

110 6th Avenue

Lake Street | San Francisco, CA

Offering Memorandum



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Table of Contents

- 04 Offering Summary
- 05 Property Profile
- 06 Financial Analysis
- 08 Property Photos
- 14 Amenities Map
- 16 Transportation Map

Offering Summary

110 6th Avenue presents the opportunity to acquire a six (6) unit apartment building in San Francisco’s desirable Lake Street neighborhood. Situated just north of the Clement Street commercial corridor, the property offers convenient access to an extensive collection of neighborhood restaurants, cafés, shopping, and everyday amenities, while nearby Presidio open space and major transportation routes further enhance the location.

Constructed in 1916, the building encompasses approximately 7,920 square feet and features an attractive unit mix of three (3) one-bedroom / one-bathroom units and three (3) two-bedroom / one-bathroom units. The apartments are generously sized and retain classic San Francisco character, with hardwood flooring, bay windows, crown molding, walk-in closets, and formal dining rooms. Kitchens feature granite countertops, dishwashers, and full-size appliances, while select units have been updated with modern finishes and in-unit laundry.

The property also includes six (6) parking spaces—an especially valuable amenity in this residential neighborhood—as well as a shared rear outdoor area and common-area laundry hookups. One apartment is currently vacant, providing an incoming owner with immediate flexibility, while the remaining unit mix offers significant long-term rental upside.

With its substantial unit sizes, highly desirable parking ratio, classic architectural character, and location near the shops and restaurants of Clement Street, 110 6th Avenue represents a compelling opportunity to acquire a well-located multifamily asset in one of San Francisco’s most established residential neighborhoods.

The Property

Property Information	
Address:	110 6th Avenue, San Francisco CA 94109
District:	Lake Street
Property Type:	Multifamily
APN:	1365-034
Building Square Feet:	7,920
Units:	6
Lot Size (SqFt):	3,249
Constructed:	1916
Zoning:	RH-2

Building Systems	
Foundation:	Concrete
Structure:	Wood Frame
Façade:	Stucco / Wood Exterior
Rear of Building:	Wood Siding
Roof Composition:	Rolled Composite
Gas Service:	Separately Metered
Electric Service:	Separately Metered (200 Amps)
Fire Escapes:	North & West Sides of Building
Windows:	Wood Frame Double Paned Windows (All Front Windows Have Recently Been Replaced)
Heat Source:	Steam Heat
Hot Water:	Bradford White - 119 Gallon Storage Tank & AO Smith Boiler System
Plumbing:	Mixture of Copper and Galvanized
Door Entry System:	Lock & Key
Front Landing:	Terrazo
Mailboxes:	Outside Front Door
Lobby:	Terrazo
Common Area Lights:	Various Styles of Bulb Lighting
Garbage:	In Tradesman
Apartment Access:	Central Spiral Staircase
Landing Areas:	Carpeted
Laundry:	Common Area Hookups Available
Backyard:	Shared Outdoor Area

Building Information	
Unit Mix:	3 - 1 Bed, 1 Bath
	3 - 2 Bed, 1 Bath
	6 - Parking
6 - Total Units	
Kitchens:	Granite Countertops
	Single Basin Aluminum Sinks
	Wood Flooring
	Electric Stoves / Ovens
	Large Refrigerators
	Dishwashers
	Track Lighting
	Formal Dining Room off of Kitchen
Bathrooms:	Tile Flooring
	Vanity Lighting
	Inlaid Mirrored Cabinet
	Cabinet Sink
	Standing Shower
	Window Ventilation
Bedrooms /	Hardwood Flooring
Living Rooms:	Bay Windows with Blinds
	Crown Molding
	Center Mounted Lighting
	Walk-In Closets

Notes
- Building IS COMPLIANT with the San Francisco Soft-Story List

Financial Analysis

110 6th Avenue

Financial Summary	
Price	\$3,600,000
Down Payment	\$2,160,000
Number of Units	6
Price/Unit	\$600,000
Gross Square Feet	7,920
Price/Square Foot	\$455
CAP Rate - Current	3.20%
CAP Rate - Proforma	10.08%
GRM - Current	16.42
GRM - Pro Forma	7.37
Year Built	1916
Lot Size (SqFt)	3,249

