

765 Humboldt Ave

765 Humboldt Ave, Chico, CA 95928



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SECTION 1

Executive Summary

OFFERING SUMMARY

INVESTMENT HIGHLIGHTS

Marcus & Millichap

OFFERING SUMMARY



Listing Price
\$915,000



Cap Rate
5.54%



of Units
6

FINANCIAL

Listing Price	\$915,000
Down Payment	50% / \$457,500
NOI	\$50,700
Cap Rate	5.54%
Total Return	4.61%
Price/SF	\$340.02
Rent/SF	\$2.88
Price/Unit	\$152,500

OPERATIONAL

Gross SF	2,691 SF
Rentable SF	2,691 SF
Office Percentage	-%
# of Units	6
Lot Size	0.23 Acres (10,018 SF)
Occupancy	95%
Year Built	1885



765 HUMBOLDT AVE

765 Humboldt Ave, Chico, CA 95928

INVESTMENT OVERVIEW

The DeLoney Group at Marcus & Millichap is pleased to present 765 Humboldt Ave. a 100% renovated 6-unit apartment community nestled East of Downtown Chico, CA. The community features Five One Bedroom / One Bathroom and One detached Two Bedroom / One Bathroom units.

Current ownership completed renovations of all 6 units in 2024. Typical renovations include LVP flooring, new appliances, and refinished bathrooms. The property also went under extensive exterior renovation with new paint, new windows, newer roof, and minimal landscape design.

The offering represents an opportunity to purchase a fully renovated, stable, and easy management income property located in the highly sought after Chico market. Chico State (Roughly 14,000 students) is located just 1.2 miles from the subject property and is a main economic driver for the City along with healthcare and surrounding agriculture employment that keeps the local economy strong. Main Street in Downtown is a short 10-minute walk from the property and close to all the amenities that Chico has to offer.

Please do not disturb the tenants. All tours must be scheduled through the listing team.

INVESTMENT HIGHLIGHTS

- All units have fully renovated interiors creating ease of management
- Located 1.2 miles from California State University, Chico
- Short walk to Downtown Chico with popular restaurants, nightlife, and amenities close by
- Full exterior renovations including new paint, new roof, and landscaping adds to curb appeal

