

# Croswell Self Storage



CALVARY  
REALTY



**CROSWELL**  
SELF STORAGE

5537 Croswell Rd, Croswell, MI 48422

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This Memorandum was prepared based on information available to the Seller and CR in connection with the sale of the Property. It contains pertinent information about the Property and the surrounding area but does not contain all the information necessary for a complete evaluation of the Property. The projected cash flow and other financial information contained herein is for general reference only.

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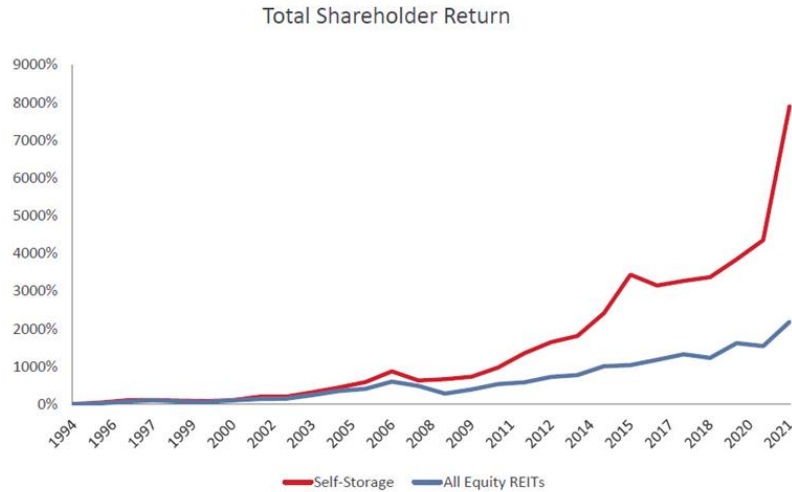
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# WHY SELF STORAGE?

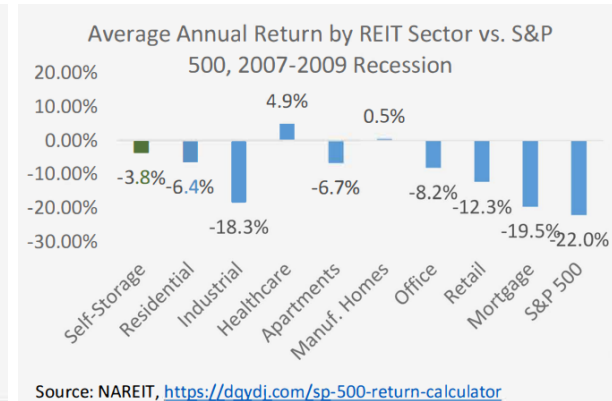
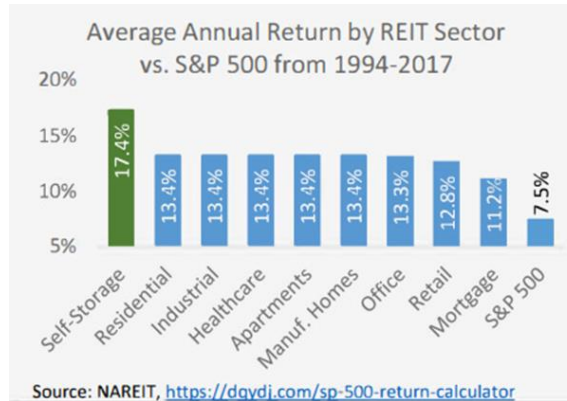
- 1) **High Returns:** Storage REITs generated the highest returns of all REITs over the last 30 years!
  - [Article: Self Storage REIT's Outperform All Others](#)
- 2) **Recession Resistant:** Self Storage outperformed all other REIT's during the last recession!
  - [Article: Five Reasons to Invest in Self Storage](#)

Data below obtained from NAREIT "National Association of Real Estate Investment Trusts" [www.reit.com](http://www.reit.com)

Instead of just a landbank, storage was the top performer



Equity REIT	Total Return
Self-Storage	+7,895%
Residential	+2,654%
Industrial	+2,571%
Health Care	+1,796%
Office	+1,263%



*Click Image to Play Video*



**Croswell, MI** 

 **JUST**  
**Listed!**

 **CALVARY**  
REALTY

## PROPERTY OVERVIEW

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Calvary Realty is pleased to offer Croswell Self Storage, located at 5537 Croswell Rd in Croswell, Michigan. This facility is situated on 3.17 acres in Sanilac County and features 27,600 rentable square feet, consisting of 16,400 square feet of enclosed space and 11,200 square feet designated for RV storage. With 122 units and a strong physical occupancy of 99%, the property has demonstrated consistent demand and reliable income streams. The facility, built in 1997, has benefited from recent capital improvements, including updated management software and electronic security features.

Croswell Self Storage provides convenient drive-up access for all units, enhancing the overall user experience. The facility is equipped with ESS management software, electronic gated entry, and video surveillance, ensuring secure operations and tenant peace of mind. The property has seen recent rent increases of 10%, reflecting its high demand and favorable market conditions. Additionally, with room for expansion, there is further potential to grow the facility and capitalize on its prime location.

This property presents a compelling investment opportunity, offering a competitive existing cap rate of 6.67% and a price per enclosed square foot of \$73.17. Its excellent occupancy, combined with a waiting list for tenants, further highlights its operational success. Investors will appreciate the opportunity for long-term growth in a well-maintained facility with a strong tenant base and solid financials.