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	1.18268% of Sales Price	\$42,577	\$7,096	44%	\$42,577	\$7,096	38%
Special Assessment Tax	From Owner's 2025-26 Tax Bill	\$1,350	\$225	1%	\$1,350	\$225	1%
Insurance	Per Owner	\$7,900	\$1,317	8%	\$7,900	\$1,317	7%
Property Management	Estimated at 5% of Gross Income	\$10,961	\$1,827	11%	\$24,420	\$4,070	22%
Repairs & Maintenance	Estimated at \$1000/unit	\$6,000	\$1,000	6%	\$6,000	\$1,000	5%
PG&E	Annualized From Owner's 2026 Financials	\$16,800	\$2,800	17%	\$16,800	\$2,800	15%
Water	Per Owner	\$6,535	\$1,089	7%	\$6,535	\$1,089	6%
Recology	Per Owner	\$4,176	\$696	4%	\$4,176	\$696	4%
Pest Control	Annualized From Owner's 2026 Financials	\$1,008	\$168	1%	\$1,008	\$168	1%
Fire & Life Safety	Annualized From Owner's 2026 Financials	\$238	\$40	0%	\$238	\$40	0%
Total Operating Expenses		\$97,544	\$16,257	100%	\$111,003	\$18,500	100%

Financing		Cash Flow After Debt Service		Current	Proforma
Loan Amount	\$1,440,000	Less Debt Service		\$90,000	\$90,000
Loan Type	Interest Only	Cash Flow		\$25,102	\$272,739
Interest Rate	6.25%	Cash on Cash Return		1.16%	12.63%
Program	5/30 Year Fixed	Expenses as % of Gross		44%	23%
Loan to Value	40%	Expenses per Unit		\$16,257	\$18,500

SLATT Capital Loan Quote: Estimated at 40% LTV at 6.25% 5/30 Interest Only
(Loan information is time sensitive and subject to change)

Annual Gross Income		Current	Proforma
Gross Potential Income		\$219,223	\$488,394
Vacancy (3.0%)		\$6,577	\$14,652
AGI		\$212,647	\$473,742
Expenses		\$97,544	\$111,003
NOI		\$115,102	\$362,739
Expense per Gross Income		44%	23%
Expense per Unit		\$16,257	\$18,500

Rent Roll

110 6th Avenue

Unit No.	Unit Type	Rent	CapEx PT	Market Rents	Move in Date	Notes
1	2 Bed, 1 Bath	\$1,367.51	\$117.24	\$6,700		Parking Inc
2	1 Bed, 1 Bath	\$6,000.00		\$6,000	Vacant	In-Unit W/D
3	2 Bed, 1 Bath	\$1,965.74	\$151.11	\$6,700		Parking Inc
4	1 Bed, 1 Bath	\$1,169.00		\$6,000		Parking Inc
5	2 Bed, 1 Bath	\$4,563.00		\$6,700		Parking Inc, In-Unit W/D
6	1 Bed, 1 Bath	\$2,403.89	\$151.11	\$6,000		Parking Inc
Monthly Income		\$17,469.14		\$38,100		
Occupied Parking (5)		\$0.00		\$1,800		
Laundry		\$80.00		\$80		Estimated
Vacant Parking (1)		\$300.00		\$300		
CapEx Passthrough		\$419.46		\$419		
Monthly Income		\$18,268.60		\$40,699.46		
Total Annual Income		\$219,223		\$488,394		Upside: 123%

Units	Notes
1 Bed, 1 Bath - 3	Market rents estimated using Rentometer.com
2 Bed, 1 Bath - 3	Parking projected at \$300 per space/month
Parking - 6	Laundry projected at \$20 per unit/month
6 - Total Units	