SECTION 2

Property Information

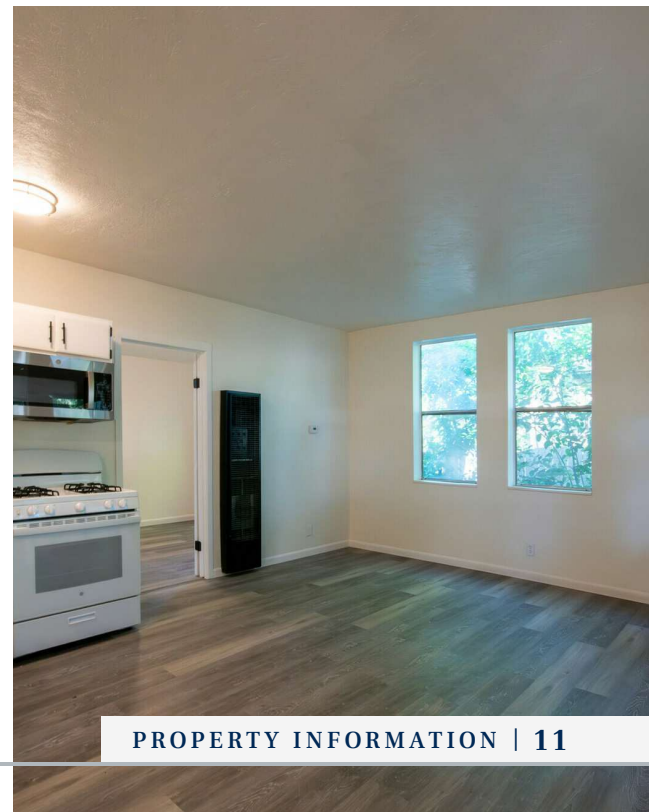
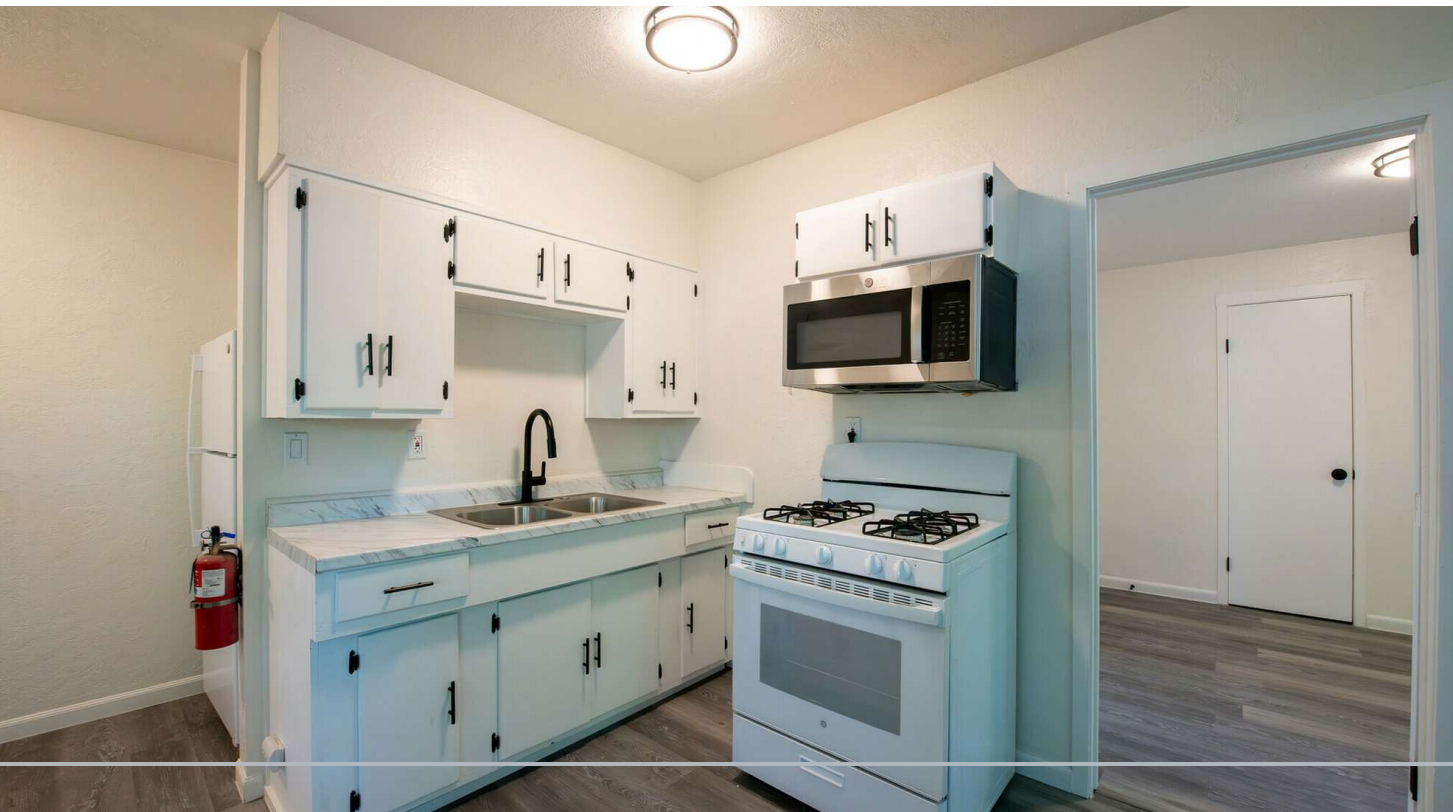
REGIONAL MAP

