

FOR SALE – INVESTMENT / OWNER-USER OPPORTUNITY

1032 Grand Avenue | Bacliff, Texas



PROPERTY SUMMARY

Building Size: ±4,900 SF
Lot Size: ±9,375 SF
Location: Grand Avenue commercial corridor
County: Galveston County (Unincorporated)
Parking: On-site surface parking
Utilities: Public water & sewer (verify)
Offered At: \$425,000

INVESTMENT HIGHLIGHTS

- Standalone commercial structure
- Flexible interior layout allowing reconfiguration or multi-tenant potential
- Suitable for retail, resale, service-based business, contractor headquarters, or office conversion
- Positioned within established neighborhood business corridor
- Accessible to Highway 146 regional growth corridor and ongoing industrial expansion
- Entry-level commercial pricing within coastal Galveston County
- Value-add / repositioning opportunity

LOCATION ADVANTAGE

Grand Avenue serves as Bacliff's primary neighborhood commercial corridor supporting local residents

within Bacliff and Bayview communities. The property benefits from consistent local traffic, proximity to Galveston Bay, and convenient access to Highway 146. This asset is best positioned for a local operator, hybrid owner-user/investor, or repositioning buyer seeking long-term appreciation within a stable coastal submarket.

MARKET OVERVIEW

Small commercial properties in the \$300K–\$600K range are primarily acquired by owner-users or small private investors. Current lending conditions require stronger underwriting, higher down payments, and more conservative debt coverage ratios. Coastal insurance and property tax considerations are factored heavily into investor underwriting. Properties that demonstrate flexibility, affordability, and upside potential are performing best in this segment.

Hypothetical Stabilized Investment Scenario (Illustrative Only)

LEASE ASSUMPTION (Illustrative)

Assumed Lease Rate: \$14.00 per SF annually (gross)
4,900 SF × \$14.00 = \$68,600 Gross Annual Income

ESTIMATED OPERATING EXPENSES (Illustrative)

Property Taxes (est.): \$8,500
Insurance (coastal est.): \$9,000
Maintenance/Reserves: \$6,000
Utilities (if owner-paid): \$4,000
Miscellaneous: \$2,500
Total Estimated Expenses: \$30,000

ESTIMATED NET OPERATING INCOME (NOI)

\$68,600 – \$30,000 = \$38,600 NOI

CAP RATE SCENARIO

Purchase Price: \$425,000
 $\$38,600 \div \$425,000 = 9.08\%$ Illustrative Cap Rate

CAP RATE SENSITIVITY ANALYSIS

\$12.00/SF Lease → Approx. 6.7% Cap Rate
\$16.00/SF Lease → Approx. 11% Cap Rate

OWNER-USER FINANCING ILLUSTRATION (Example Only)

20% Down Payment: \$85,000
Loan Amount: \$340,000
Estimated Annual Debt Service (7.25%, 20-Year Amortization): ~\$33,000
Comparable to many commercial lease structures while building equity and controlling occupancy costs.

DISCLAIMER

All financial figures are projections for illustrative purposes only and are not based on verified income records. Buyer to independently verify zoning, utilities, insurance costs, taxes, condition, compliance, and all financial assumptions. No representation or warranty is made as to accuracy.