## INVESTMENT HIGHLIGHTS

---

- Recent Capital Improvements
- Good Traffic Count
- 100% Occupancy With Waiting List
- Recent 10% Rent Increases
- Local Boots on Ground Personnel
- All Drive Up Access
- ESS Management Software
- Electronic Gate & Video Surveillance
- Set Up for Remote Management
- Room for Expansion



## LOCAL AREA



\* Designed by TownMapsUSA.com



Croswell, Michigan, is a small yet charming town located in Sanilac County in the heart of Michigan's "Thumb" region. With a population of around 2,300, Croswell offers a peaceful, rural lifestyle with a strong sense of community and a rich agricultural heritage. Known as the "Swinging Bridge City" due to its iconic pedestrian bridge over the Black River, Croswell is a hidden gem for those seeking small-town living with a scenic landscape.

Founded in the late 19th century, Croswell's economy has long been supported by agriculture, with sugar beets, corn, soybeans, and dairy farming playing prominent roles. The town is also home to Pioneer Sugar Company, a major producer in the region. In addition, Croswell is located near Lake Huron, offering residents and visitors access to recreational activities such as boating, fishing, and beach-going.

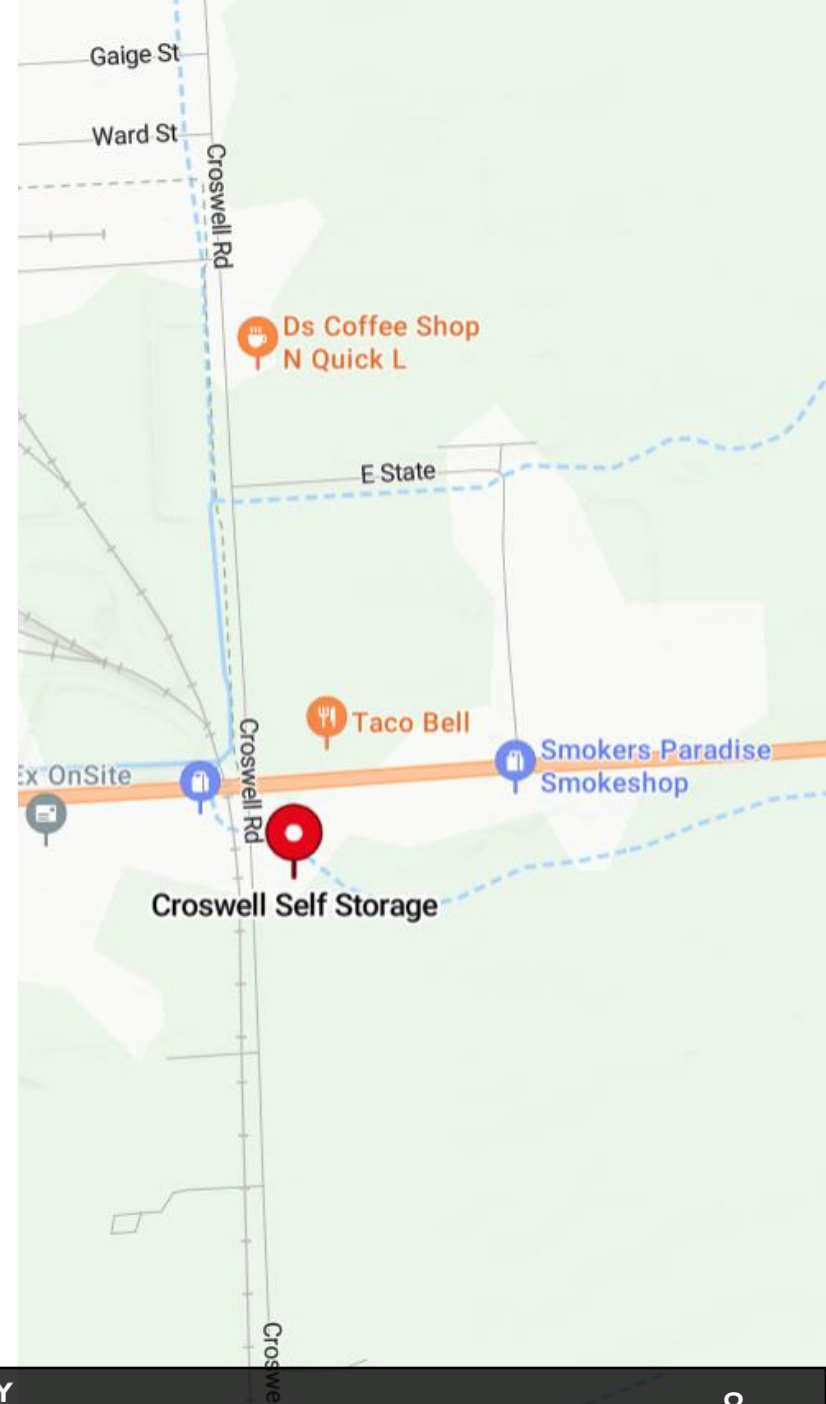
Major Employers in Croswell:

Pioneer Sugar Company | Croswell-Lexington Community Schools | Walmart (in nearby Sandusky) | McKenzie Health System (in nearby Sandusky) | Sanilac County government and services | Local farms and agricultural businesses

Croswell's small-town charm, affordable living, and scenic surroundings make it an appealing place for those seeking a quieter lifestyle. With its rich agricultural roots, friendly community, and proximity to outdoor activities, Croswell offers a blend of history and modern living that is unique to Michigan's Thumb region.