LOCAL MAP

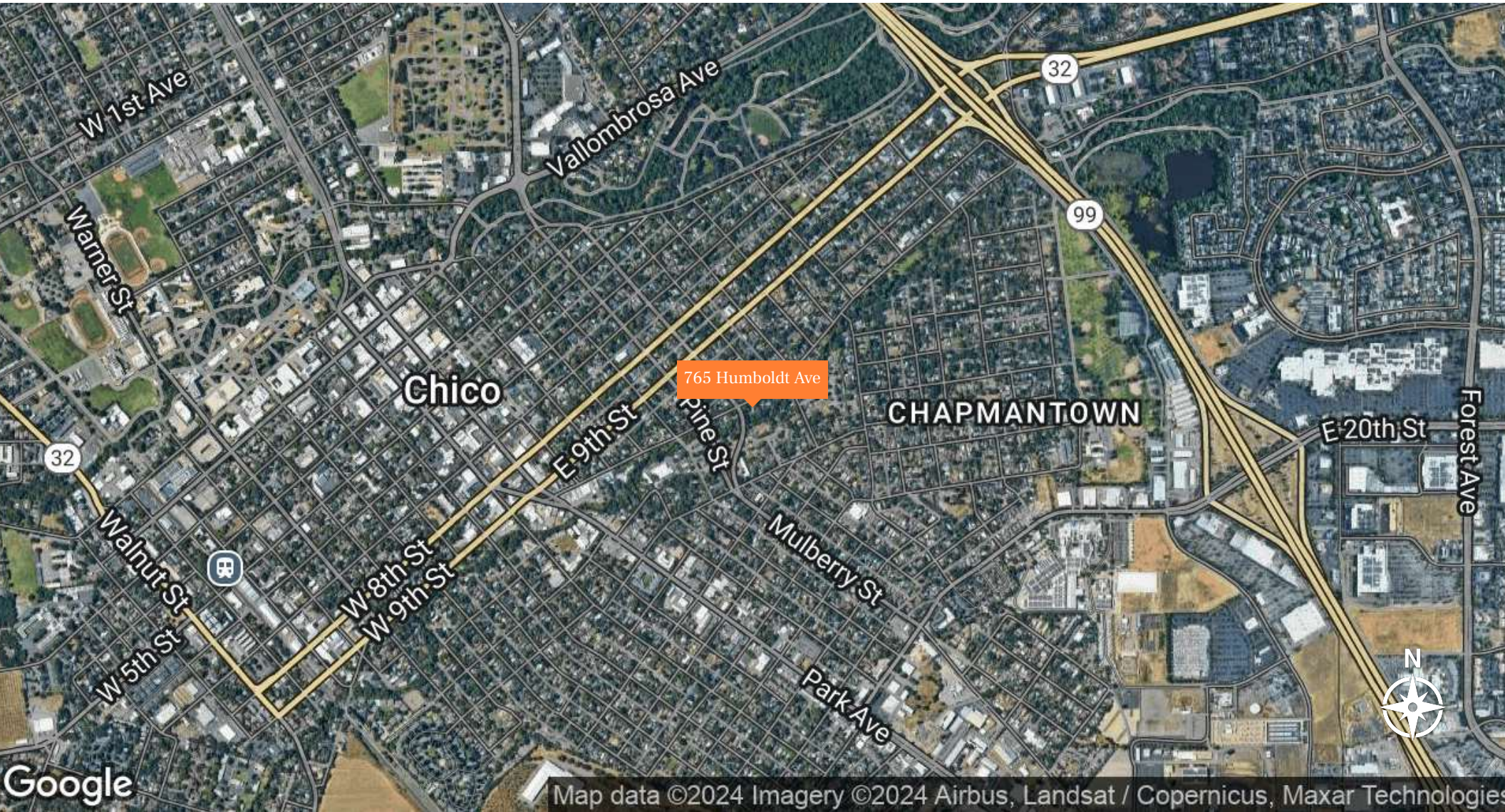
AERIAL MAP

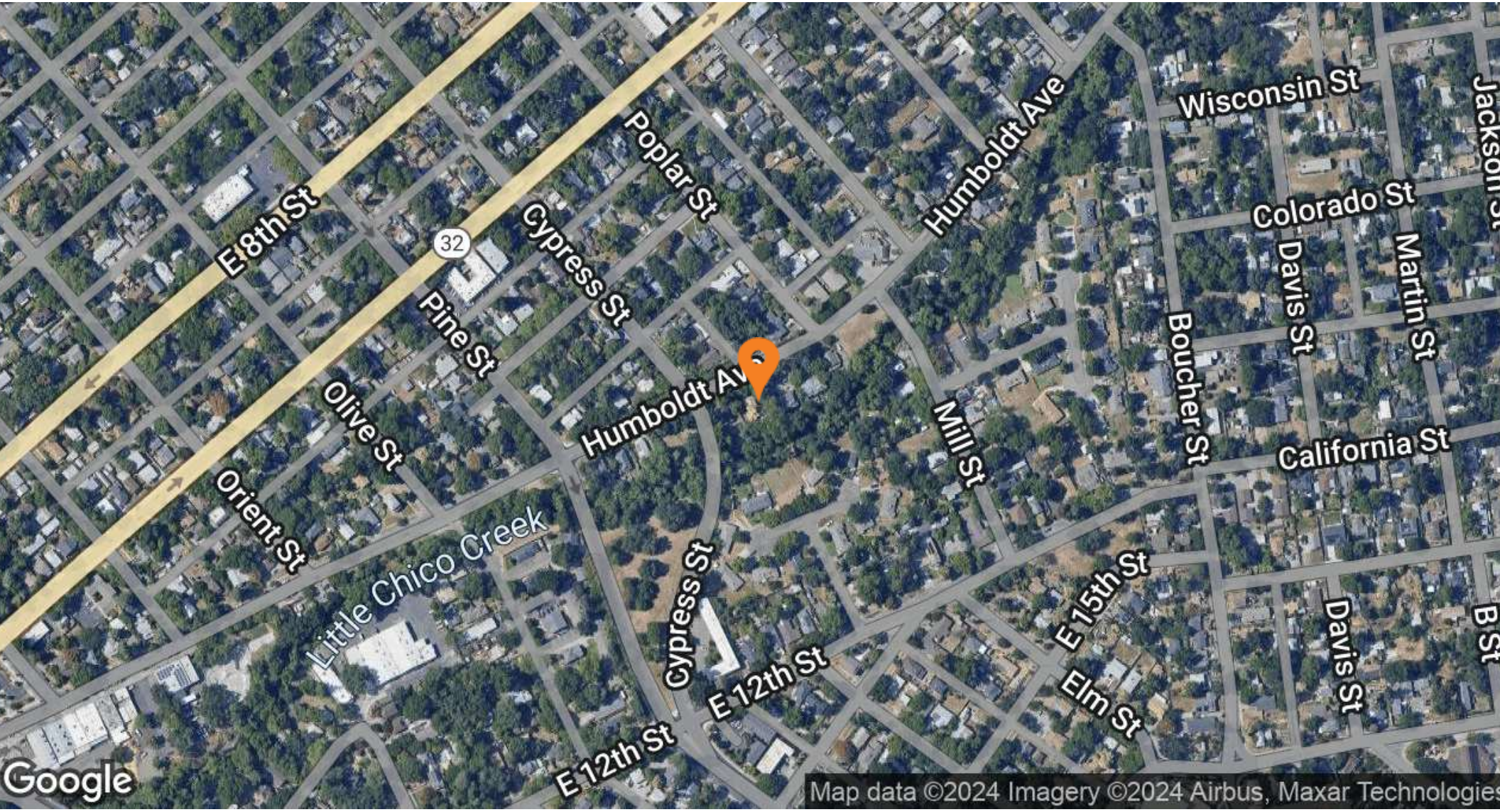
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