



SOUTH COAST COMMERCIAL, INC.  
 GONZALEZ & BARBARA  
 LIONS CRE.COM



DRE# 01846358

DRE# 01992393

# 8 Units Golden Hill

865 21st Street , San Diego CA 92102

OFFERING MEMORANDUM



CORONADO



GASLAMP QUARTER

EAST VILLAGE

FINANCIAL DISTRICT

SAN DIEGO INTERNATIONAL AIRPORT

BALBOA PARK & BANKERS HILL



ST  
 21ST  
 22ND  
 EST

BROADWAY



# 8 Units Golden Hill

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**LIONSCORE.COM**



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01

Executive Summary

Investment Summary

Unit Mix Summary

Location Summary

# 8 UNITS GOLDEN HILL

## OFFERING SUMMARY

ADDRESS	865 21st Street San Diego CA 92102
COUNTY	San Diego
MARKET	Golden Hill
BUILDING SF	5,208 SF
LAND SF	5,020
NUMBER OF UNITS	8
YEAR BUILT	1926
YEAR RENOVATED	2020
OWNERSHIP TYPE	Fee Simple

## FINANCIAL SUMMARY

OFFERING PRICE	\$2,975,000
PRICE PSF	\$571.24
PRICE PER UNIT	\$371,875
NOI (CURRENT)	\$177,035
NOI (Pro Forma)	\$184,763
CAP RATE (CURRENT)	5.95 %
CAP RATE (Pro Forma)	6.21 %

## ASSUMABLE FINANCING

LOAN TYPE	Amortized
DOWN PAYMENT	\$1,075,000
LOAN AMOUNT	\$1,900,000
INTEREST RATE	4.25 %
ANNUAL DEBT SERVICE	\$112,168
LOAN TO VALUE	64 %
AMORTIZATION PERIOD	30 Years
NOTES	4.25% fixed for 5 years - due in 10 - 30 year am.

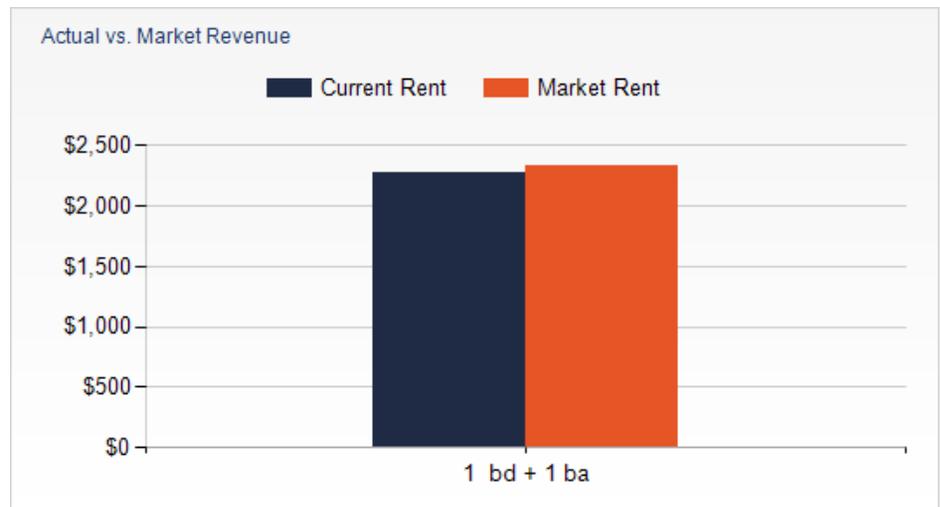
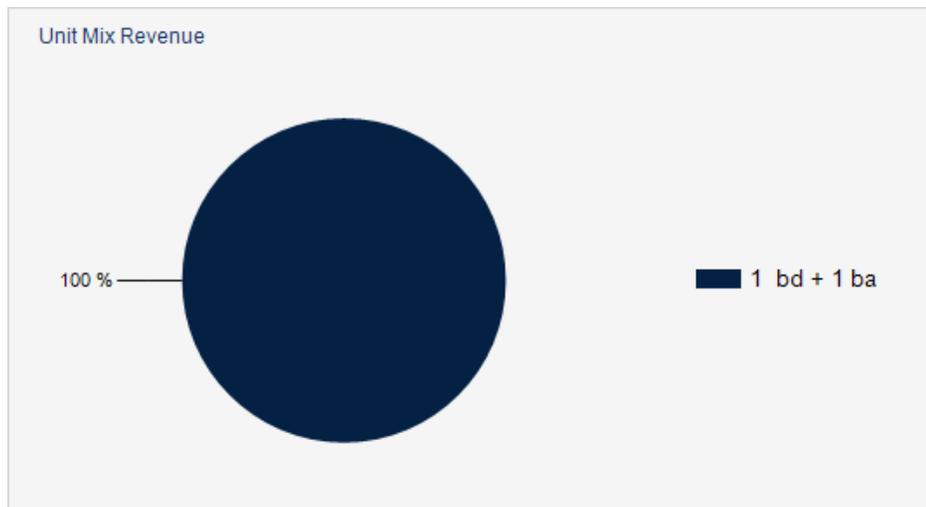
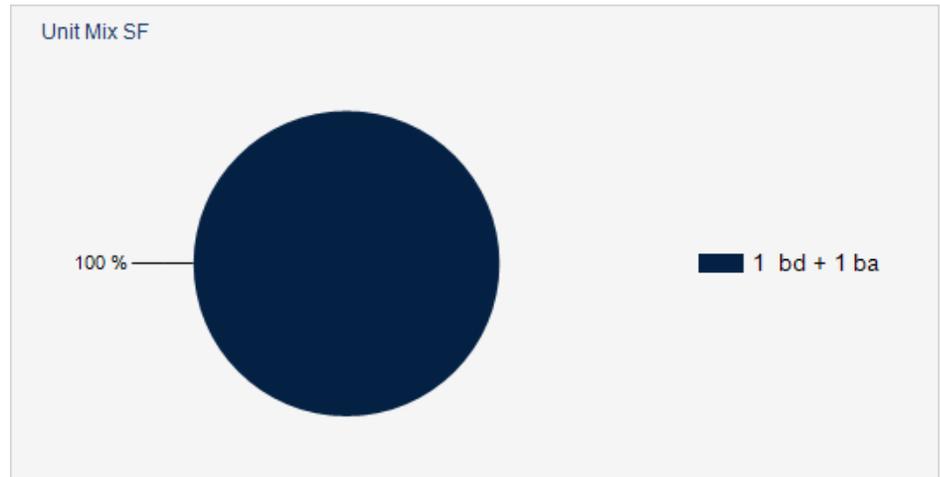
## DEMOGRAPHICS

	1 MILE	3 MILE	5 MILE
2020 Population	48,366	235,376	526,533
2020 Median HH Income	\$54,787	\$64,001	\$60,366
2020 Average HH Income	\$83,350	\$94,933	\$88,798



- 865 21st is a beautifully remodeled 8 Unit property overlooking Downtown and the Coronado bridge and just 7 minutes by car to the San Diego International Airport. Nestled in a quiet pocket of Golden Hill, the property has undergone extensive renovations inside and out within the past 3 years including a new roof, modern kitchens/cabinets, refinished hardwood floors, and much more.
- The property is currently master-leased to a single tenant that operates the building as a short-term rental. They typically host nurses, government workers, and other agencies on up to a 4 month basis. The operator controls over 100 units between San Diego, Los Angeles, and Miami. Current lease is for a total of \$18,428/ month or \$2,266 per unit plus \$300 for storage and extends through 11/30/23 with 3% yearly increases. The tenant pays all utilities and management fees. Landlord is responsible for landscaping, building maintenance, taxes and insurance.
- There is potential to add value by converting the existing storage space into Additional Dwelling Units.

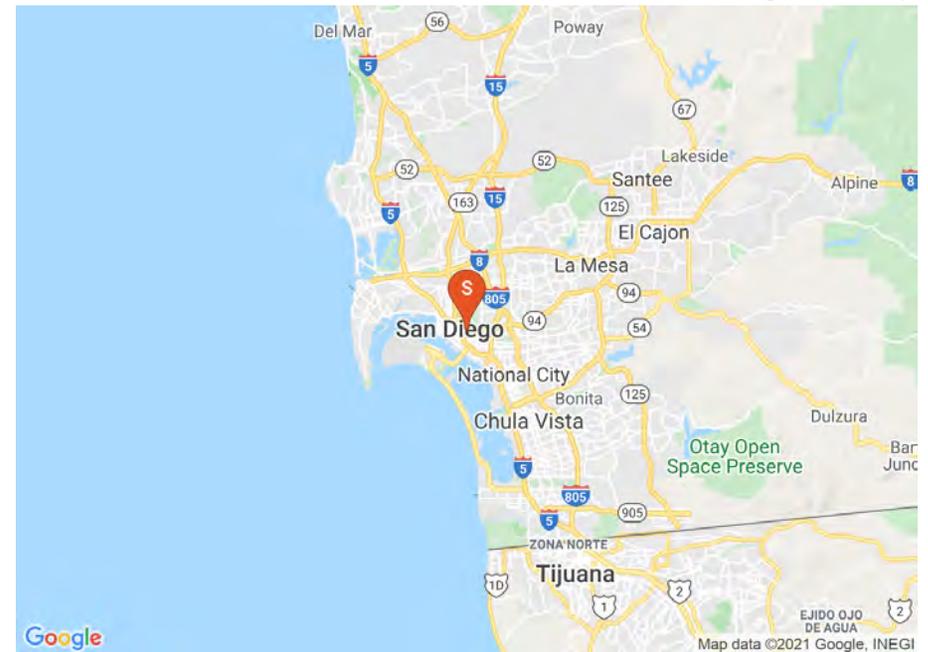
Unit Mix	# Units	Square Feet	Current Rent	Actual		Market		
				Rent PSF	Monthly Income	Market Rent	Market Rent PSF	Market Income
1 bd + 1 ba	8	651	\$2,266	\$3.48	\$18,128	\$2,334	\$3.59	\$18,672
<b>Totals/Averages</b>	<b>8</b>	<b>651</b>	<b>\$2,266</b>	<b>\$3.48</b>	<b>\$18,128</b>	<b>\$2,334</b>	<b>\$3.59</b>	<b>\$18,672</b>



- Nestled just south of expansive Balboa Park, Golden Hill serves as a gateway to a dozen museums, several theaters, acres of trails, and the San Diego Zoo among other attractions. Set on a gentle hill, the neighborhood offers residents gorgeous Downtown San Diego views, which include sunsets behind Coronado Island.
- An eclectic array of pre-1900s homes and apartments dot the landscape. Renters will love Golden Hill's hip and up-and-coming vibes as well as its close proximity to Interstates 5 and 15. San Diego City College is just down the road, and your Golden Hill apartment just might be in walking distance of Golden Hill Park. The funkiness of the neighborhood is alive and well with area musicians hosting jam sessions during neighborhood block parties.



