

1086 Post Street

Downtown | San Francisco, CA

Offering Memorandum

Colliers

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Brad Lagomarsino
Senior Vice Chair
+1 415 288 7847
brad.lago@colliers.com
Lic #01058500

Dustin Dolby
Vice Chair
+1 415 288 7869
dustin.dolby@colliers.com
Lic #01963487

Ryan O'Keefe
Senior Associate
+1 415 288 7806
ryan.okeefe@colliers.com
Lic #02122038

Tour Schedule
Please Call Listing Agent

Multifamily Investment Services Group
www.thedlteam.com
One Market Plaza, Steuart Tower | Suite 1300 | San Francisco, CA



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Offering **Summary**

1086 Post Street presents the opportunity to acquire a well-located mixed-use property in San Francisco's Lower Nob Hill neighborhood, on the corner of Post and Polk Street. The property offers convenient access to neighborhood restaurants, cafés, grocery stores, and retail, along with Muni bus service and nearby BART and Muni Metro stations connecting residents to Union Square, Downtown, the Financial District, and the broader Bay Area.

Constructed in 1917, the building encompasses approximately 33,725 square feet and includes 48 apartments: 42 studios and two each of one-, two-, and three-bedroom units. The property also features eight commercial spaces and eight parking spaces. Apartment interiors include quartz countertops, wood shaker cabinetry, gas ranges, hexagon tile flooring, and claw foot tubs.

Building amenities include four coin-operated laundry sets, a Swiftlane intercom system, and multiple fire escapes. Residential gas and electric service is master-metered, while commercial spaces are separately metered.

1086 Post Street combines a substantial residential component with ground-floor commercial spaces in a highly accessible Lower Nob Hill location, close to neighborhood amenities and major transit connections.

The **Property**

Property Information	
Address:	1086 Post Street, San Francisco, CA 94109
District:	Downtown
Property Type:	Multifamily
APN:	0692-012
Building Square Feet:	33,725
Units:	56
Lot Size *(SqFt)*:	9,600
Constructed:	1917
Zoning:	NCD

Building Systems	
Foundation:	Predominantly Brick
Structure:	Brick
Façade:	Brick
Rear of Building:	Brick
Roof Composition:	Rolled Composite
Gas Service:	Master Metered *(Residential)* Separately Metered *(Commercial)*
Electric Service:	Mater Metered *(Residential, 600 Amps - 3 Phase)* Separately Metered *(Commercial)*
Fire Protection System:	Fire-Lite MS-9200 Panel
Fire Escapes:	2x - North, 2x - South, 1x - West
Windows:	Single Paned Wood Frame Windows
Heat Source:	Steam Heat
Hot Water:	4x - 119 Gallon Storage Tanks & Peerless Boiler System
Plumbing:	Mixture of Copper and Galvanized
Door Entry System:	Swiftlane Intercom System
Front Landing:	Mosaic Tile
Mailboxes:	Inside Lobby
Lobby:	Carpeted
Elevator:	Decommissioned
Common Area Lights:	Center Mounted Lighting
Garbage:	In Garage
Apartment Access:	Central Staircase
Landing Areas:	Carpeted
Laundry:	4x - Washer & Dryer *(SpeedQueen - Coin Operated)*

Building Information	
Unit Mix:	42 - Studio
	2 - 1 Bed, 1 Bath
	2 - 2 Bed, 1 Bath
	2 - 3 Bed, 1 Bath
	8 - Commercial
	17 - Parking
	56 - Total Units
Kitchens:	Quartz Countertops
	Single Basin Sinks
	Wood Shaker Cabinetry
	Over / Under Refrigerators
	Gas Stoves / Ovens
	Ample Natural Light
Bathrooms:	Hexagon Tile Flooring
	Wall Hung Sinks
	Clawfoot Tubs
	Mirrors with Medicine Cabinets
	Window & Fan Ventilation
Bedrooms / Living Rooms:	Synthetic Hardwood Floors
	Windows with Blinds
	Generous Closet Space
	Center Mounted Lighting