Property Photos



Property Photos

Property Photos



Property Photos



Amenities Map

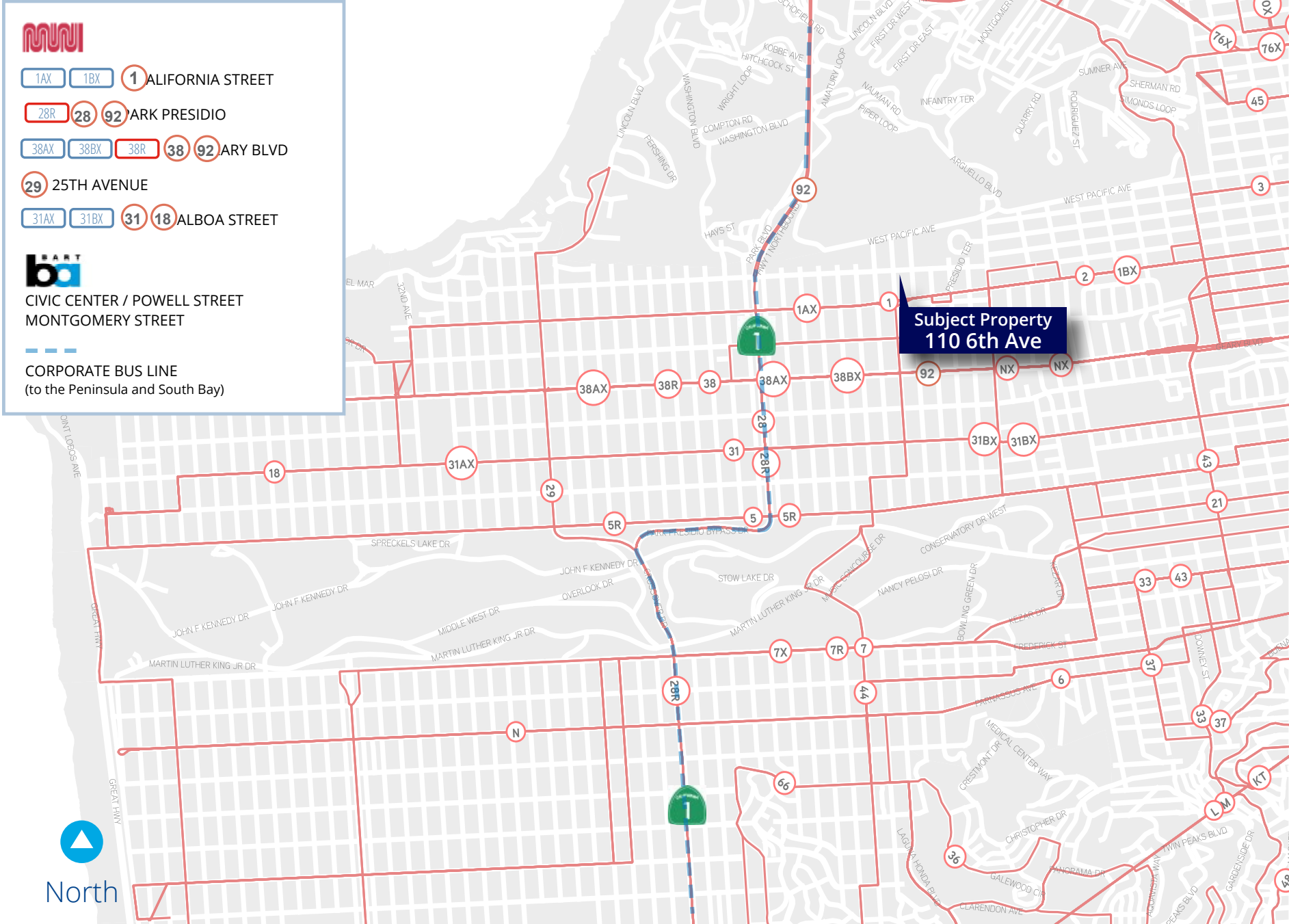


- Restaurants & Bars
- Convenience & Grocery Stores
- Banks & ATM's
- Hospitals/Clinics

Neighborhood Amenities

1 Corks	11 Tanuki Japanese Restaurant	21 The Abbey Tavern	3 7th and Clement Market
2 Cafe Europa	12 Spices	22 Lost Marbles Brewery	4 State Market
3 Eats	13 Richmond Republic Draught House	23 Scarlet Lounge	5 Richmond New May Wah Supermarket
4 Chapeau	14 Heritage Restaurant & Bar	24 Burma Superstar	1 Bank of America
5 Le Soleil	15 Steins	25 Kiss of Matcha	2 Bank of Orient
6 Lily	16 The Plough and the Stars	26 Arsicault Bakery	3 Chase Bank
7 Taqueria Los Mayas	17 540 Bar	27 Rose Pizzeria	4 BMO Bank
8 Pasta Supply Co.	18 The Bitter End	28 The Richfield	5 Cathay Bank
9 Koja Kitchen	19 Breck's	1 Third Avenue Food Mart	6 East West Bank
10 Ashley's Cafe	20 Fizzee's	2 Smart & Final	

Public Transportation



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

The area surrounding 110 6th Avenue offers excellent public transportation access throughout San Francisco and the greater Bay Area. Located in the Inner Richmond, the property is within walking distance of several Muni routes along Geary Boulevard, California Street, and Clement Street, providing convenient connections to Downtown San Francisco, the Financial District, and other major employment centers. Residents also benefit from nearby east-west transit corridors offering direct access across the city, with connections to BART and Muni Metro for regional travel. The property's highly walkable location places residents just steps from the Clement Street commercial corridor, neighborhood dining and retail amenities, and convenient transportation routes connecting to the Presidio, Golden Gate Park, and surrounding neighborhoods.





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