Regional Map



Locator Map





02

Property Description

Property Features

Aerial Map

Parcel Map

Additional Maps

Pictures with Captions

# 8 UNITS GOLDEN HILL

## PROPERTY FEATURES

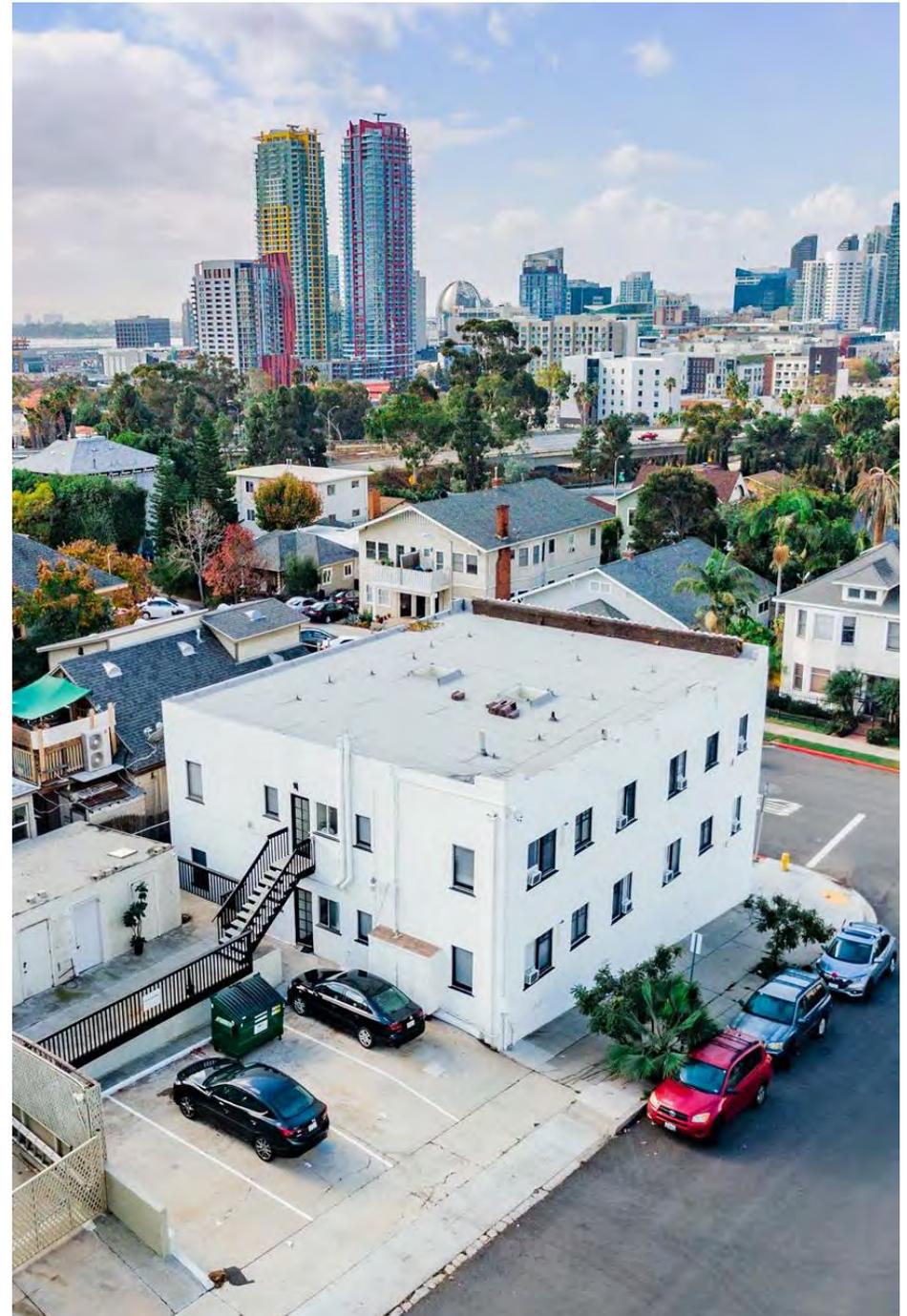
NUMBER OF UNITS	8
BUILDING SF	5,208
LAND SF	5,020
YEAR BUILT	1926
YEAR RENOVATED	2020
# OF PARCELS	1
TOPOGRAPHY	Flat
NUMBER OF STORIES	2
NUMBER OF BUILDINGS	1
PARKING RATIO	1:1
WASHER/DRYER	2:2

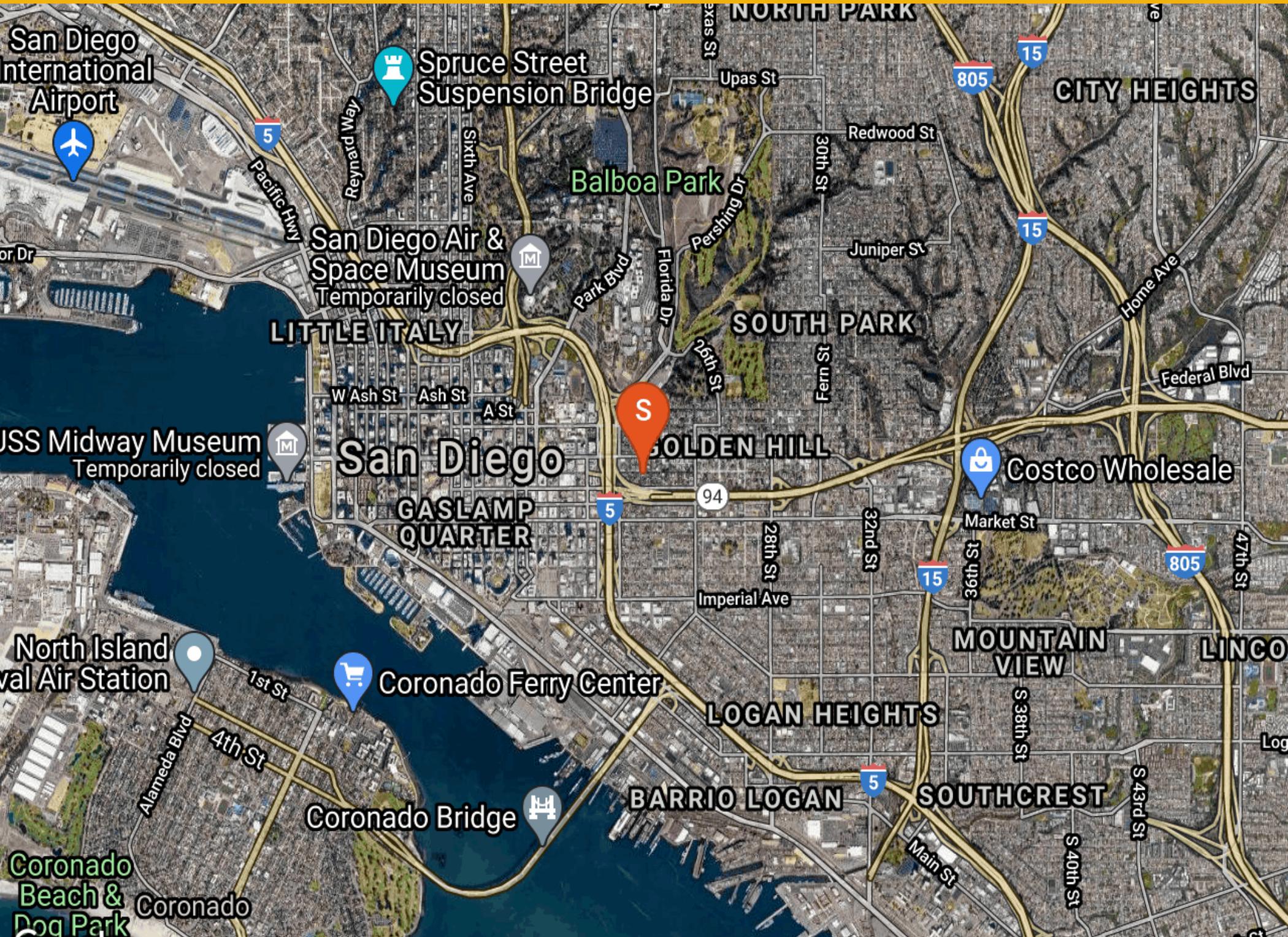
## UTILITIES

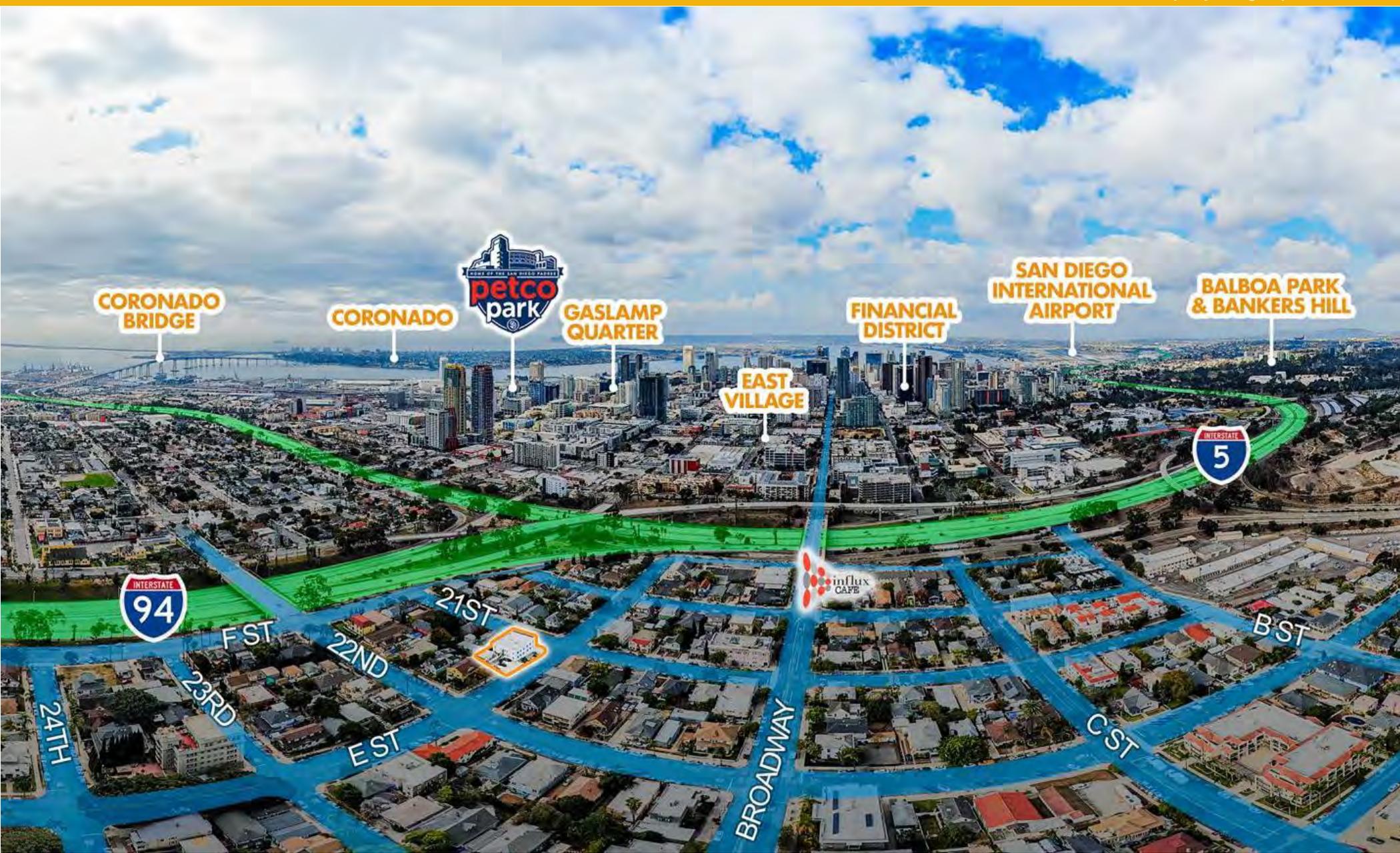
WATER	Tenant
TRASH	Tenant
GAS	Tenant
ELECTRIC	Tenant

## CONSTRUCTION

FOUNDATION	Raised
FRAMING	Wood
EXTERIOR	Stucco
PARKING SURFACE	Concrete
ROOF	Composite
LANDSCAPING	Mature