Notes

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

Financial **Analysis**

1086 Post Street

Financial Summary	
Price	$10,000,000
Down Payment	$4,000,000
Number of Units	56
Price/Unit	$178,571
Gross Square Feet	33,725
Price/Square Foot	$297
CAP Rate - Current	5.27%
CAP Rate - Proforma	9.12%
GRM - Current	8.77
GRM - Pro Forma	6.38
Year Built	1917
Lot Size *(SqFt)*	9,600

Annual Gross Income	Current	Proforma
Gross Potential Income	$1,140,100	$1,568,075
Vacancy *(5.0%)*	$57,005	$78,404
AGI	$1,083,095	$1,489,671
Expenses	$555,942	$577,341
NOI	$527,153	$912,330
Expense per Gross Income	49%	37%
Expense per Unit	$9,928	$10,310

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	*1.18268% of Sales Price*	$118,268	$2,112	21%	$118,268	$2,112	20%
Special Assessment Tax	*From Owner's 2026-27 Tax Bill*	$5,544	$99	1%	$5,544	$99	1%
Insurance	*From Owner's T-12 Financials*	$36,589	$653	7%	$36,589	$653	6%
Property Management	*Estimated at 5% of Gross Income*	$57,005	$1,018	10%	$78,404	$1,400	14%
On Site Manager	*Estimated at $2000/month*	$24,000	$429	4%	$24,000	$429	4%
Repairs & Maintenance	*Estimated at $1000/unit*	$56,000	$1,000	10%	$56,000	$1,000	10%
Water	*From Owner's T-12 Financials*	$121,241	$2,165	22%	$121,241	$2,165	21%
Fire & Life Safety	*From Owner's T-12 Financials*	$3,063	$55	1%	$3,063	$55	1%
Pest Control	*From Owner's T-12 Financials*	$3,684	$66	1%	$3,684	$66	1%
Telephone	*From Owner's T-12 Financials*	$407	$7	0%	$407	$7	0%
PG&E	*From Owner's T-12 Financials*	$84,880	$1,516	15%	$84,880	$1,516	15%
Recology	*From Owner's T-12 Financials*	$45,260	$808	8%	$45,260	$808	8%
Total Operating Expenses		**$555,942**	**$9,928**	**100%**	**$577,341**	**$10,310**	**100%**

Financing		Cash Flow After Debt Service	Current	Proforma
Loan Amount	$6,000,000	Less Debt Service	$466,991	$466,991
Loan Type	Fully Amortized	Cash Flow	$60,163	$445,340
Interest Rate	6.75%	Cash on Cash Return	1.50%	11.13%
Program	5/30 Year Fixed	Expenses as % of Gross	49%	37%
Loan to Value	60%	Expenses per Unit	$9,928	$10,310

Loan Quote: Estimated at 60% LTV at 6.75% 5/30 Fully Amortized

(Loan information is time sensitive and subject to change)

Rent **Roll**

1086 Post Street

Unit	Unit Type	Rent	Market Rent	Move-In Date	SqFt	Notes
1092 Polk	Commercial	$4,972.47	$5,000	6/1/2021		Real Drinks Inc - Corner Bar
1104 Polk	Commercial	$1,591.35	$5,000	6/5/2022		Ola Elsade
1108 Polk	Commercial	$1,591.35	$5,000	6/1/2017		Ola Elsade
1116 Polk	Commercial	$3,819.00	$5,000	4/1/2018		Mustafio's Pizza
1118 Polk	Commercial	$2,100.00	$5,000	4/1/2021		Essenate, Inc
1120 Polk	Commercial	$1,500.00	$5,000	6/1/2022		Muaamar Al Murisi
1124 Polk	Commercial	$3,443.35	$5,000	10/1/2008		Let It Bleed Tattoo
1128 Polk	Commercial	$1,500.00	$5,000	6/1/2022		Muaamar Al Murisi
201	Studio	$2,081.55	$1,695	8/1/2020	357	
202	Studio	$1,695.00	$1,695	8/1/2025	357	
203	Studio	$1,644.82	$1,695	1/21/2024	357	
204	1 Bed, 1 Bath	$2,795.00	$2,795	10/27/2025	501	
205	Studio	$1,126.83	$1,695	9/1/2004	357	
206	Studio	$1,241.13	$1,695	9/1/2000	357	
207	Studio	$1,638.45	$1,695	2/1/2022	357	
208	Studio	$469.19	$1,695	11/1/2005	357	
209	Studio	$1,655.00	$1,695	11/6/2022	357	
210	Studio	$1,450.00	$1,450	3/4/2026	357	
211	Studio	$697.42	$1,695	6/1/1993	357	
212	Studio	$1,760.51	$1,695	8/1/2012	357	
213	Studio	$1,180.23	$1,695	4/30/2003	357	
214	Studio	$688.80	$1,695	1/1/1995	357	
215	Studio	$1,600.00	$1,695	10/1/2024	357	
216	2 Bed, 1 Bath	$974.89	$2,695	4/1/1991	462	
301	**Studio**	**$1,950.00**	**$1,950**	**Vacant**	**357**	

