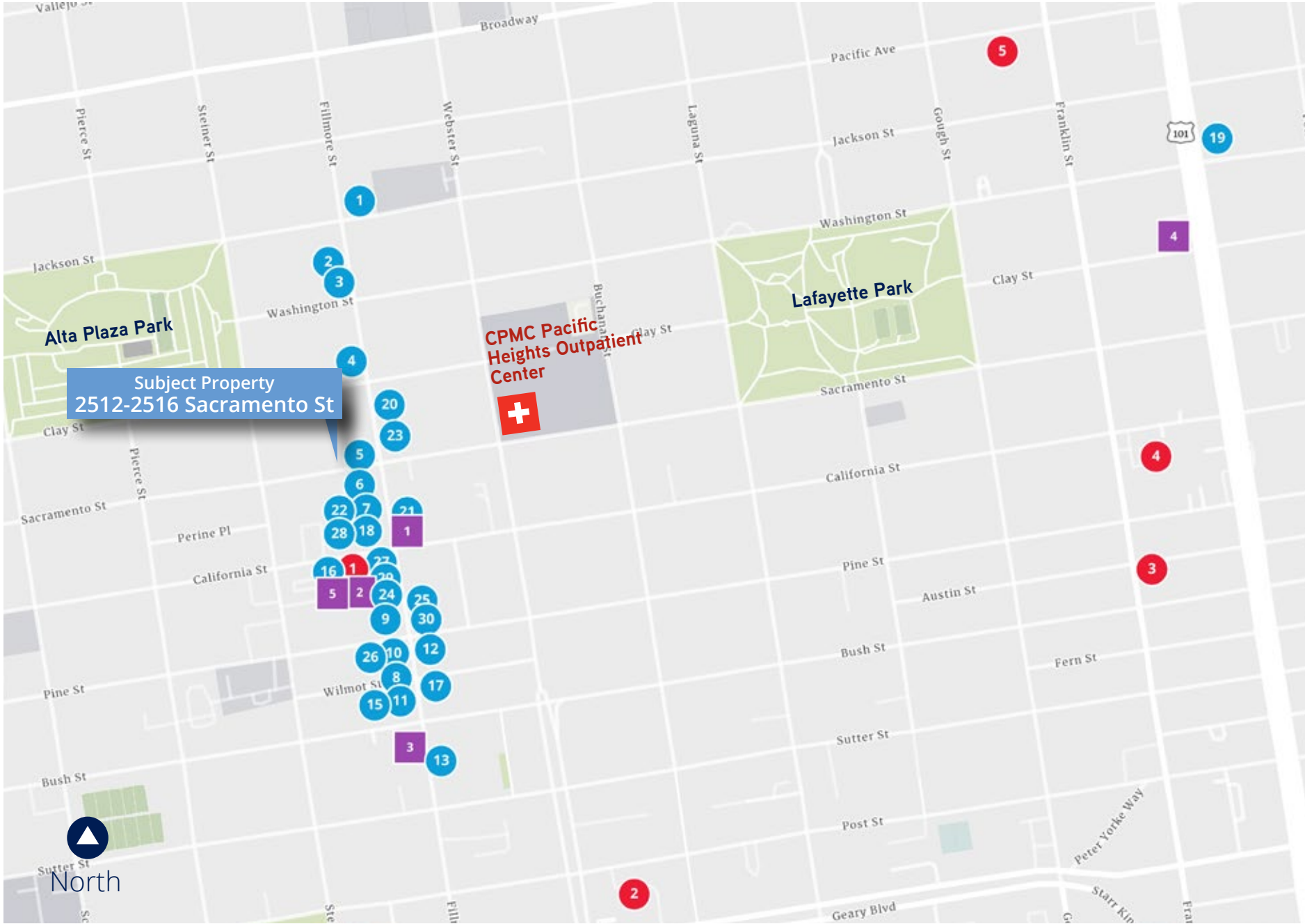
Studio - 1
1 Bed, 1 Bath - 4
Commercial - 1
Parking - 5
6 - Total Units

Notes

Market rents estimated using Rentometer.com
\$742.67 monthly passthrough included in commercial rent
Parking projected at \$300 per space/month