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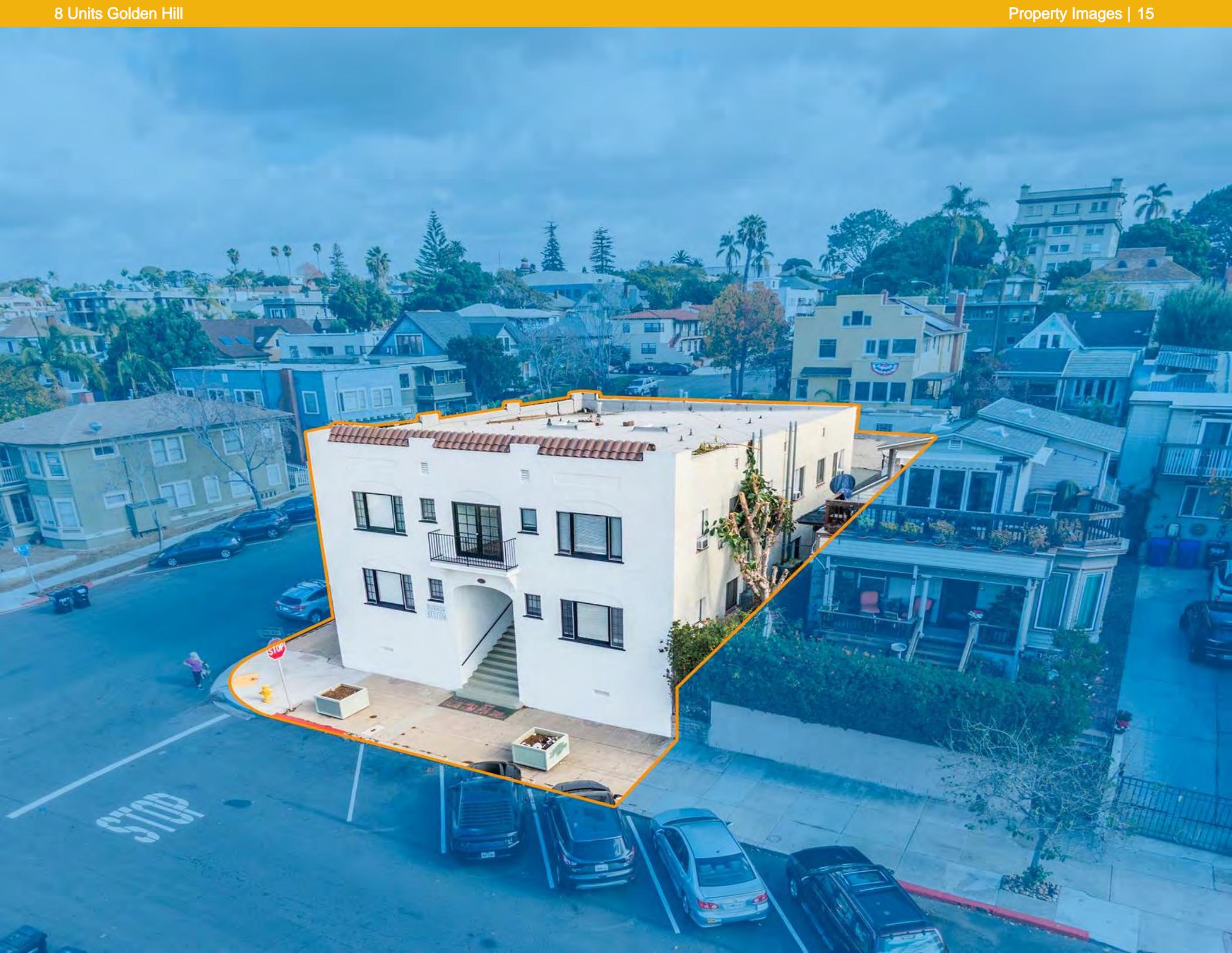
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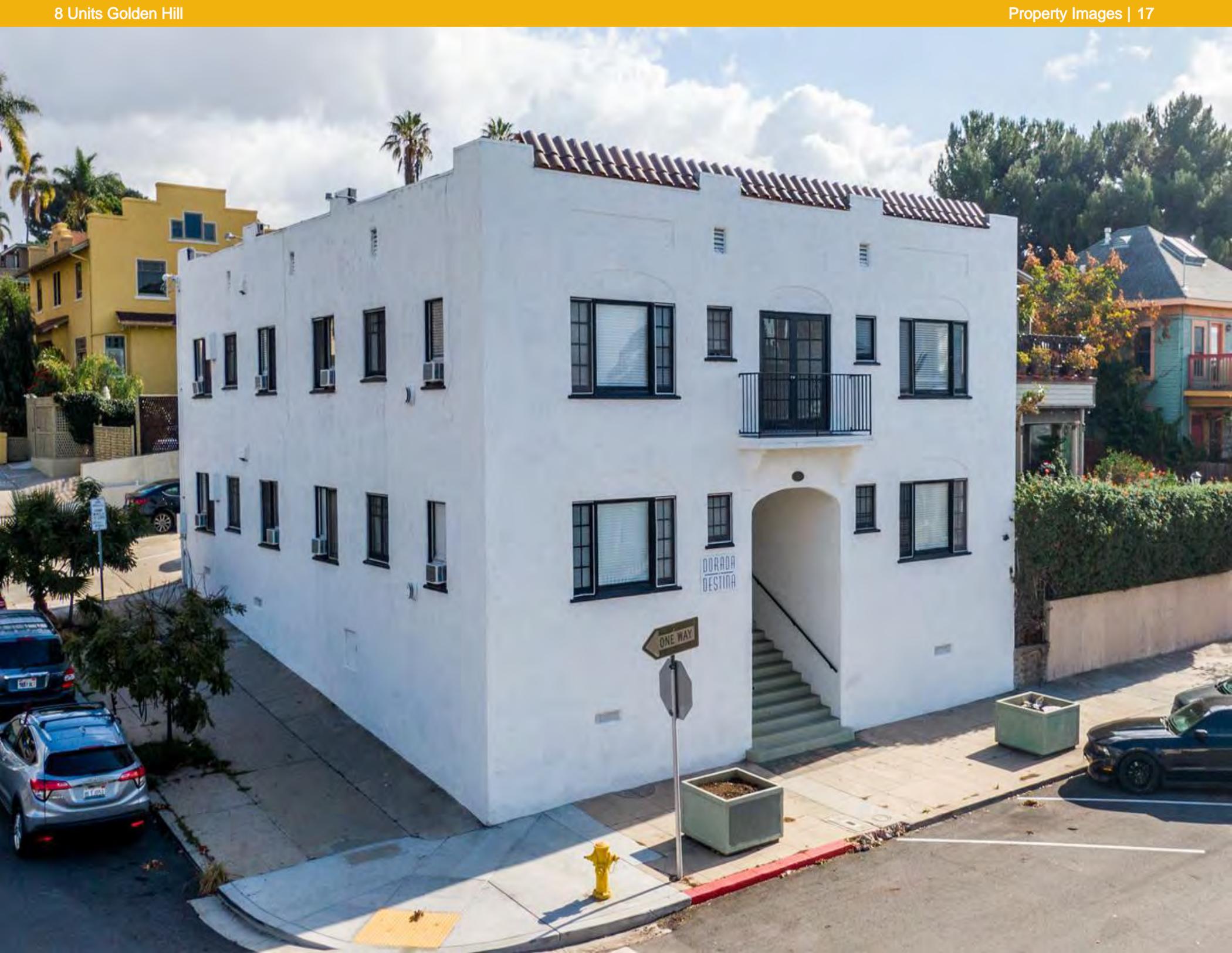
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ONE WAY