Unit	Unit Type	Rent	Market Rent	Move-In Date	SqFt
302	Studio	$1,600.00	$1,695	9/7/2023	357
303	Studio	$1,695.00	$1,695	6/14/2026	357
304	3 Bed, 1 Bath	$3,200.00	$3,200	7/26/2026	480
305	Studio	$1,400.00	$1,695	6/1/2025	357
306	Studio	$930.77	$1,695	2/6/2004	357
307	Studio	$1,597.05	$1,695	11/15/2024	357
308	Studio	$1,673.10	$1,695	10/8/2024	357
309	Studio	$1,637.31	$1,695	12/1/2021	357
310	Studio	$1,250.04	$1,695	11/12/2005	357
311	Studio	$738.09	$1,695	2/1/1993	357
312	Studio	$1,484.47	$1,695	8/1/2007	357
313	Studio	$1,471.30	$1,695	8/28/2010	357
314	Studio	$1,602.17	$1,695	6/1/2022	357
315	Studio	$1,790.59	$1,695	8/1/2022	357
316	3 Bed, 1 Bath	$2,448.76	$3,200	12/5/2022	580
401	Studio	$1,237.01	$1,695	10/25/2003	357
402	Studio	$1,575.00	$1,695	12/1/2024	357
403	Studio	$1,146.68	$1,695	10/1/2021	357
404	1 Bed, 1 Bath	$627.60	$2,695	10/1/1992	462
405 (RM)	Studio	$1,700.00	$1,695	9/9/2024	357
406	Studio	$1,602.17	$1,695	6/3/2022	357
407	Studio	$1,945.00	$1,945	10/1/2025	357
408	Studio	$1,596.85	$1,695	8/21/2022	357
409	Studio	$1,695.00	$1,695	12/19/2025	357
410	Studio	$1,495.00	$1,495	3/1/2026	357
411	Studio	$1,238.21	$1,695	5/22/1998	357
412	Studio	$1,730.91	$1,695	7/20/2022	357
413	Studio	$2,395.00	$2,395	11/4/2025	357
414	Studio	$1,722.12	$1,695	4/1/2025	357

Rent Roll

1086 Post Street

Unit	Unit Type	Rent	Market Rent	Move-In Date	SqFt	Notes
415	Studio	$731.64	$1,695	3/15/1993	357	
416	2 Bed, 1 Bath	$2,159.94	$2,695	6/1/2023	480	
Monthly Income		**$94,283.12**	**$129,230**			
Parking (15)		$1,903.03	$5,250			
Vacant Parking (2)		**$700.00**	**$700**			
Laundry		$439.32	$960			
Utility Reimbursement		$2,577.89	$2,578			
Total Monthly Income		**$99,903.36**	**$138,717.89**			
Annual Income		**$1,198,840**	**$1,664,615**			**Upside: 39%**

Units

Studio - 42
1 Bed, 1 bath - 2
2 Bed, 1 bath - 2
3 Bed, 1 bath - 2
Commercial - 8
Parking - 17
56 - Total Units