# PROPERTY PROFILE

Property Name:	Croswell Self Storage
Address:	5537 Croswell Rd, Croswell, MI 48422
City Population:	2,447
Pricing Guidance:	\$1,200,000
Existing Cap Rate:	6.75%
Pro Forma Cap Rate:	8.51%
Price Per Square Foot:	\$73.17
Enclosed Sq. Ft.:	16,400
RV Sq. Ft.:	11,200
Total Rentable Sq. Ft.:	27,600
Number of Units:	120
Physical Occupancy:	99%
Acreage:	3.17
Gross Square Feet:	138,085
Year Built:	1997
APN / Zoning:	150-033-200-060-02   Commercial (NEC)
County:	Sanilac
Number of Buildings:	3
Number of Stories:	1
Construction Type:	Steel & Metal
Cross Streets:	Croswell Road
Nearest Freeway:	US Highway 90
Traffic Count:	6,427
Property Website:	<a href="https://www.croswellselfstorage.com/">https://www.croswellselfstorage.com/</a>

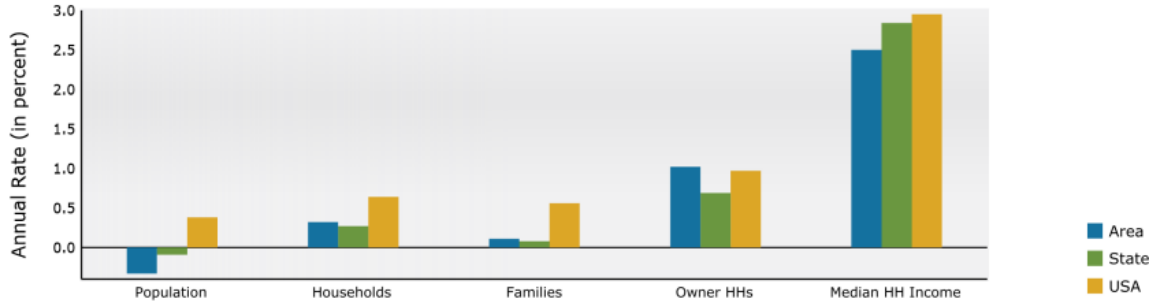




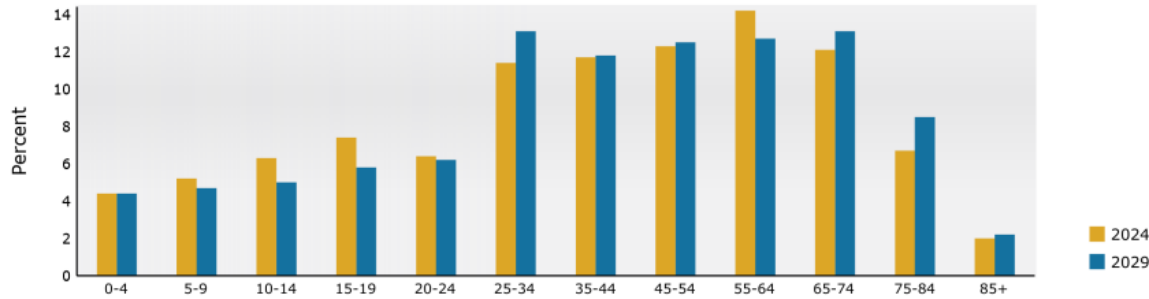
# DEMOGRAPHIC AND INCOME (3 Mile Radius)

Demographic and Income (Ring: 3 mile radius)