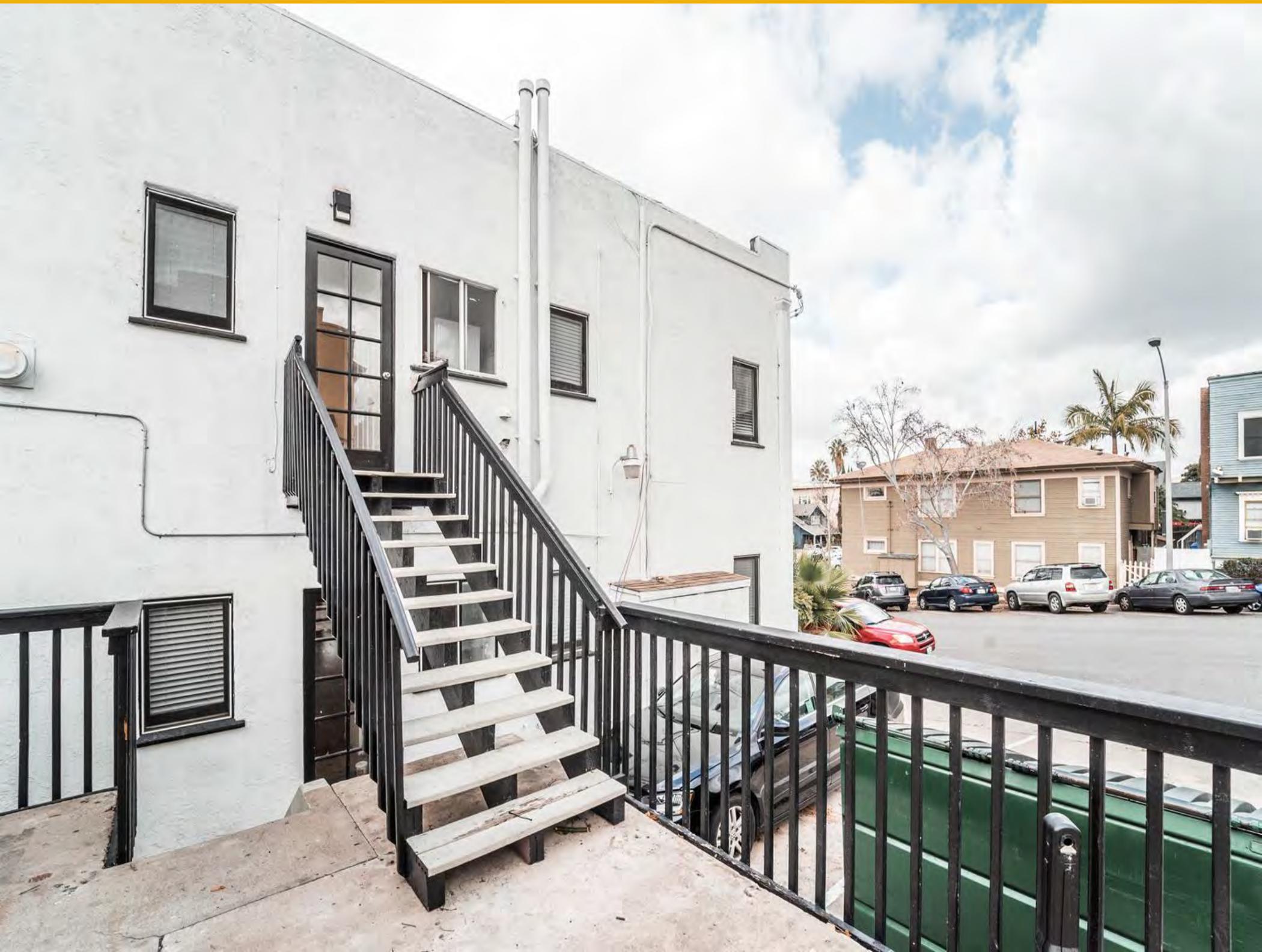


DORADA  
DESTINA

ONE WAY

STOP



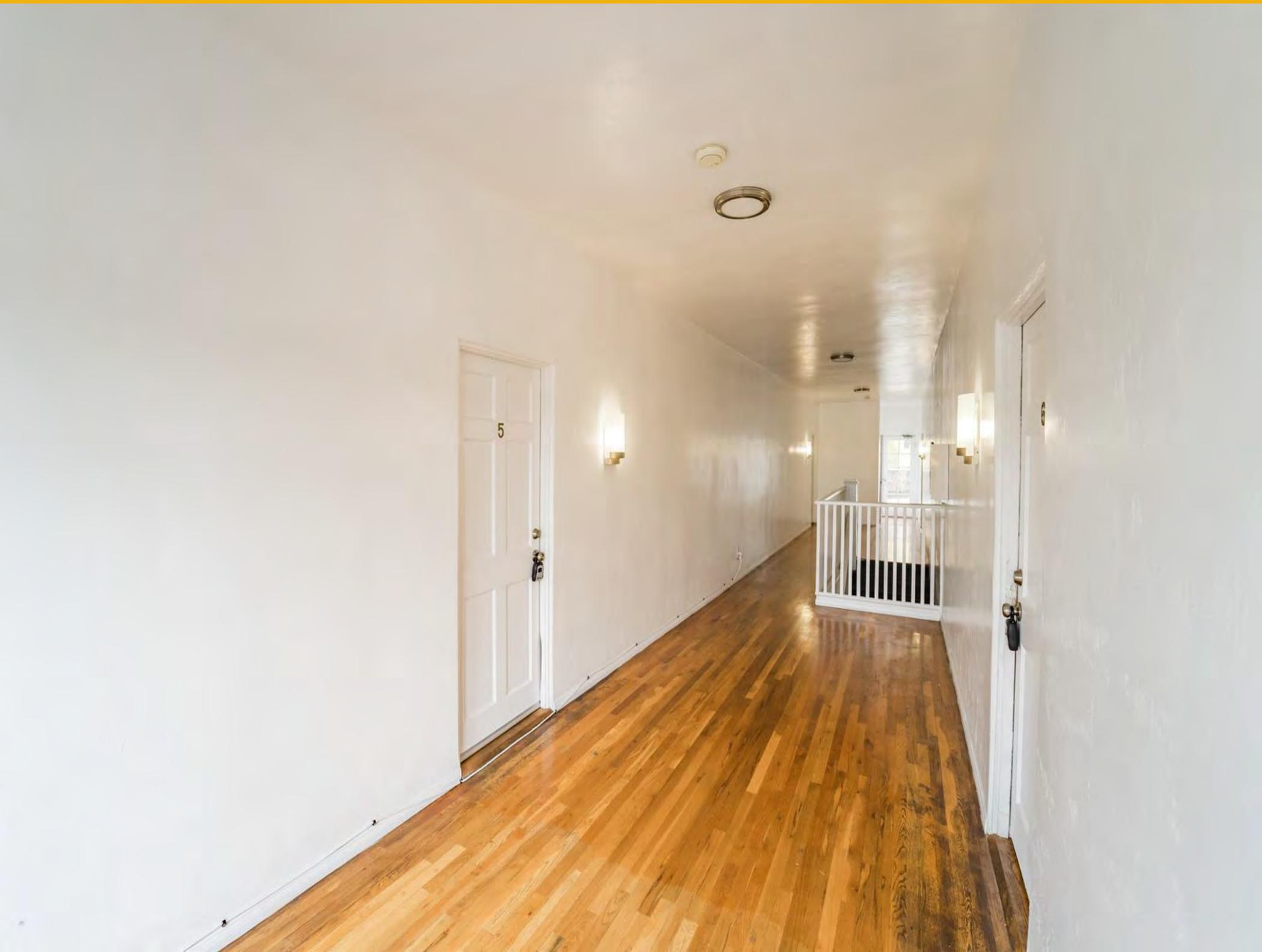


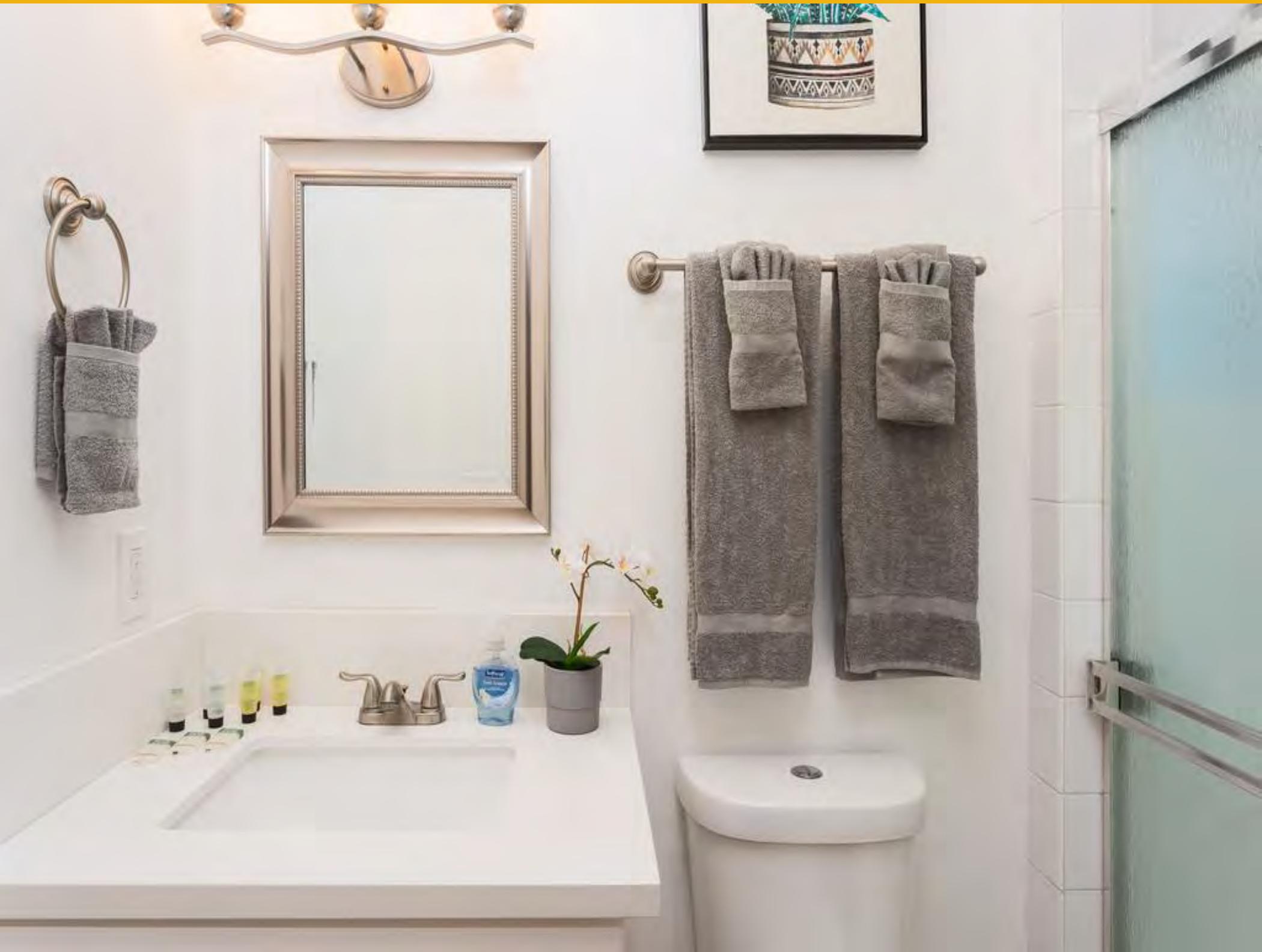




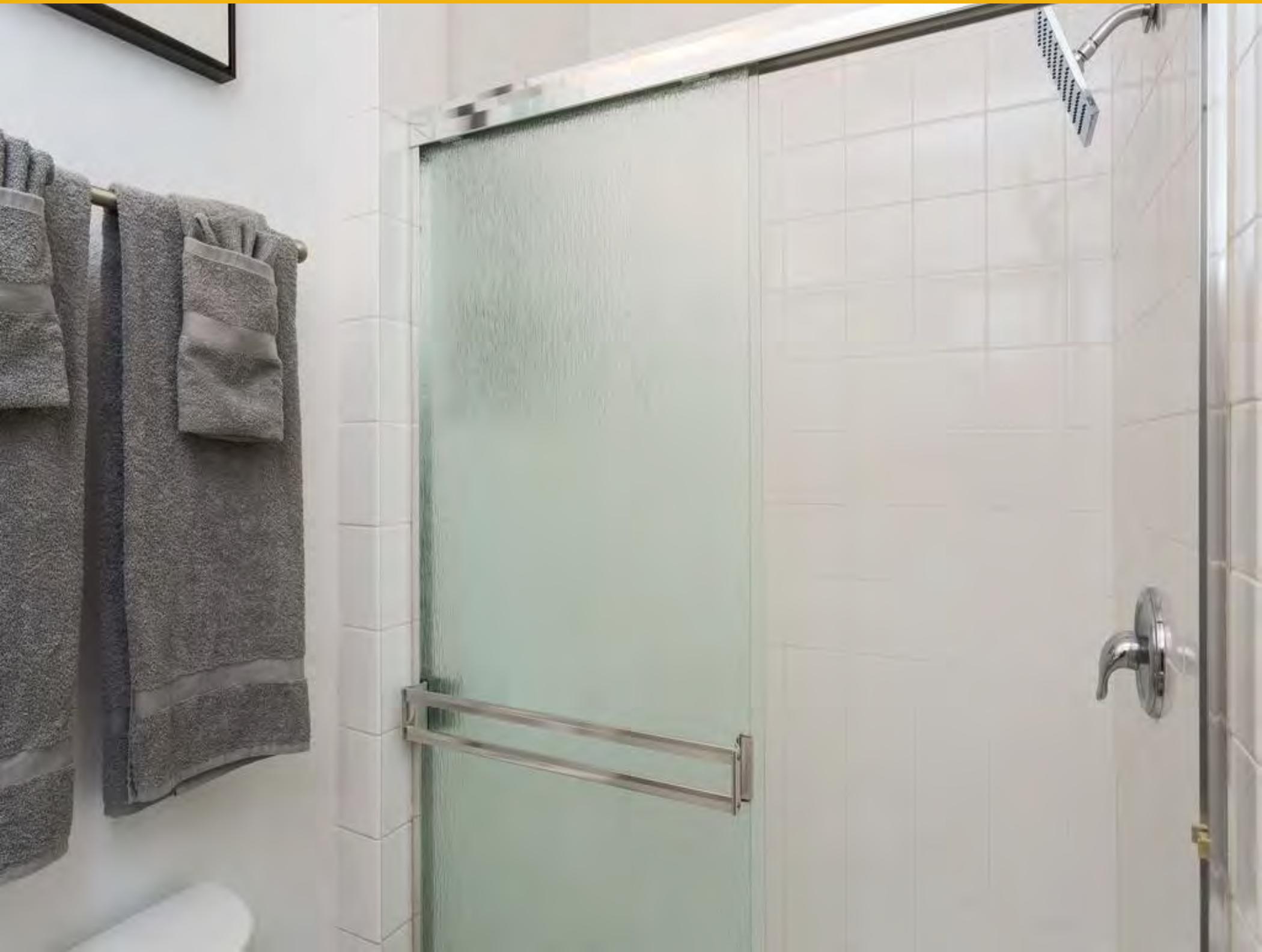




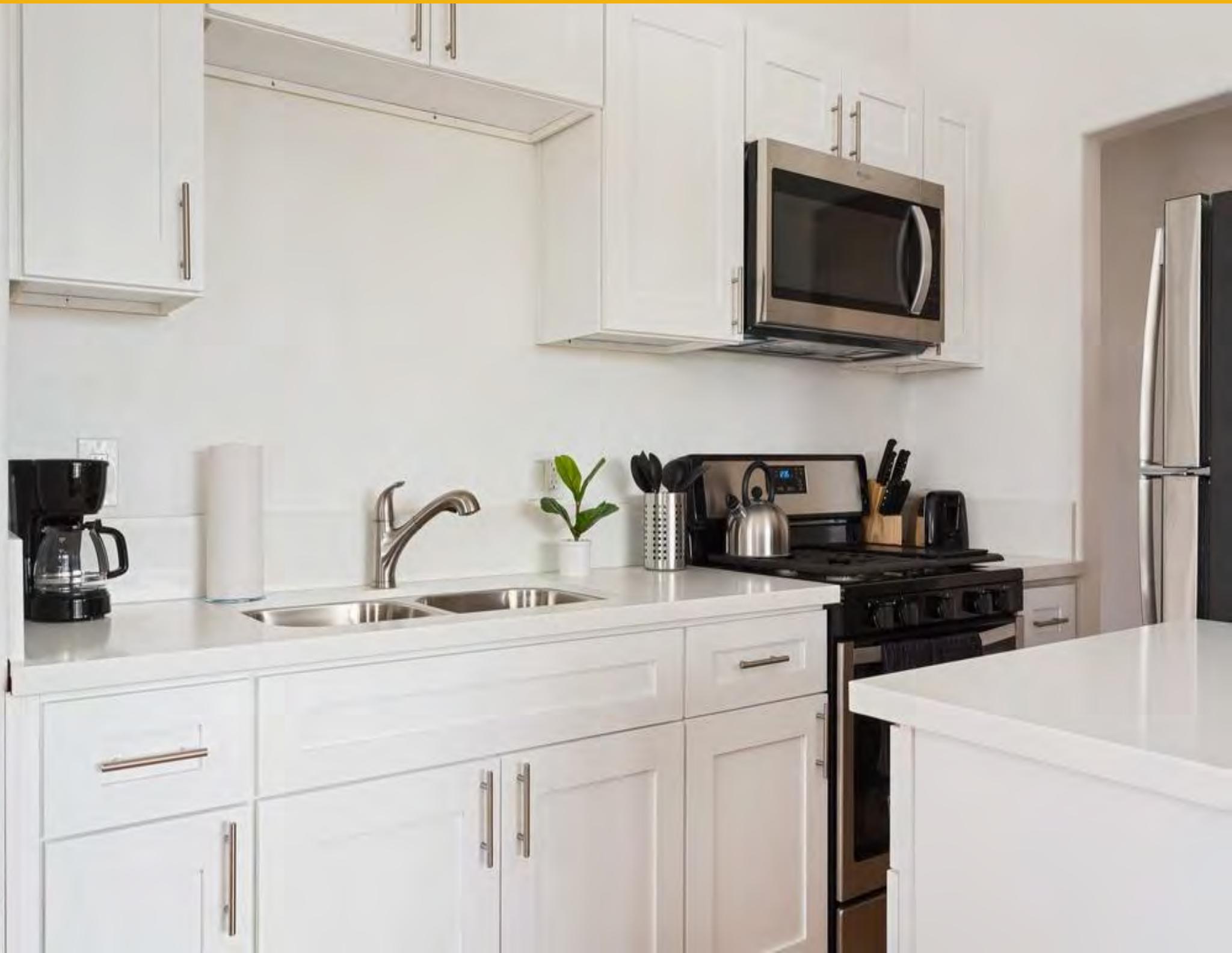




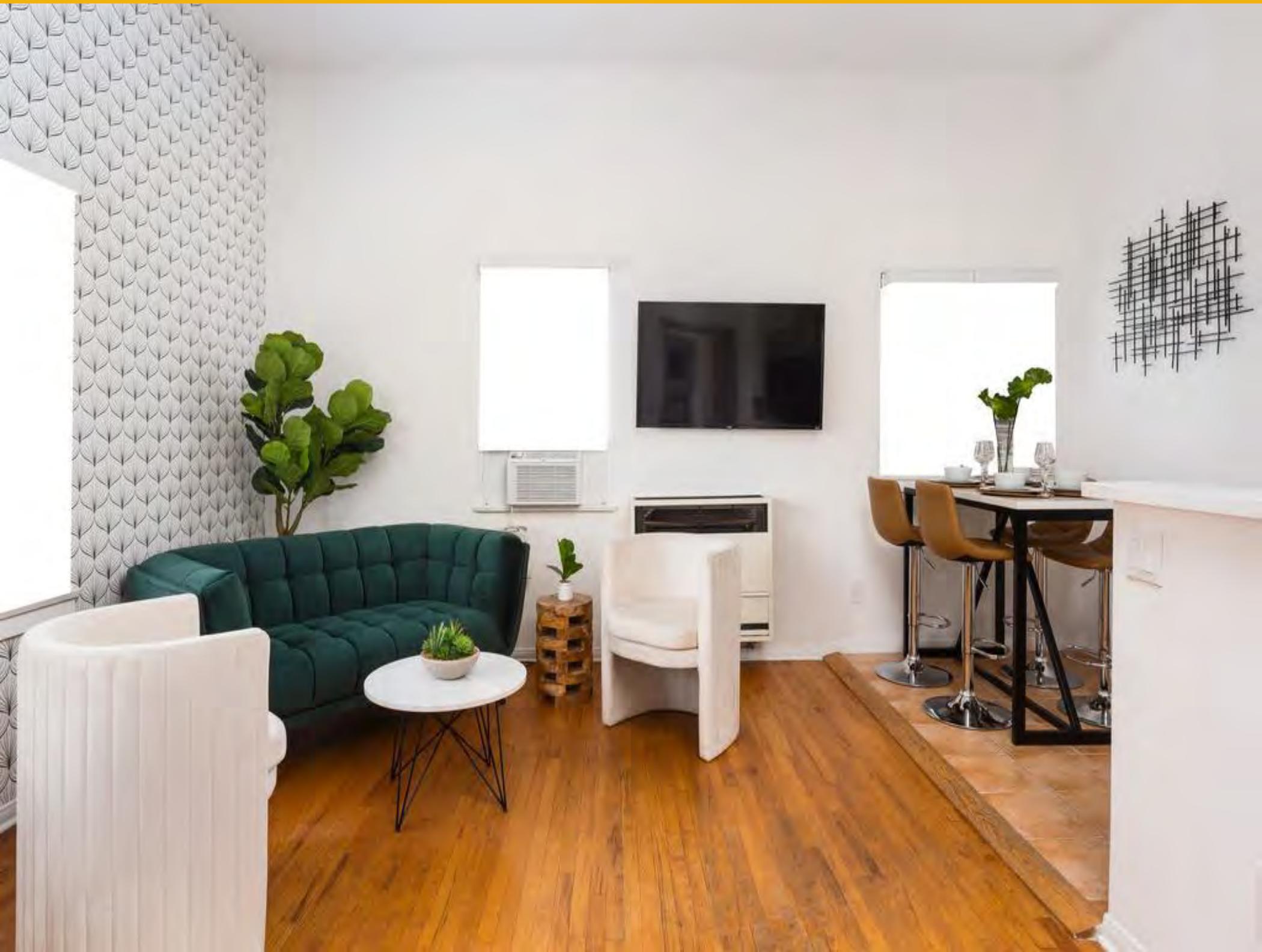


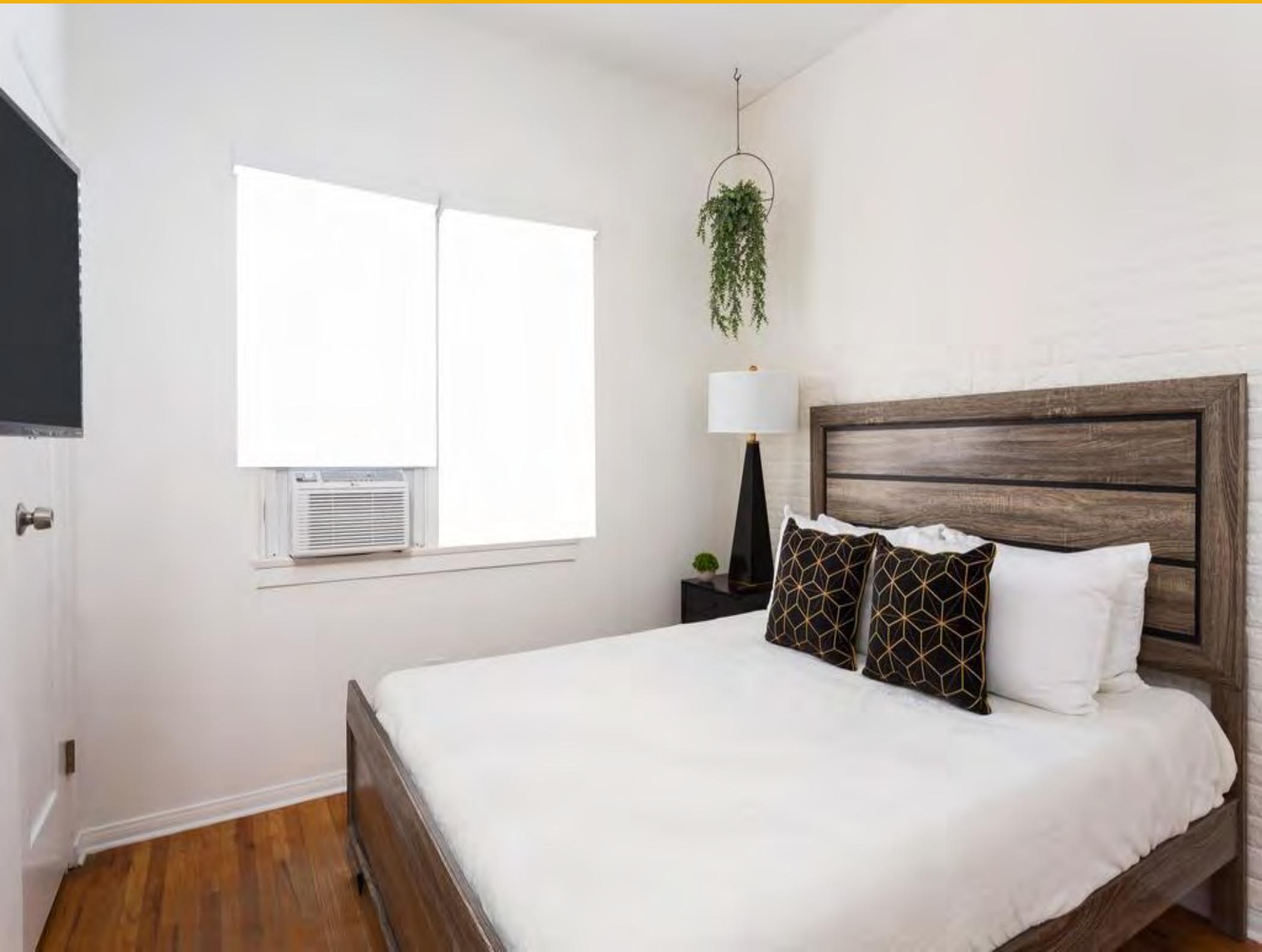


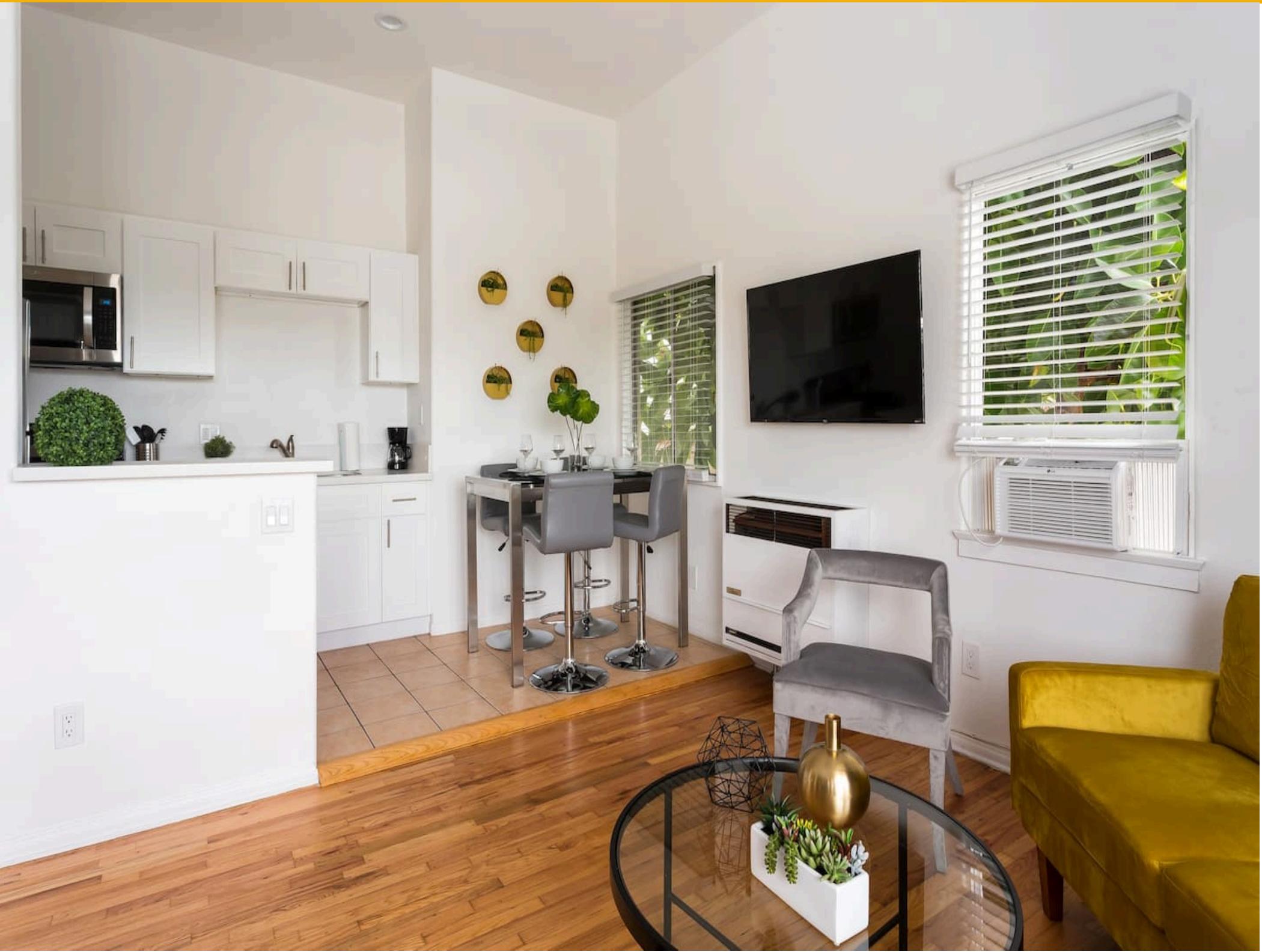














03

Financial Analysis

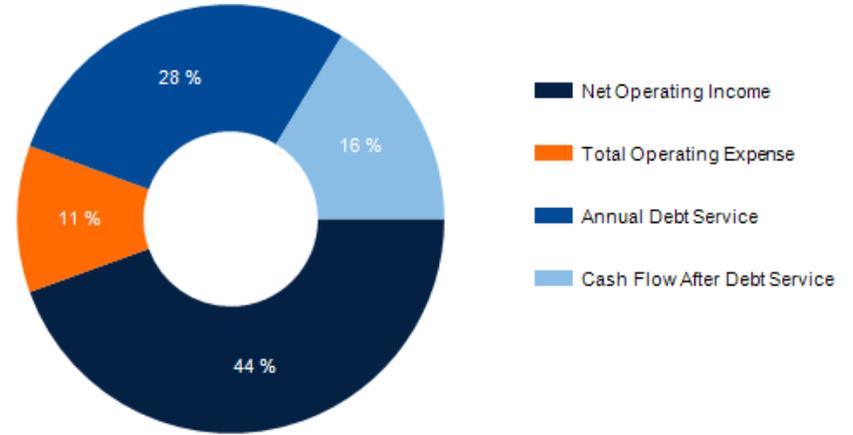
Income & Expense

8U 92102 865 21st St Master Lease

# 8 UNITS GOLDEN HILL

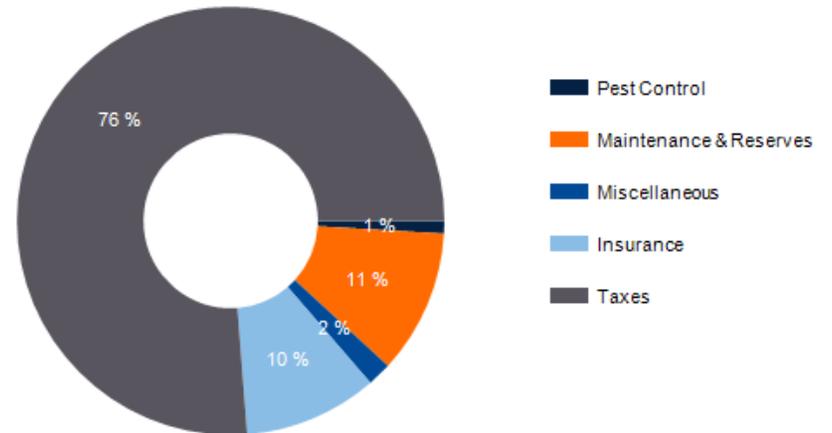
INCOME	CURRENT		PRO FORMA	
Gross Potential Rent	\$217,536		\$224,064	
Storage Unit	\$3,600		\$4,800	
<b>Effective Gross Income</b>	<b>\$221,136</b>		<b>\$228,864</b>	
Less: Expenses	\$44,101		\$44,101	
<b>Net Operating Income</b>	<b>\$177,035</b>		<b>\$184,763</b>	
Annual Debt Service	\$112,168		\$112,168	
Debt Coverage Ratio	1.58		1.65	
<b>Cash Flow After Debt Service</b>	<b>\$64,867</b>		<b>\$72,595</b>	
Principal Reduction	\$31,420		\$31,420	
<b>Total Return</b>	<b>9.0 %</b>	<b>\$96,287</b>	<b>9.7 %</b>	<b>\$104,015</b>