Notes

Market rents estimated using Rentometer.com
Parking projected at $350 per space/month
Laundry projected at $20 per unit/month




Property Photos

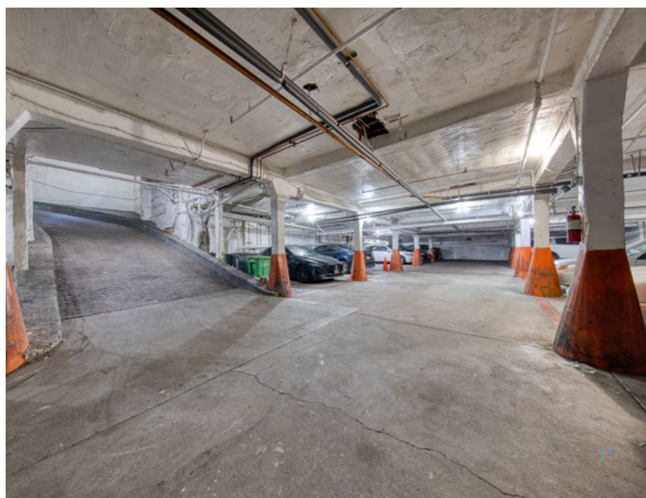




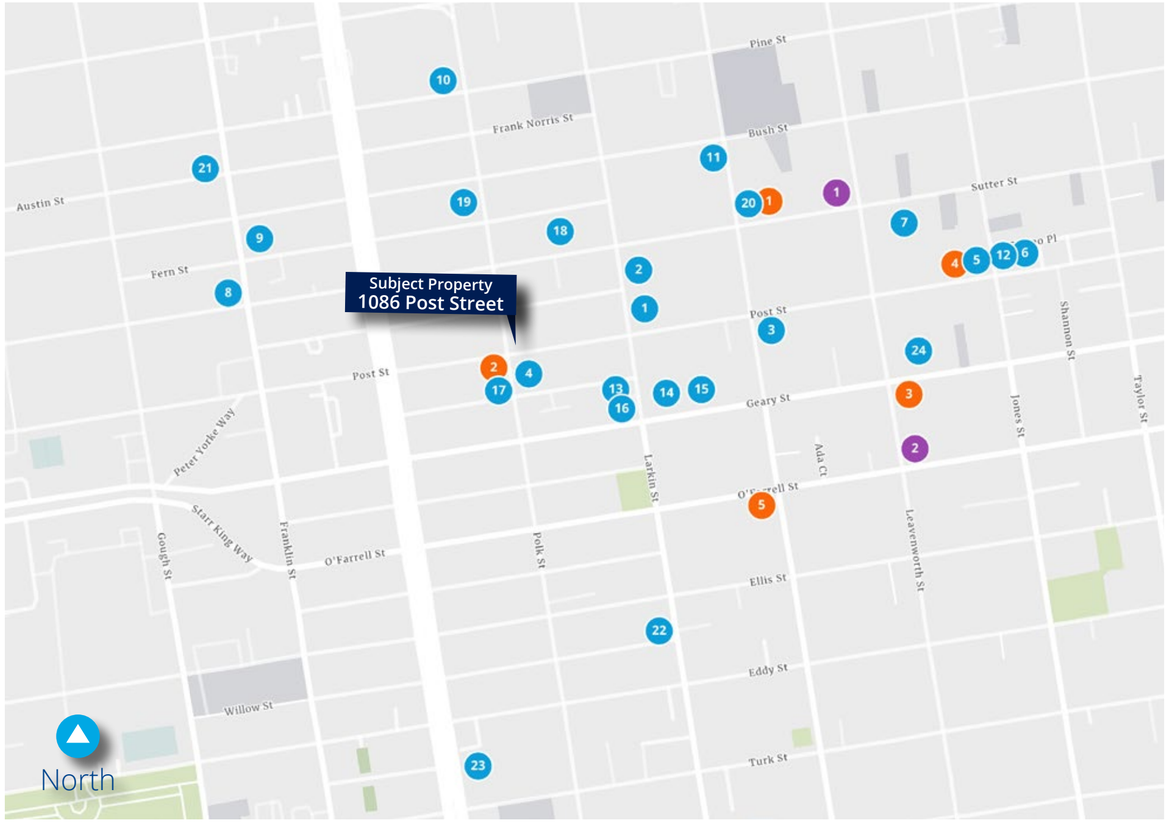

Property Photos







Amenities Map

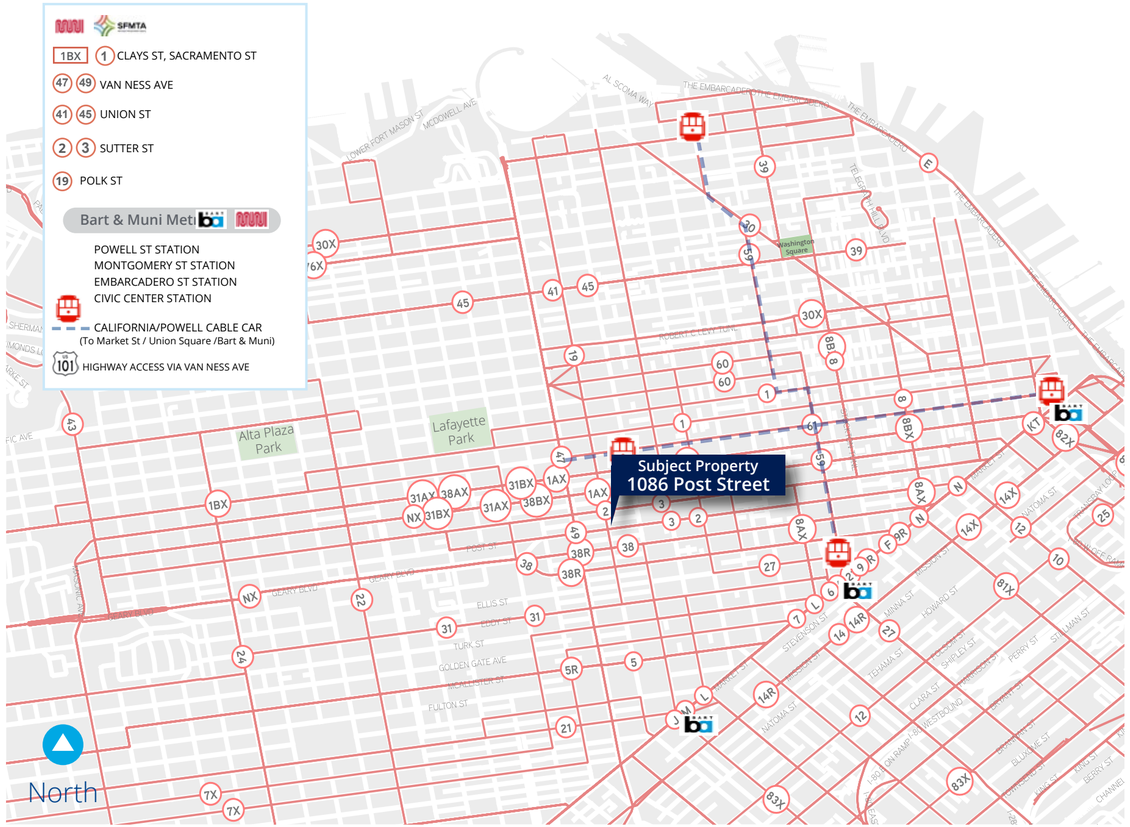


Restaurants & Bars · Convenience & Grocery Stores · Banks & ATM's · Hospitals/Clinics