Amenities Map

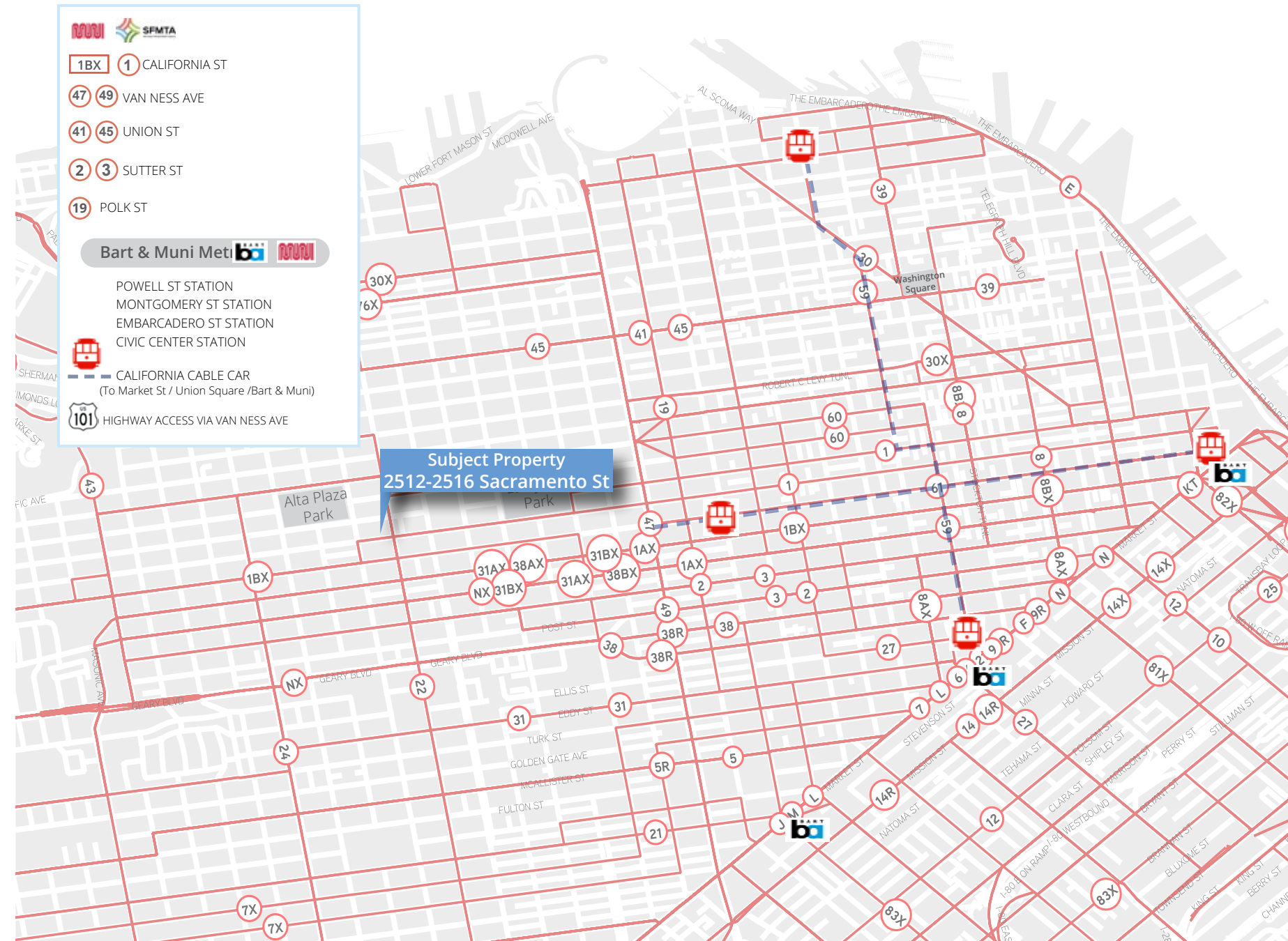


- Restaurants & Bars
- Convenience & Grocery Stores
- Banks & ATM's
- + Hospitals