REVENUE ALLOCATION  
CURRENT



EXPENSES	Per Unit	CURRENT	Per Unit	PRO FORMA
Pest Control	\$53	\$420	\$53	\$420
Maintenance & Reserves	\$600	\$4,800	\$600	\$4,800
Miscellaneous	\$100	\$800	\$100	\$800
Insurance	\$558	\$4,463	\$558	\$4,463
Taxes	\$4,202	\$33,618	\$4,202	\$33,618
<b>Total Operating Expense</b>	<b>\$5,513</b>	<b>\$44,101</b>	<b>\$5,513</b>	<b>\$44,101</b>
Annual Debt Service	\$14,021	\$112,168	\$14,021	\$112,168
Expense / SF		\$8.46		\$8.46
% of EGI		19.94 %		19.27 %

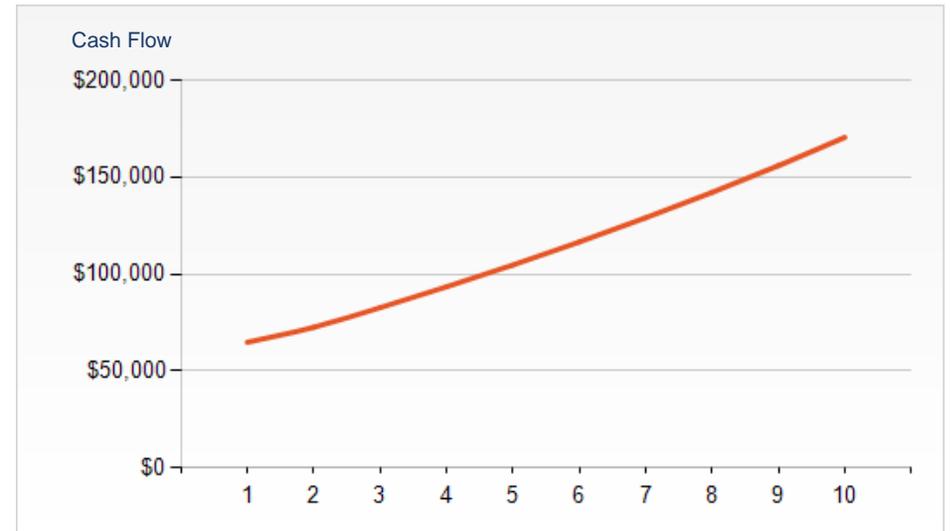
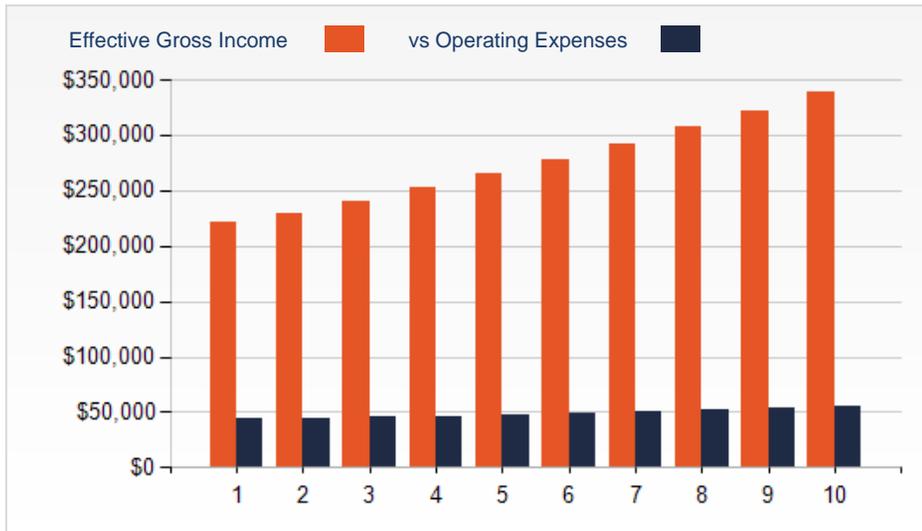
DISTRIBUTION OF EXPENSES  
CURRENT



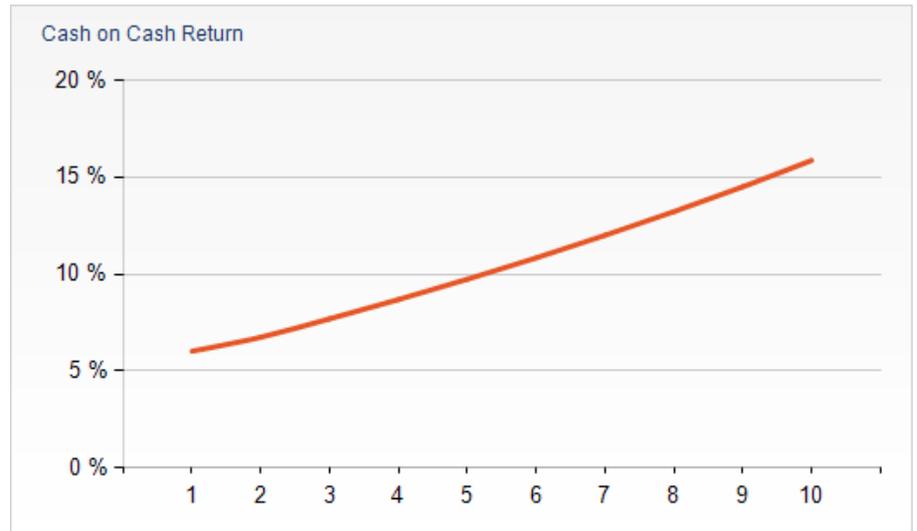
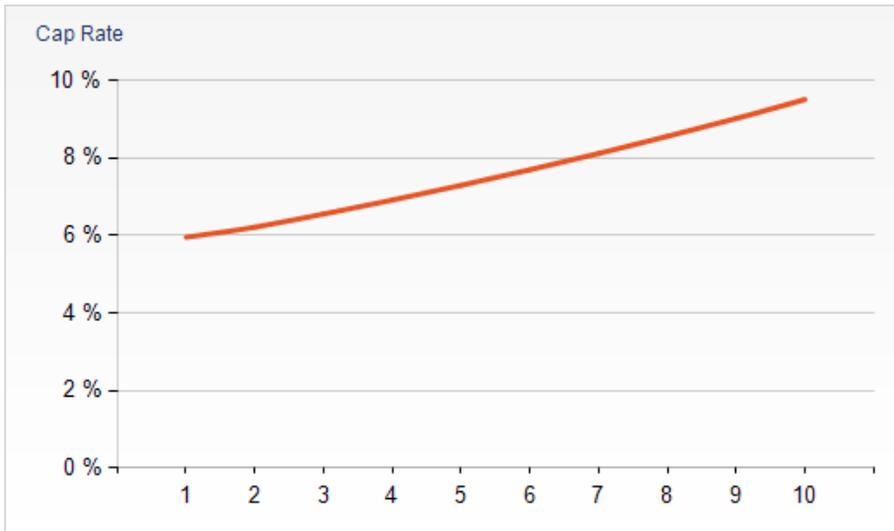
\*LOW EXPENSES DUE TO MASTER LEASE TENANT COVERING MAJORITY OF TYPICAL LANDLORD COSTS

**CASH FLOW**

Calendar Year	CURRENT	Pro Forma	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Gross Potential Revenue</b>										
Gross Rental Income	\$217,536	\$224,064	\$235,267	\$247,031	\$259,382	\$272,351	\$285,969	\$300,267	\$315,281	\$331,045
Storage Unit	\$3,600	\$4,800	\$5,040	\$5,292	\$5,557	\$5,834	\$6,126	\$6,432	\$6,754	\$7,092
Gross Potential Income	\$221,136	\$228,864	\$240,307	\$252,323	\$264,939	\$278,186	\$292,095	\$306,700	\$322,035	\$338,136
<b>Effective Gross Income</b>	<b>\$221,136</b>	<b>\$228,864</b>	<b>\$240,307</b>	<b>\$252,323</b>	<b>\$264,939</b>	<b>\$278,186</b>	<b>\$292,095</b>	<b>\$306,700</b>	<b>\$322,035</b>	<b>\$338,136</b>
<b>Operating Expenses</b>										
Pest Control	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420
Maintenance & Reserves	\$4,800	\$4,800	\$4,944	\$5,092	\$5,245	\$5,402	\$5,565	\$5,731	\$5,903	\$6,080
Miscellaneous	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800
Insurance	\$4,463	\$4,463	\$4,597	\$4,735	\$4,877	\$5,023	\$5,174	\$5,329	\$5,489	\$5,654
Taxes	\$33,618	\$33,618	\$34,627	\$35,665	\$36,735	\$37,837	\$38,972	\$40,142	\$41,346	\$42,586
Total Operating Expense	\$44,101	\$44,101	\$45,387	\$46,712	\$48,077	\$49,483	\$50,931	\$52,422	\$53,958	\$55,540
<b>Net Operating Income</b>	<b>\$177,035</b>	<b>\$184,763</b>	<b>\$194,920</b>	<b>\$205,610</b>	<b>\$216,861</b>	<b>\$228,703</b>	<b>\$241,164</b>	<b>\$254,277</b>	<b>\$268,076</b>	<b>\$282,596</b>
Annual Debt Service	\$112,168	\$112,168	\$112,168	\$112,168	\$112,168	\$112,168	\$112,168	\$112,168	\$112,168	\$112,168
Cash Flow	\$64,867	\$72,595	\$82,751	\$93,442	\$104,693	\$116,534	\$128,996	\$142,109	\$155,908	\$170,428



Calendar Year	CURRENT	Pro Forma	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Financial Metrics</b>										
Cash on Cash Return b/t	6.03 %	6.75 %	7.70 %	8.69 %	9.74 %	10.84 %	12.00 %	13.22 %	14.50 %	15.86 %
CAP Rate	5.95 %	6.21 %	6.55 %	6.91 %	7.29 %	7.69 %	8.11 %	8.55 %	9.01 %	9.50 %
Debt Coverage Ratio	1.58	1.65	1.74	1.83	1.93	2.04	2.15	2.27	2.39	2.52
Operating Expense Ratio	19.94 %	19.26 %	18.88 %	18.51 %	18.14 %	17.78 %	17.43 %	17.09 %	16.75 %	16.42 %
Loan to Value	63.86 %	62.77 %	61.63 %	60.45 %	59.24 %	57.97 %	56.64 %	55.23 %	53.75 %	52.24 %
Breakeven Ratio	70.67 %	68.28 %	65.56 %	62.97 %	60.48 %	58.11 %	55.84 %	53.67 %	51.59 %	49.60 %
Price / SF	\$571.24	\$571.24	\$571.24	\$571.24	\$571.24	\$571.24	\$571.24	\$571.24	\$571.24	\$571.24
Price / Unit	\$371,875	\$371,875	\$371,875	\$371,875	\$371,875	\$371,875	\$371,875	\$371,875	\$371,875	\$371,875
Income / SF	\$42.46	\$43.94	\$46.14	\$48.44	\$50.87	\$53.41	\$56.08	\$58.89	\$61.83	\$64.92
Expense / SF	\$8.46	\$8.46	\$8.71	\$8.96	\$9.23	\$9.50	\$9.77	\$10.06	\$10.36	\$10.66



**5 YEAR SENSITIVITY ANALYSIS**

EXIT CAP RATE	PROJECTED SALES PRICE	SALES PRICE/UNIT	SALES PRICE PSF	PROCEEDS AFTER LOAN PAYOFF	IRR
3.75%	\$5,782,972	\$722,872	\$1,110	\$4,033,807	34.94%
4.00%	\$5,421,537	\$677,692	\$1,041	\$3,672,371	32.67%
4.25%	\$5,102,623	\$637,828	\$980	\$3,353,457	30.52%
4.50%	\$4,819,144	\$602,393	\$925	\$3,069,978	28.47%
4.75%	\$4,565,504	\$570,688	\$877	\$2,816,339	26.52%
5.00%	\$4,337,229	\$542,154	\$833	\$2,588,064	24.65%
5.25%	\$4,130,695	\$516,337	\$793	\$2,381,529	22.86%
5.50%	\$3,942,936	\$492,867	\$757	\$2,193,770	21.12%
5.75%	\$3,771,504	\$471,438	\$724	\$2,022,338	19.44%