Neighborhood Amenities

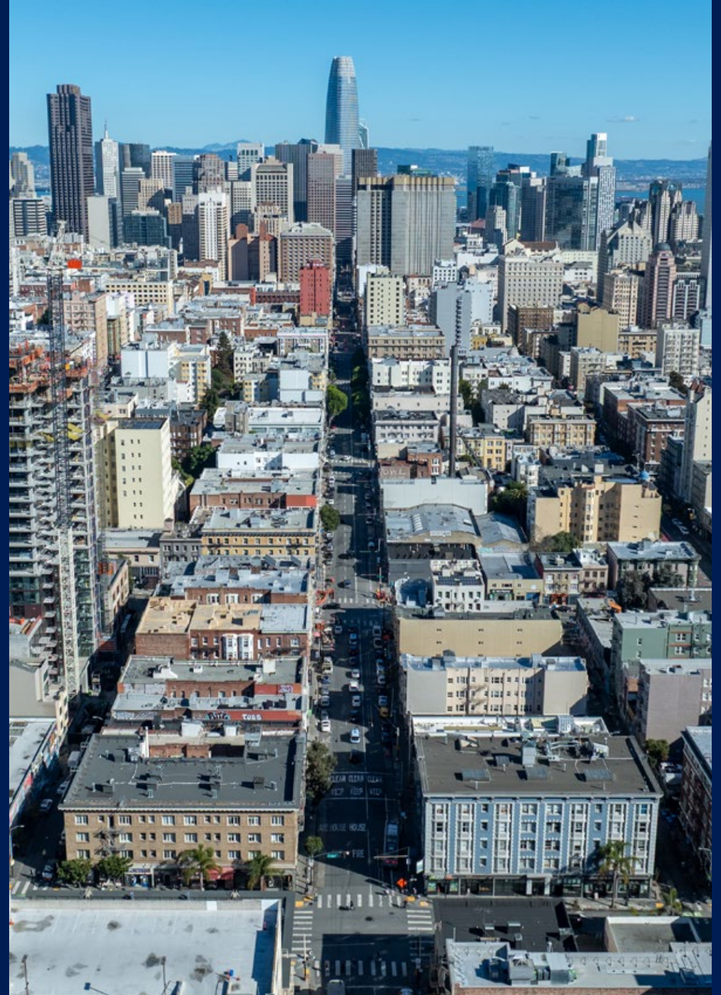
1 Meski	9 Haraz Coffee House	17 Napoli Pizza	1 Sutter Fine Food
2 Dacha	10 Juniper	18 Le Marais Bakery	2 Polk & Post Convenience
3 Propagation	11 Crostini & Java	19 Rise & Set	3 Star Market & Deli
4 Kuma Sushi + Sake	12 Lapisara Eatery	20 Ace's Bar	4 Food & Liquor World
5 The Public Izakaya	13 Jane on Larkin	21 Pistachio Kitchen & Espresso Bar	5 Hyde-O'Farrell Market
6 Heist Restaurant	14 The Outsider	24 Pho 2000	1 ATM
7 Liholiho Yacht Club	15 Fishmandu Sushi	25 Salty's	2 ATM
8 Limoncello	16 House of Thai	26 Wanjai Cafe	

Public **Transportation**



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

The area surrounding 1086 Post Street offers exceptional public transportation access throughout San Francisco and the greater Bay Area. Centrally located in Lower Nob Hill, the property is within walking distance of numerous Muni bus routes along California, Sutter, Van Ness, and Polk Streets, providing convenient connections to Downtown San Francisco, the Financial District, Union Square, and other major employment centers. Residents also benefit from easy access to regional transit via nearby BART and Muni Metro stations at Civic Center, Powell Street, Montgomery Street, and Embarcadero. The property's highly walkable location places residents just steps from the Polk Street commercial corridor, neighborhood dining and retail amenities, and major commuter routes serving the Peninsula and greater Bay Area.





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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.

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Investment Opportunity I Offering Memorandum

Brad Lagomarsino
Senior Vice Chair
+1 415 288 7847
brad.lago@colliers.com
Lic #01058500

Dustin Dolby
Vice Chair
+1 415 288 7869
dustin.dolby@colliers.com
Lic #01963487

Ryan O'Keefe
Senior Associate
+1 415 288 7806
ryan.okeefe@colliers.com
Lic #02122038

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