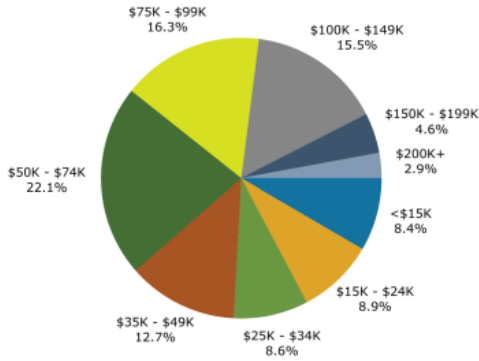
## Trends 2024-2029



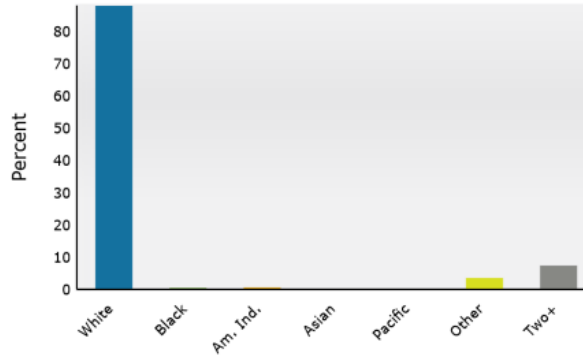
## Population by Age



## 2024 Household Income



## 2024 Population by Race



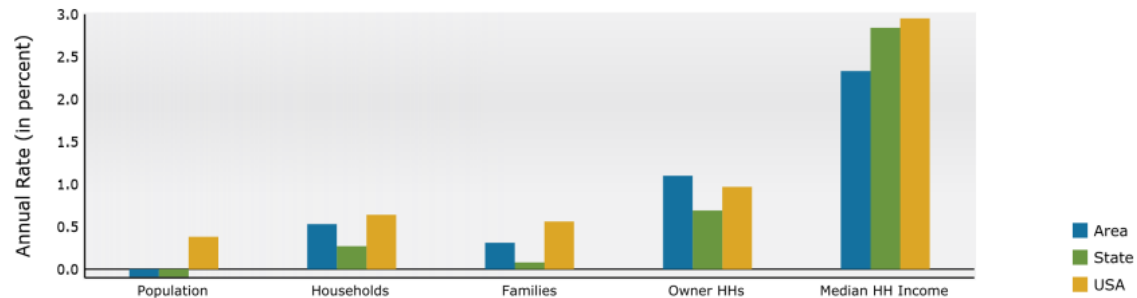
2024 Percent Hispanic Origin: 10.3%



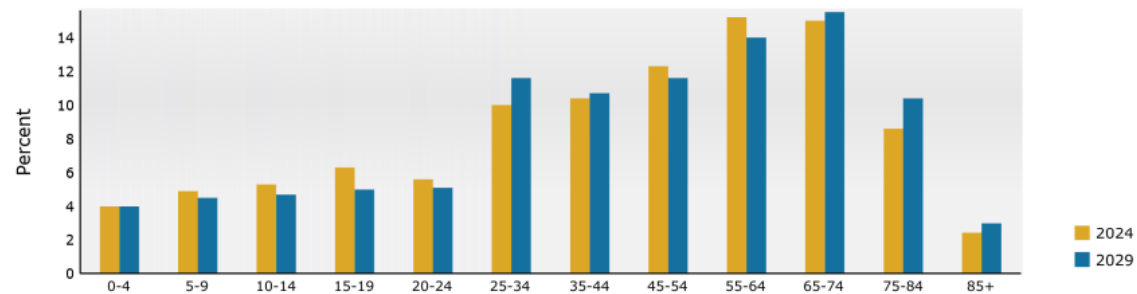
# DEMOGRAPHIC AND INCOME (5 Mile Radius)

Demographic and Income (Ring: 5 mile radius)

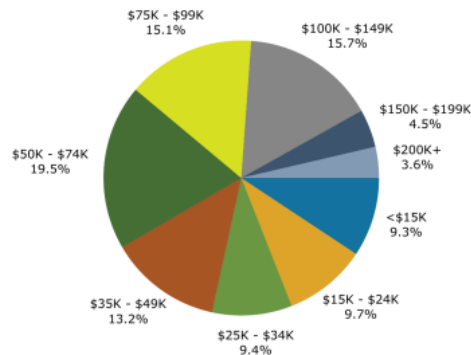
Trends 2024-2029



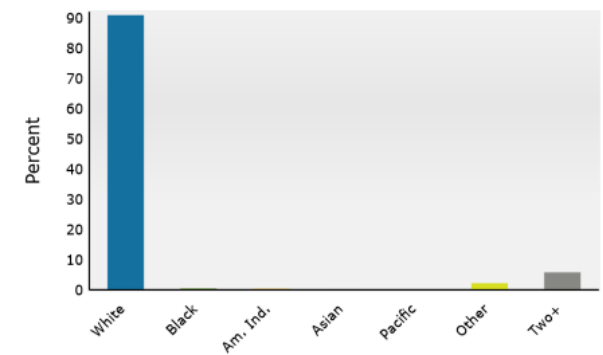
Population by Age



2024 Household Income



2024 Population by Race



2024 Percent Hispanic Origin: 7.2%





# HOUSING PROFILE (5 Mile Radius)

## Housing Profile (Ring: 5 mile radius)

Population		Households	
2020 Total Population	7,412	2024 Median Household Income	\$58,382
2024 Total Population	7,390	2029 Median Household Income	\$65,513
2029 Total Population	7,358	2024-2029 Annual Rate	2.33%
2024-2029 Annual Rate	-0.09%		

Housing Units by Occupancy Status and Tenure	Census 2020		2024		2029	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	4,401	100.0%	4,439	100.0%	4,506	100.0%
Occupied	3,226	73.3%	3,262	73.5%	3,350	74.3%
Owner	2,554	58.0%	2,622	59.1%	2,770	61.5%
Renter	672	15.3%	640	14.4%	580	12.9%
Vacant	1,240	28.2%	1,177	26.5%	1,156	25.7%