**10 YEAR SENSITIVITY ANALYSIS**

EXIT CAP RATE	PROJECTED SALES PRICE	SALES PRICE/UNIT	SALES PRICE PSF	PROCEEDS AFTER LOAN PAYOFF	IRR
3.75%	\$7,535,893	\$941,987	\$1,447	\$5,925,588	23.45%
4.00%	\$7,064,900	\$883,112	\$1,357	\$5,454,595	22.62%
4.25%	\$6,649,318	\$831,165	\$1,277	\$5,039,013	21.85%
4.50%	\$6,279,911	\$784,989	\$1,206	\$4,669,606	21.12%
4.75%	\$5,949,389	\$743,674	\$1,142	\$4,339,084	20.42%
5.00%	\$5,651,920	\$706,490	\$1,085	\$4,041,615	19.77%
5.25%	\$5,382,781	\$672,848	\$1,034	\$3,772,476	19.14%
5.50%	\$5,138,109	\$642,264	\$987	\$3,527,804	18.54%
5.75%	\$4,914,713	\$614,339	\$944	\$3,304,408	17.96%

**CASH FLOW  
ANALYSIS**



# Units	Address	City	Zip	Map Code
8	865 21st	San Diego	92102	

Price	GRM		CAP Rate		\$/Unit
	Current	Market	Current	Market	
\$2,975,000	13.5	13.1	5.95%	6.2%	\$371,875

\$/Square Foot (Approx.)	Gross Sq. Ft. (Approx.)	Parcel Size (Approx.)	Yr. Built (Approx.)
\$571.24	5,208 651 avg	5,020 Sqft 0.12 Acres	1926 2020 Renovation

Income Detail				Estimated Annual Operating Expenses			
# Units	Type	Rent	Total				
<b>Estimated Market Average Rents</b>				<b>Notes</b>			
8	1br/1ba	\$2,266	\$18,128	<b>650 sf units</b>			
1	Storage Unit	\$300	\$300	<b>4 storage</b>			
Laundry Income			\$0	Master Lease			
<b>Total Monthly Income</b>			<b>\$18,428</b>				
<b>AirBnb Rents</b>							
8	1br/1ba	\$2,334	\$18,672	<b>3% Increase / Yr</b>			
1	Storage Unit	\$300	\$300				
Laundry Income			\$0				
<b>Total Monthly Income</b>			<b>\$18,972</b>				
				<b>Estimated Annual Operating Expenses (estimated): \$44,100</b>			
				<b>Expenses Per:</b>			
				<b>Unit</b>		<b>\$5,513</b>	
				<b>% of Actual GSI</b>		<b>20%</b>	
				<b>% of Market GSI</b>		<b>19%</b>	

Estimated Annual Operating Proforma				Financing Summary			
		Actual	Market				
Gross Scheduled Income		\$221,136	\$227,662	<b>Downpayment:</b> \$1,075,000			
Less: Vacancy Factor 0%		\$0	\$0	<b>36.1%</b>			
Gross Operating Income		\$221,136	\$227,662	<b>Interest Rate:</b> 4.250%			
Less: Expenses 20%		\$44,100	\$44,100	<b>Amortized over:</b> 30 Years			
Net Operating Income		\$177,036	\$183,562	<b>Proposed Loan Amount:</b> \$1,900,000			
Less: 1st TD Payments		(\$112,162)	(\$112,162)	<b>Debt Coverage Ratio:</b>			
Pre-Tax Cash Flow		\$64,874	\$71,400	Current: 1.58			
Cash On Cash Return		6.0%	6.6%	Market: 1.64			
Principal Reduction		\$32,031	\$32,031				
Total Potential Return (End of Year One)		9.01%	9.6%				

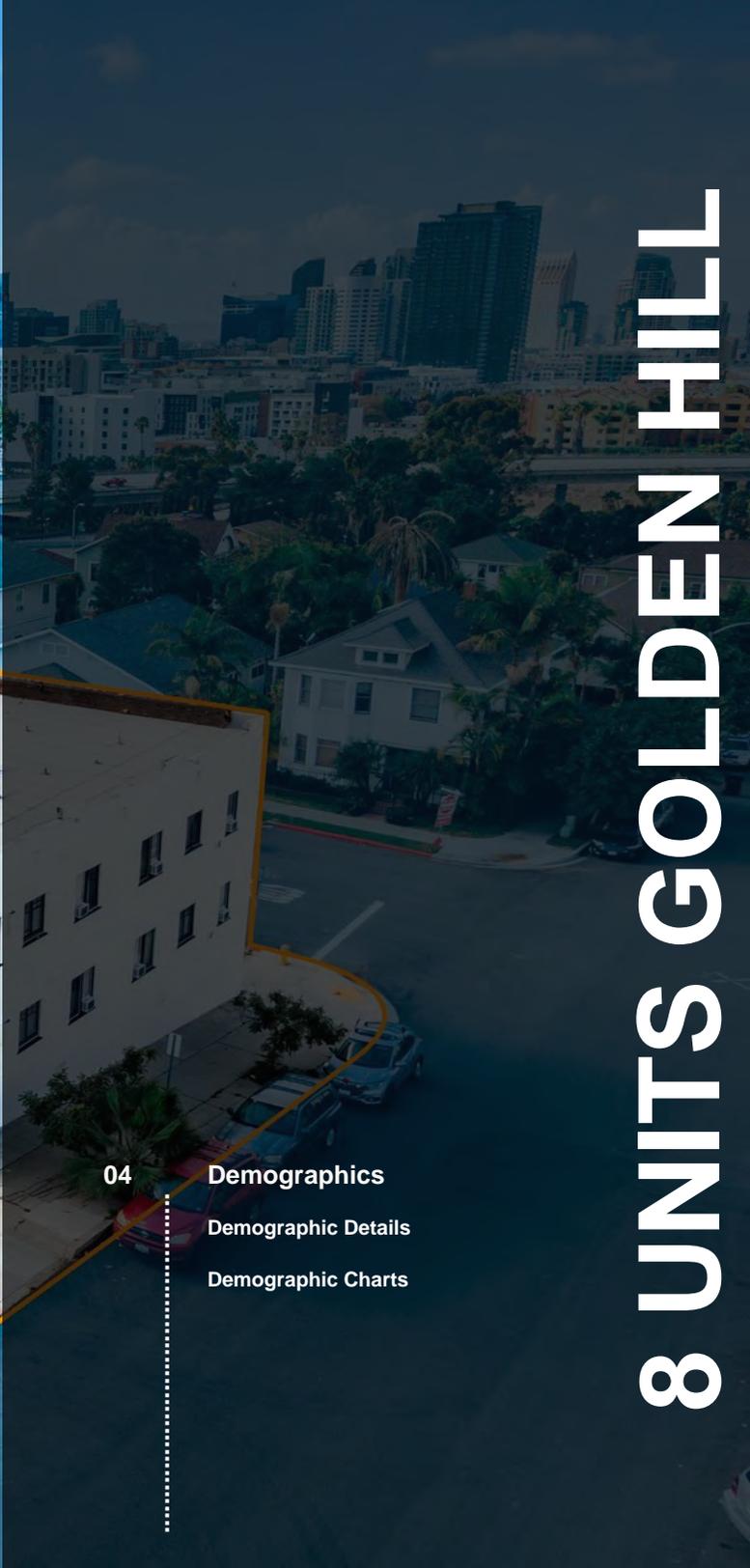
**Comments**

**PLEASE DO NOT WALK ON THE PROPERTY OR DISTURB TENANTS**

Fully Renovated/Modernized with views of downtown from Golden Hill. Minimal Maintenance. New Roof in 2018. Master Leased to Travelling Nurse Operator managing over 100 units in San Diego, Los Angeles, and Miami. Loan of \$1.9M is assumable with banks permission. 4.25% fixed for 5 years - due in 10 - 30 year am. Yearly rent increases of 3%

Contact Alexio Barbara // 760 419 1343 // abarbara@scc1031.com // BRE # 01992393

The information contained herein has been obtained from sources believed reliable. While South Coast Commercial does not doubt its accuracy, we have not verified it and make no guarantee, warranty or representation about it. It is your responsibility to independently confirm its accuracy and completeness. Any projections, opinions, assumptions or estimates are used for example only and do not represent the current or future performance of the property. The value of this transaction to you depends on tax, financial and legal advisors. You and your advisors should conduct a careful, independent investigation of the property to determine to your satisfaction the suitability of the property for your needs.



04

Demographics

Demographic Details

Demographic Charts

# 8 UNITS GOLDEN HILL

POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	37,209	205,479	474,975
2010 Population	40,376	216,624	492,240
2020 Population	48,366	235,376	526,533
2025 Population	54,873	246,935	546,159
2020 African American	4,869	20,771	52,448
2020 American Indian	501	1,963	4,177
2020 Asian	2,583	15,009	59,907
2020 Hispanic	23,600	102,599	234,545
2020 Other Race	11,553	50,415	114,757
2020 White	25,981	134,260	264,974
2020 Multiracial	2,731	12,141	27,691
2020-2025: Population: Growth Rate	12.80 %	4.80 %	3.65 %

2020 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than \$15,000	3,348	10,369	21,577
\$15,000-\$24,999	2,493	8,185	17,498
\$25,000-\$34,999	2,099	7,510	16,865
\$35,000-\$49,999	2,262	11,001	24,183
\$50,000-\$74,999	3,829	16,560	33,660
\$75,000-\$99,999	2,432	10,947	22,245
\$100,000-\$149,999	2,787	14,519	29,065
\$150,000-\$199,999	1,409	7,555	14,048
\$200,000 or greater	1,732	8,943	15,311
Median HH Income	\$54,787	\$64,001	\$60,366
Average HH Income	\$83,350	\$94,933	\$88,798

HOUSEHOLDS	1 MILE	3 MILE	5 MILE
2000 Total Housing	13,900	81,117	176,025
2010 Total Households	17,867	86,318	179,512
2020 Total Households	22,392	95,590	194,461
2025 Total Households	26,469	102,046	204,268
2020 Average Household Size	1.98	2.22	2.51
2000 Owner Occupied Housing	1,757	21,135	54,195
2000 Renter Occupied Housing	11,104	55,877	113,258
2020 Owner Occupied Housing	4,214	27,965	62,757
2020 Renter Occupied Housing	18,178	67,625	131,704
2020 Vacant Housing	4,240	10,666	17,795
2020 Total Housing	26,632	106,256	212,256
2025 Owner Occupied Housing	4,347	28,841	65,024
2025 Renter Occupied Housing	22,122	73,205	139,245
2025 Vacant Housing	4,243	10,787	18,127
2025 Total Housing	30,712	112,833	222,395
2020-2025: Households: Growth Rate	17.00 %	6.60 %	4.95 %

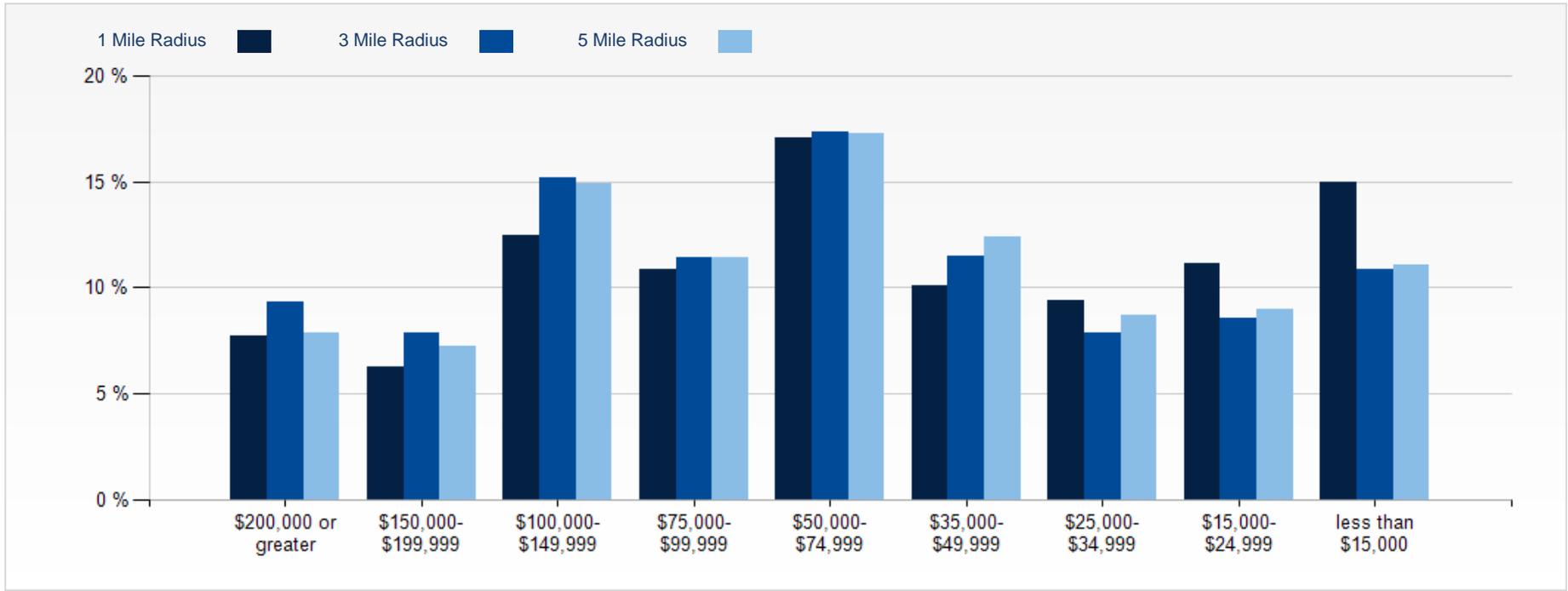
2020 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2020 Population Age 30-34	5,481	23,856	48,751
2020 Population Age 35-39	4,252	20,422	41,307
2020 Population Age 40-44	3,365	16,157	33,313
2020 Population Age 45-49	3,076	14,562	31,035
2020 Population Age 50-54	2,759	13,216	28,769
2020 Population Age 55-59	2,651	12,460	27,524
2020 Population Age 60-64	2,276	10,971	24,624
2020 Population Age 65-69	1,742	8,935	20,049
2020 Population Age 70-74	1,295	6,709	15,323
2020 Population Age 75-79	862	4,545	10,289
2020 Population Age 80-84	510	2,952	6,879
2020 Population Age 85+	444	3,278	7,510
2020 Population Age 18+	40,911	195,937	422,148
2020 Median Age	34	34	33