Neighborhood Amenities

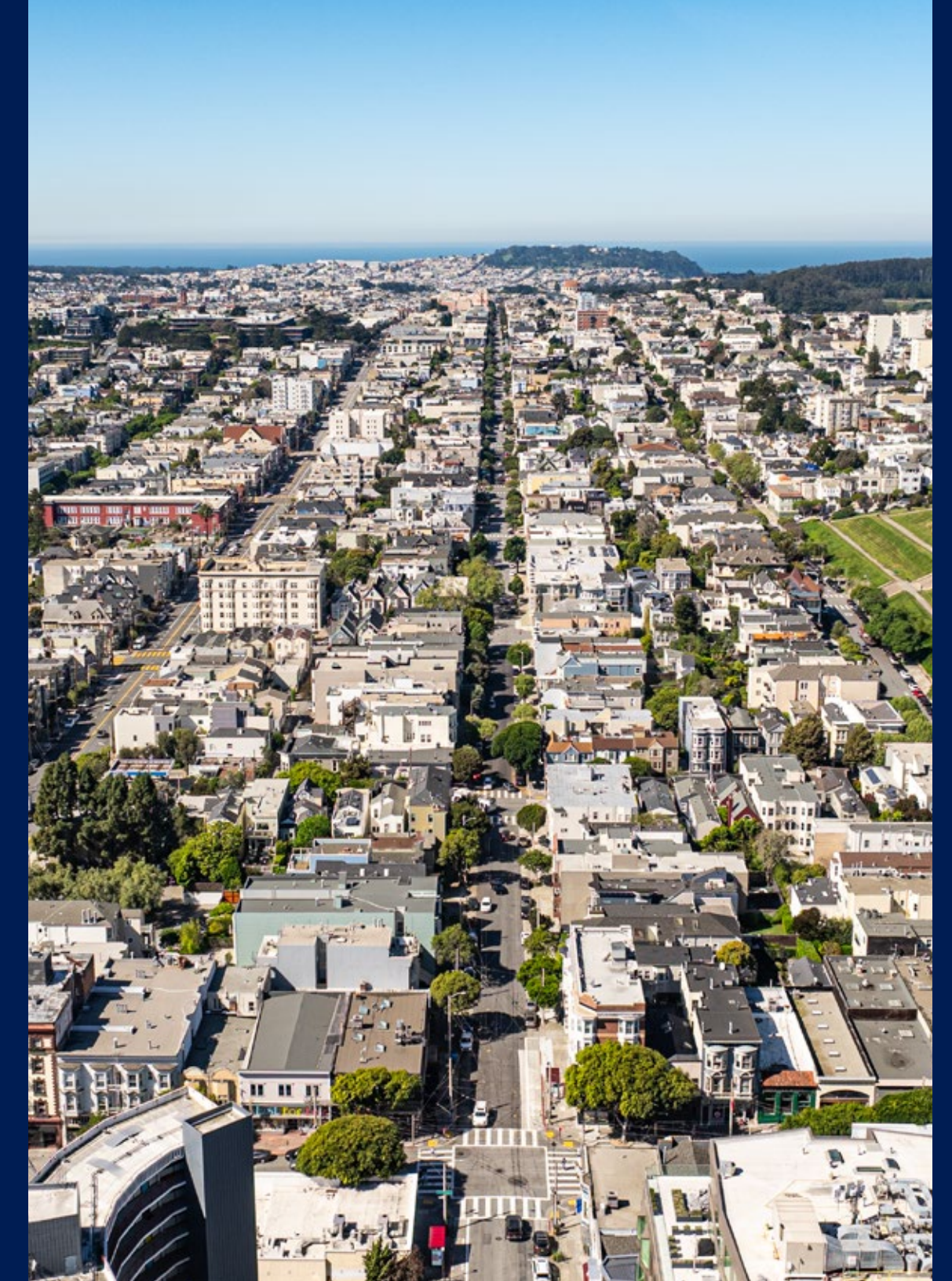
- | | | | |
|--|---|--|--|
| <ul style="list-style-type: none"> 1 Jackson Fillmore Trattoria 2 Blue Bottle Coffee 3 Choquet's 4 The Snug 5 Salt & Straw 6 Peet's Coffee 7 Jane on Fillmore 8 Florio Bar & Cafe 9 Bun Mee 10 Roam Artisan Burger | <ul style="list-style-type: none"> 11 SPQR 12 Boichik Bagels 13 Fillmore Bakeshop 14 Woodhouse Fish Co 15 MATTINA 16 Starbucks 17 Compton's Coffee House 18 Pinsa Rossa 19 House of Prime Rib 20 Via Veneto | <ul style="list-style-type: none"> 21 Dumpling Story 22 Troya Resturaunt 23 La Mediterranee 24 The Tailor's Son 25 Harry's Bar 26 La Boulangerie de San Francisco 27 Bubu 28 Pizzeria Delfina 29 TacoBar 30 Little Shucker | <ul style="list-style-type: none"> 31 Mollie Stone's 32 Nijiya Market 33 Franklin Market 34 Whole Foods 35 Avenue Fine Food Market 36 Wells Fargo Bank 37 Chase Bank 38 BMO ATM 39 Citibank 40 Bank of America |
|--|---|--|--|

Public Transportation



With Immediate Access to One of the Nation's Best Public Transit Systems

The area around 2512-2516 Sacramento Street offers an extensive transportation network which ensures superior regional access throughout San Francisco and the surrounding Bay Area. Atlantic Cities' "Access Across America, Transit 2021" ranked San Francisco second only to New York for public transit efficiency, based on how many jobs a resident can access within a 10 to 30 minute commute during the morning rush hours of 7am to 9am. The subject property is within walking distance of a variety of public transit systems on Van Ness Avenue (the new Van Ness Rapid Transit Project), California Street, Pacific Avenue in addition to a variety of San Francisco's caravan of 'Tech Shuttles' moving busloads of Google, Genentech, Facebook, and Apple employees from their homes in San Francisco to their job centers in Silicon Valley via Divisadero Street and Van Ness Avenue.





2512-2516
Sacramento St

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By acknowledging your receipt of this Offering Memorandum from 2512-2516 Sacramento Street you agree:

1. The Offering Memorandum and its contents are confidential;
2. You will hold it and treat it in the strictest of confidence; and
3. You will not, directly or indirectly, disclose or permit anyone else to disclose this Offering Memorandum or its contents in any fashion or manner detrimental to the interest of the Seller.

Owner and Colliers International expressly reserve the right, at their sole discretion, to reject any and all expressions of interest or offers to purchase the Property and to terminate discussions with any person or entity reviewing this Offering Memorandum or making an offer to purchase the Property unless and until a written agreement for the purchase and sale of the Property has been fully executed and delivered.

If you wish not to pursue negotiations leading to the acquisition of 2512-2516 Sacramento Street or in the future you discontinue such negotiations, then you agree to purge all materials relating to this Property including this Offering Memorandum.

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This Offering Memorandum shall not be deemed to represent the state of affairs of the Property or constitute an indication that there has been no change in the state of affairs of the Property since the date of this Offering Memorandum.

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