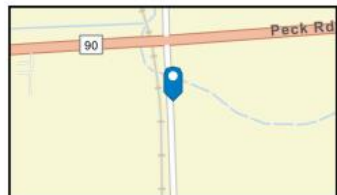
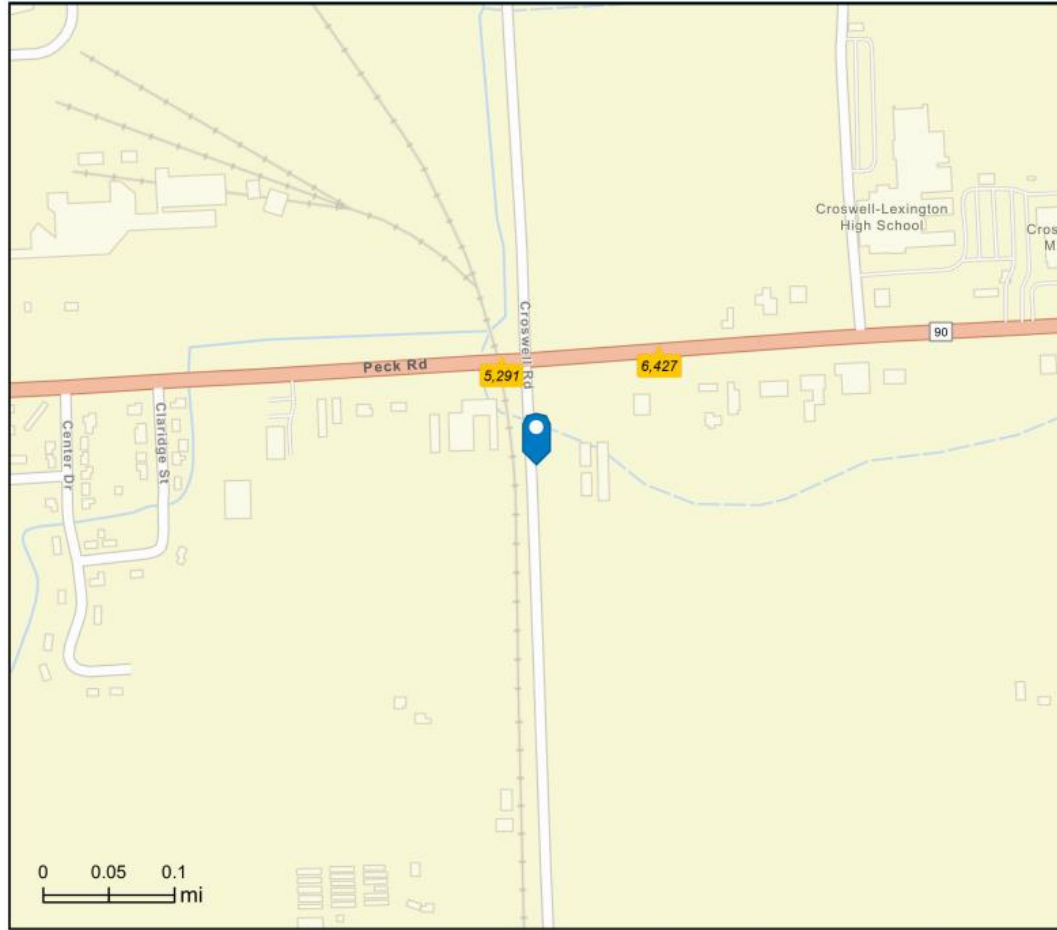
Owner Occupied Housing Units by Value	2024		2029	
	Number	Percent	Number	Percent
Total	2,623	100.0%	2,771	100.0%
<\$50,000	149	5.7%	142	5.1%
\$50,000-\$99,999	283	10.8%	272	9.8%
\$100,000-\$149,999	468	17.8%	449	16.2%
\$150,000-\$199,999	523	19.9%	503	18.2%
\$200,000-\$249,999	386	14.7%	433	15.6%
\$250,000-\$299,999	335	12.8%	377	13.6%
\$300,000-\$399,999	211	8.0%	262	9.5%
\$400,000-\$499,999	111	4.2%	135	4.9%
\$500,000-\$749,999	123	4.7%	156	5.6%
\$750,000-\$999,999	25	1.0%	32	1.2%
\$1,000,000-\$1,499,999	2	0.1%	2	0.1%
\$1,500,000-\$1,999,999	2	0.1%	2	0.1%
\$2,000,000+	5	0.2%	6	0.2%
Median Value	\$189,340		\$202,252	
Average Value	\$226,363		\$240,581	

Census 2020 Housing Units	Number	Percent
Total	4,401	100.0%
Housing Units In Urbanized Areas	1,692	38.4%
Rural Housing Units	2,709	61.6%

Census 2020 Owner Occupied Housing Units by Mortgage Status	Number	Percent
Total	2,554	100.0%
Owned with a Mortgage/Loan	1,406	55.1%
Owned Free and Clear	1,148	44.9%

# TRAFFIC COUNT

Traffic Count Map - Close-up



- Average Daily Traffic Volume**
- ▲ Up to 6,000 vehicles per day
  - ▲ 6,001 - 15,000
  - ▲ 15,001 - 30,000
  - ▲ 30,001 - 50,000
  - ▲ 50,001 - 100,000
  - ▲ More than 100,000 per day



Source: ©2024 Kalibrate Technologies (Q2 2024).





# PROPERTY PHOTOS





# PROPERTY PHOTOS





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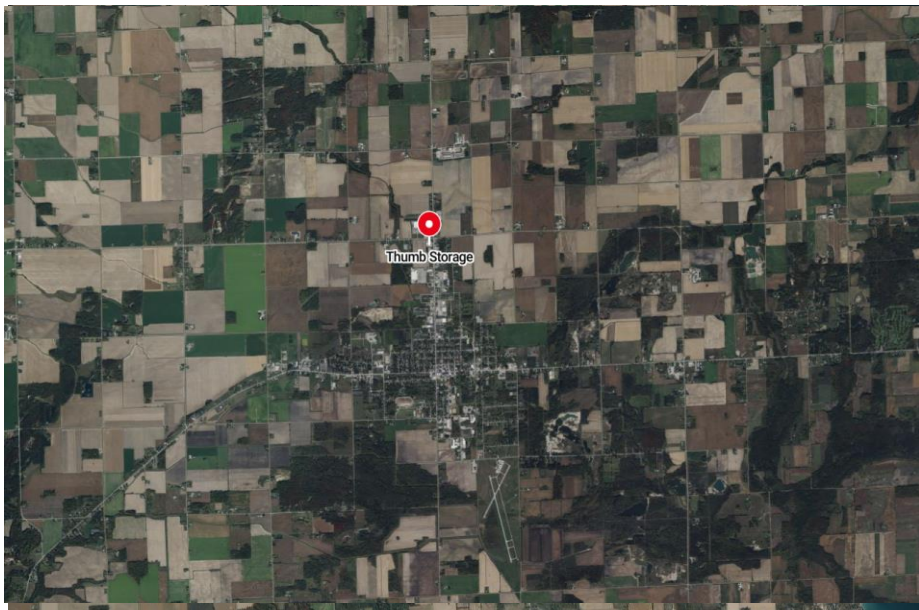