2020 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$63,616	\$67,225	\$64,720
Average Household Income 25-34	\$86,309	\$89,683	\$85,611
Median Household Income 35-44	\$69,163	\$77,885	\$72,450
Average Household Income 35-44	\$101,622	\$107,795	\$99,058
Median Household Income 45-54	\$65,319	\$79,912	\$74,169
Average Household Income 45-54	\$105,107	\$117,011	\$107,631
Median Household Income 55-64	\$53,221	\$66,313	\$62,745
Average Household Income 55-64	\$83,868	\$104,205	\$96,409
Median Household Income 65-74	\$30,541	\$50,510	\$48,064
Average Household Income 65-74	\$60,663	\$80,670	\$77,067
Average Household Income 75+	\$36,675	\$59,129	\$58,256

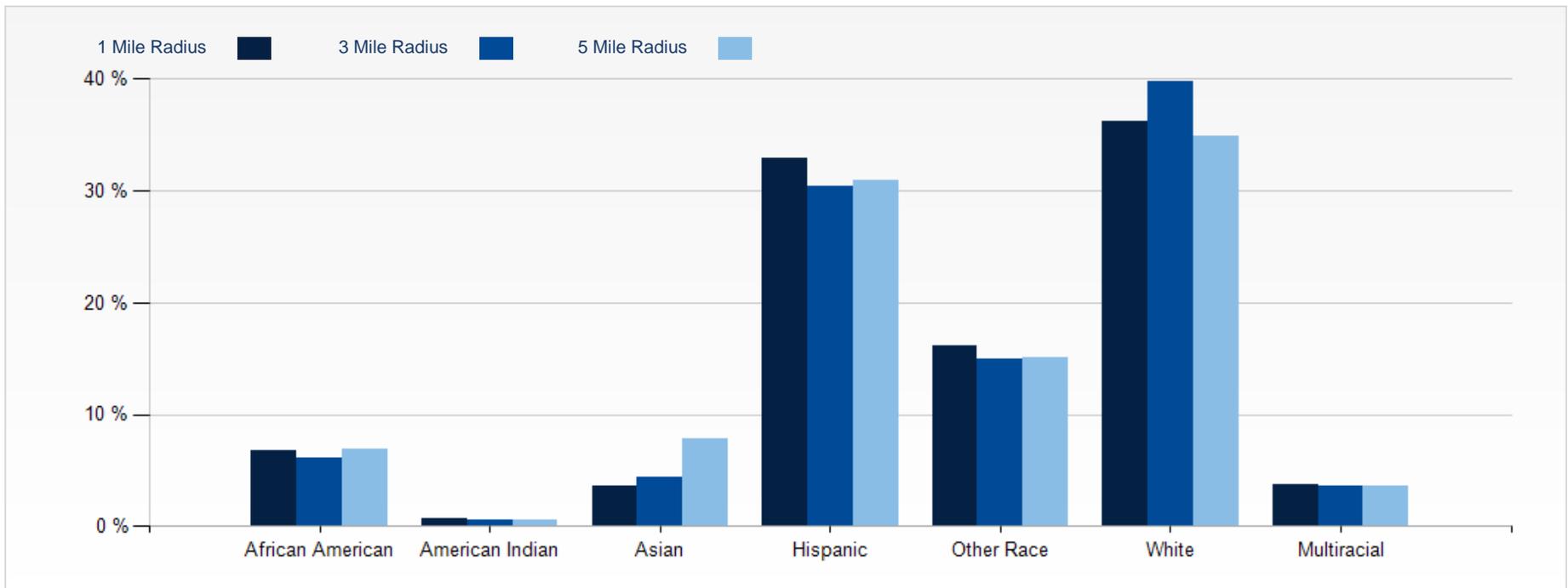
2025 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2025 Population Age 30-34	6,463	25,209	50,862
2025 Population Age 35-39	4,547	20,168	42,268
2025 Population Age 40-44	3,827	17,810	36,736
2025 Population Age 45-49	3,291	15,119	31,337
2025 Population Age 50-54	3,070	13,683	29,385
2025 Population Age 55-59	2,787	12,456	27,110
2025 Population Age 60-64	2,647	11,699	25,805
2025 Population Age 65-69	2,303	10,140	22,416
2025 Population Age 70-74	1,691	7,819	17,690
2025 Population Age 75-79	1,310	6,149	13,582
2025 Population Age 80-84	763	3,728	8,293
2025 Population Age 85+	599	3,617	8,007
2025 Population Age 18+	47,059	207,345	442,533
2025 Median Age	35	35	34

2025 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$75,636	\$77,382	\$73,973
Average Household Income 25-34	\$99,109	\$102,192	\$96,620
Median Household Income 35-44	\$76,517	\$85,301	\$80,120
Average Household Income 35-44	\$113,380	\$120,758	\$110,929
Median Household Income 45-54	\$75,265	\$93,780	\$84,332
Average Household Income 45-54	\$119,936	\$133,592	\$121,889
Median Household Income 55-64	\$57,408	\$73,915	\$69,114
Average Household Income 55-64	\$93,077	\$116,867	\$108,010
Median Household Income 65-74	\$32,302	\$54,353	\$53,064
Average Household Income 65-74	\$66,253	\$91,139	\$88,109
Average Household Income 75+	\$45,395	\$69,186	\$68,673

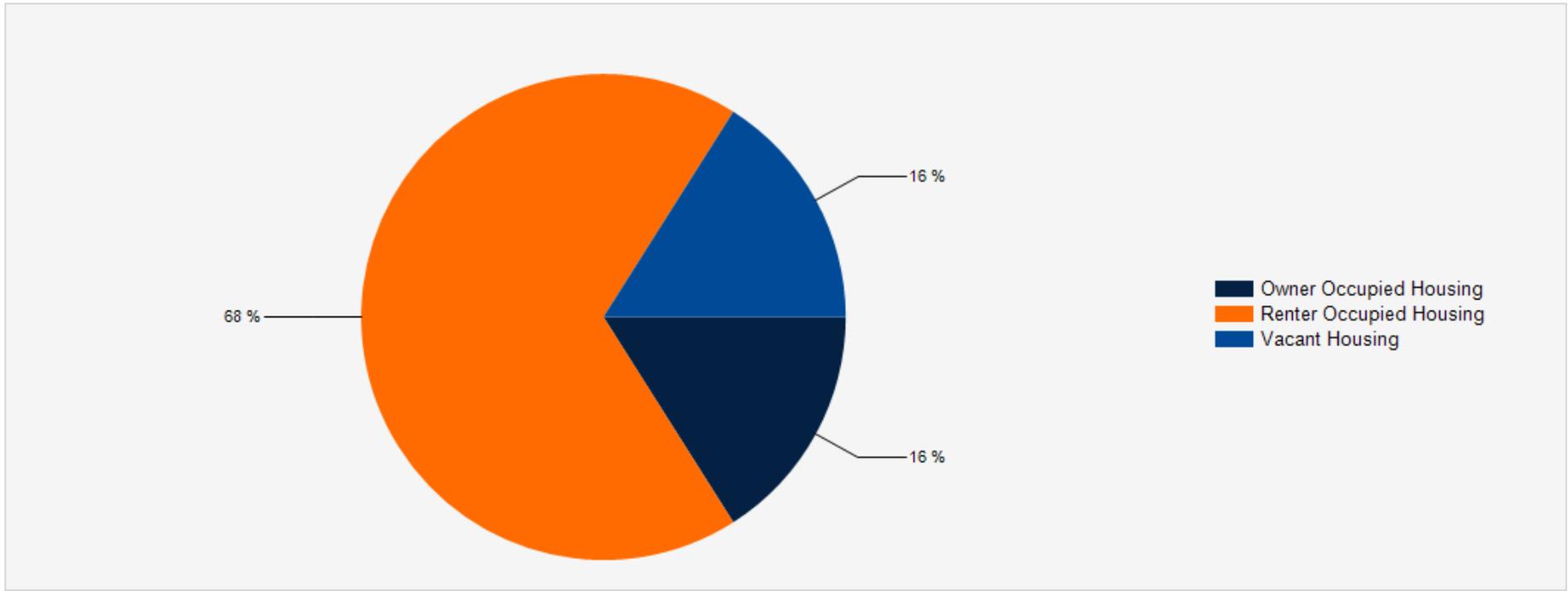
2020 Household Income



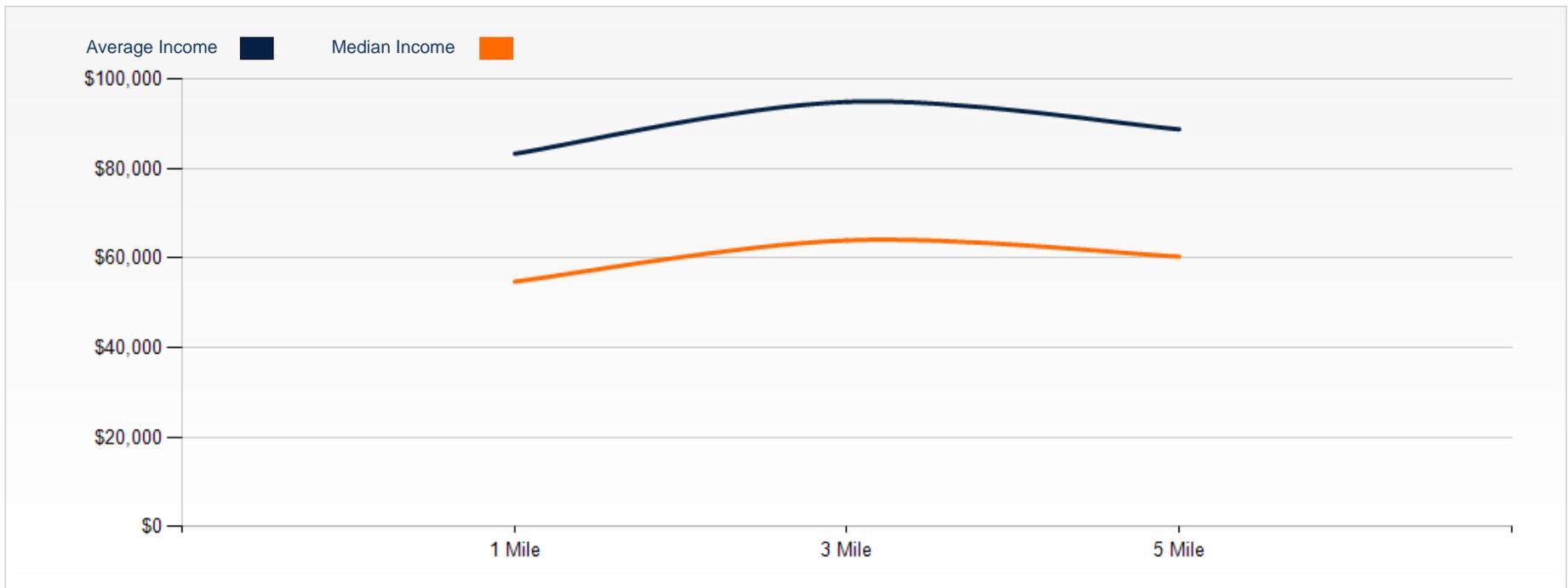
2020 Population by Race



2020 Household Occupancy - 1 Mile Radius



2020 Household Income Average and Median



# 8 Units Golden Hill



DRE# 01846358

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