# FLOOR PLAN

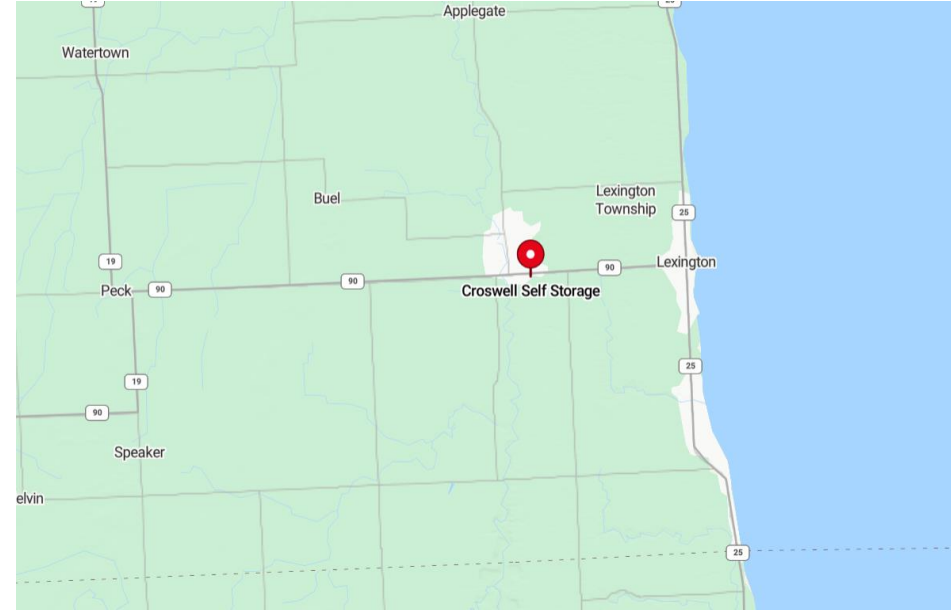
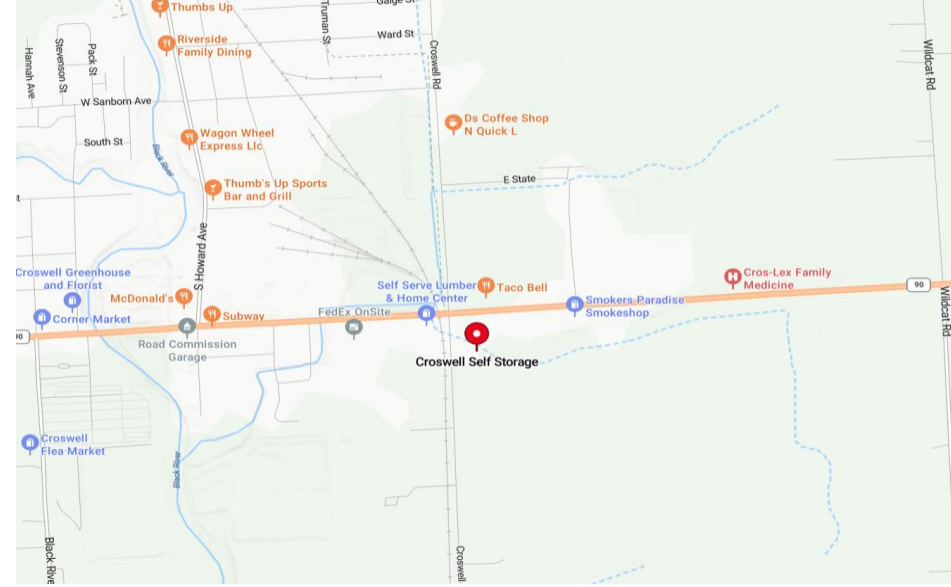




# AERIAL PHOTOS



# LOCATION MAPS



# MARKET SNAPSHOT (1-, 3- and 5-Mile Radius)

## Market Summary

Market Coverage Comparisons are made with  
 5537 Croswell Rd, Croswell, MI 48422  
 5 mile radius  
 National Totals and Averages, Michigan State Total and Averages

	Market Snapshot			Market including known developments			
	This Market	1 Mile	3 Miles	This Market	1 Mile	3 Miles	
Net Rentable Sq Ft	163,261	70,731	70,731	Net Rentable Sq Ft	163,261	70,731	70,731
<b>Sq Ft per Capita</b>				<b>Sq Ft per Capita</b>			
2022 Sq Ft per Capita	21.27	45.31	18.49	2022 Sq Ft per Capita	21.27	45.31	18.49
2024 Sq Ft per Capita	21.51	45.81	18.69	2024 Sq Ft per Capita	21.51	45.81	18.69
2026 Sq Ft per Capita	21.73	46.29	18.88	2026 Sq Ft per Capita	21.73	46.29	18.88
Sq Ft per Household	46.58	111.21	45.31	Sq Ft per Household	46.58	111.21	45.31
Total Stores	6	2	2	Total Stores	6	2	2
REITS	0	0	0	REITS	0	0	0
Mid Ops	0	0	0	Mid Ops	0	0	0
Small Ops	6	2	2	Small Ops	6	2	2
New Developments	0	0	0	New Supply Ratio	N/A	N/A	N/A
Sq Ft of Developments	0	0	0				
Stores opened within the last year	0	0	0				
<b>Demographics</b>							
2022 Population	7,674	1,561	3,825				
2024 Population	7591 (-1.08% change)	1544 (-1.09% change)	3784 (-1.07% change)				
2026 Population	7513 (-2.10% change)	1528 (-2.11% change)	3746 (-2.07% change)				
Households	3,505	636	1,561				
Rental Households	759	171	363				
Rental Households Percentage	21.65%	26.89%	23.25%				
Median Household Income	\$ 55,892	\$ 58,975	\$ 59,095				
<b>Average Rate Per Square Feet</b>							
All Units without Parking	\$ 0.76	\$ 0.74	\$ 0.74				
All Units with Parking	\$ 0.76	\$ 0.74	\$ 0.74				
Regular Units	\$ 0.76	\$ 0.74	\$ 0.74				
Climate Controlled Units	N/A	N/A	N/A				
Only Parking	N/A	N/A	N/A				
Rate Trend (12 months)	-1.59%	-2.35%	-2.35%				
Units Not Advertised	25%	0%	0%				



# RENTAL SURVEY SUMMARY

Property Name	Address	Lot Size	Sq. Ft.	Year Built	5x10	10x10	10x20	10x30
<b>SUBJECT PROPERTY</b>	<b>5537 Croswell Rd, Croswell, MI 48422</b>	<b>138,085</b>	<b>27,600</b>	<b>1997</b>	<b>\$59</b>	<b>\$69</b>	<b>\$105</b>	<b>\$119</b>
A Storage	5178 Peck Rd, Croswell, MI 48422	240,451	41,956	N/A	\$ 65.00	\$ 80.00	\$ 100.00	N/A
Village Lock up Mini Storage	5280 N Main St, Lexington, MI 48450	141,570	55,879	2016	N/A	N/A	N/A	N/A
Shoreview Mini Storage	6127 Lakeshore Rd, Lexington, MI 48450	24,829	5,165	N/A	N/A	N/A	N/A	N/A
Lexington Self Storage	6334 Lakeshore Rd, Lexington, MI 48450	70,362	6,604	N/A	\$ 65.00	\$ 80.00	\$ 100.00	N/A
Spare Room Storage	M46, Lexington, MI 48450	N/A	24,882	N/A	N/A	N/A	N/A	N/A
<b>Averages</b>			<b>26,897</b>		<b>\$65</b>	<b>\$80</b>	<b>\$100</b>	<b>N/A</b>

# UNIT MIX & INCOME SUMMARY

Size	Sq. Ft.	# Of Units	Rentable Sq. Ft.	Rate	Rate / Sq. Ft.	Monthly Income	Annual Income
<b>Enclosed Storage</b>							
5x10	50	8	400	\$59.00	\$1.18	\$472	\$5,664
10x10	100	13	1,300	\$69.00	\$0.69	\$897	\$10,764
10x20	200	66	13,200	\$105.00	\$0.53	\$6,930	\$83,160
10x30	300	5	1,500	\$119.00	\$0.40	\$595	\$7,140
<b>RV Storage</b>							
10x40	400	28	11,200	\$49.00	\$0.12	\$1,372	\$16,464
		<b>120</b>	<b>27,600</b>			<b>\$10,266</b>	<b>\$123,192</b>
<b>Enclosed</b>	<u>Units</u>	<u>Sq. Ft.</u>			<b>Average rate / sq. ft.</b>	\$0.37	
<b>RV Storage</b>	92	16,400			<b>Average size</b>	230.00	
<b>Total</b>	28	11,200					
	120	27,600					
						<b>Total Units</b>	120
						<b>Units Rented</b>	119
						<b>Occupancy</b>	99%



# PRICING

# INCOME & EXPENSES

	2023	2024	Proforma
<b>PRICE</b>	\$ 1,200,000		
<b>GROSS REVENUE</b>	\$106,856	\$ 108,182	\$ 129,379
<b>EXPENSES</b>	\$18,609	\$ 27,228	\$ 27,228
<b>NET INCOME</b>	\$88,247	\$ 80,954	\$ 102,151
<b>CAP RATE</b>	7.35%	6.75%	8.51%
<b>GRM</b>	11.23	11.09	9.28
<b>ENCLOSED SQ. FT.</b>	16,400	16,400	16,400
<b>PRICE PER SQ. FT.</b>	\$73.17	\$73.17	\$73.17

INCOME	2023	2024	Proforma
Gross Potential Income:	\$ 123,192.00	\$ 123,192.00	\$ 141,670.80
Vacancy:	\$ 17,798.51 14%	\$ 16,206.12 13%	\$ 14,167.08 10%
Storage Rental Income:	\$ 105,393.49	\$ 106,985.88	\$ 127,503.72
Tenant Protection Revenue:	\$ 1,462.66	\$ 1,196.06	\$ 1,375.47
Other Income:	\$ -	\$ -	\$ 500.00
<b>Total</b>	<b>\$ 106,856.15</b>	<b>\$ 108,181.94</b>	<b>\$ 129,379.19</b>
EXPENSES			
Property Taxes:	\$ 2,475.25	\$ 10,235.11	\$ 10,235.11
Boots on the Ground:	\$ 3,600.00	\$ 3,600.00	\$ 3,600.00
Gas & Electric:	\$ 818.81	\$ 1,869.07	\$ 1,869.07
Internet:	\$ 567.94	\$ 704.64	\$ 704.64
Landscaping / Lawn Care:	\$ 1,930.00	\$ 1,694.00	\$ 1,694.00
Management Software:	\$ 2,710.84	\$ 3,076.20	\$ 3,076.20
Property Insurance:	\$ 2,883.00	\$ 2,883.00	\$ 2,883.00
Routine Maintenance:	\$ 1,955.31	\$ 1,436.13	\$ 1,436.13
Snow Plowing:	\$ 700.00	\$ 1,730.00	\$ 1,730.00
Tenant Protection Split:	\$ 968.21	\$ -	\$ -
<b>Total Expenses</b>	<b>\$ 18,609.36 17%</b>	<b>\$ 27,228.15 25%</b>	<b>\$ 27,228.15 21%</b>
<b>NET INCOME</b>	<b>\$ 88,246.79</b>	<b>\$ 80,953.79</b>	<b>\$ 102,151.04</b>

2023 numbers are actuals from Profit & Loss. 2024 numbers are January to July numbers annualized.

1 Boots on the Ground person that is paid \$300 per month.

Proforma numbers include 15% rent increases. Facility has been operating at 100% occupancy with a waiting list. As of 8/30/2024 only 1 unit was available in the entire facility (10x10). High demand shows room to increase rents.

Owner is in process of switching tenant insurance providers and negotiated a higher insurance revenue split. Tenant insurance revenue will be increased by October of 2024.

# FINANCING & RETURNS

<b>Purchase Price</b>	<b>\$</b>	<b>1,200,000</b>
Enclosed Sq. Ft.		16,400
Price Per Sq. Ft.		\$73.17
2023 Cap Rate		7.35%
2024 Cap Rate		6.75%
Pro Forma Cap Rate		8.51%

Bank Financing		
Down Payment	\$	450,000
Loan Amount	\$	750,000
Loan to Value		63%
Interest Rate		6.75%
Amortization		25
Monthly Payments	\$	5,181.84
Annual Payments	\$	62,182.04

Year	2023	2024	Proforma
<b>Gross Potential Income:</b>	\$ 123,192.00	\$ 123,192.00	\$ 141,670.80
<b>Vacancy:</b>	<b>\$ 17,798.51</b>	<b>\$ 16,206.12</b>	<b>\$ 14,167.08</b>
Storage Rental Income:	\$ 105,393.49	\$ 106,985.88	\$ 127,503.72
Tenant Protection Revenue:	\$ 1,462.66	\$ 1,196.06	\$ 1,375.47
Other:	\$ -	\$ -	\$ 500.00
<b>Total</b>	<b>\$ 106,856.15</b>	<b>\$ 108,181.94</b>	<b>\$ 129,379.19</b>

Operating Expenses			
Property Taxes:	\$ 2,475.25	\$ 10,235.11	\$ 10,235.11
Boots on the Ground:	\$ 3,600.00	\$ 3,600.00	\$ 3,600.00
Gas & Electric:	\$ 818.81	\$ 1,869.07	\$ 1,869.07
Internet:	\$ 567.94	\$ 704.64	\$ 704.64
Landscaping / Lawn Care:	\$ 1,930.00	\$ 1,694.00	\$ 1,694.00
Management Software:	\$ 2,710.84	\$ 3,076.20	\$ 3,076.20
Property Insurance:	\$ 2,883.00	\$ 2,883.00	\$ 2,883.00
Routine Maintenance:	\$ 1,955.31	\$ 1,436.13	\$ 1,436.13
Snow Plowing:	\$ 700.00	\$ 1,730.00	\$ 1,730.00
Tenant Protection Split:	\$ 968.21	\$ -	\$ -
<b>Total Expenses</b>	<b>\$18,609</b>	<b>\$27,228</b>	<b>\$27,228</b>
<b>Expense % of Revenue</b>	17.42%	25.17%	21.05%
<b>Expense Per Sq. Ft.</b>	\$1.13	\$1.66	\$1.66
<b>Net Income</b>	<b>\$ 88,247</b>	<b>\$ 80,954</b>	<b>\$ 102,151</b>

<b>Loan Payments</b>	<b>\$62,182</b>	<b>\$62,182</b>	<b>\$62,182</b>
<b>Debt Service Coverage Ratio</b>	1.42	1.30	1.64
<b>Cash Flow</b>	\$26,065	\$18,772	\$39,969
<b>Capitalization Rate</b>	7.35%	6.75%	8.51%
<b>Cash on Cash Return</b>	5.79%	4.17%	8.88%
<b>Gross Revenue Multiple</b>	11.23	11.09	9.28



## BROKER REMARKS

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- Owner lives out of state and has automated the facility for remote management.
- Facility comes equipped with local boots on the ground personnel paid \$300 / month, Easy Storage Solutions management software, PDK automated gate system, and 7 reolink wifi cameras, & public utilities.
- Recent capital improvements include; repair and replacement of fencing, new light pole, gutters and downspouts on all buildings, new drainage under road with connection to public sewer, 80 tons of stone on driveways, new security cameras, new LED lighting, repair and replacement of unit doors.
- The metal roofs are in good shape and no improvements were necessary.
- Owner is in the process of switching tenant insurance providers to achieve a 70 (Owner) / 30 (Insurance Provider) revenue split which will boost income.
- Facility has debt that is not assumable.
- Seller is not interested in carrying financing and is looking to use the equity for another real estate project.
- Most recent rent raise was earlier in 2024. Rents were raised 10% across the board.
- Property is 99% occupied with a waiting list showing room to raise rents or expand.
- Space to more than double the enclosed square feet by building on outdoor RV space.
- Site has signage and visibility on major thoroughfare in the city with over 6,000 vehicles per day.

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