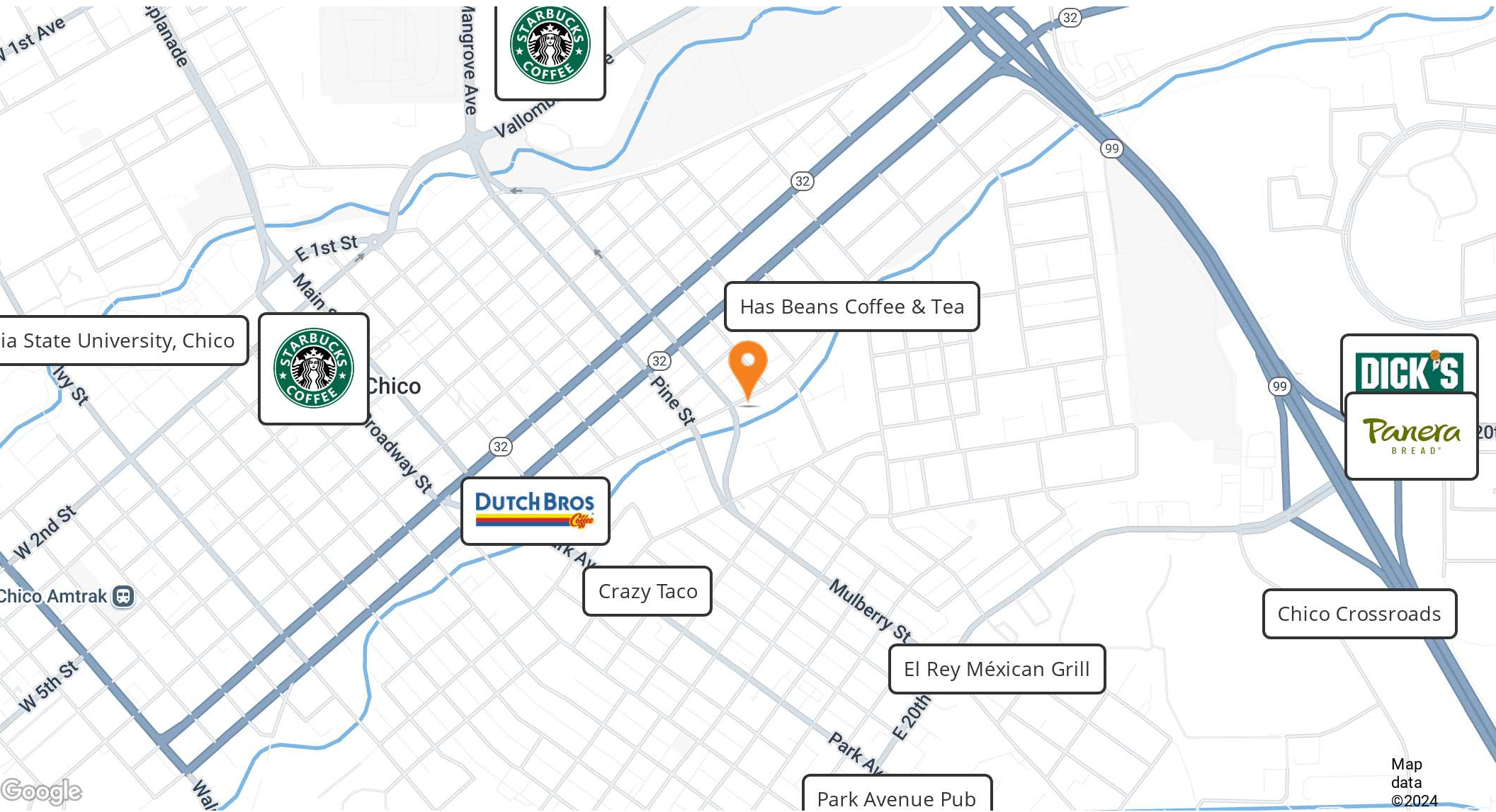


REGIONAL MAP // 765 Humboldt Ave





RETAILER MAP // 765 Humboldt Ave



SECTION 3

Financial Analysis

FINANCIAL DETAILS

FINANCIAL DETAILS

FINANCIAL DETAILS

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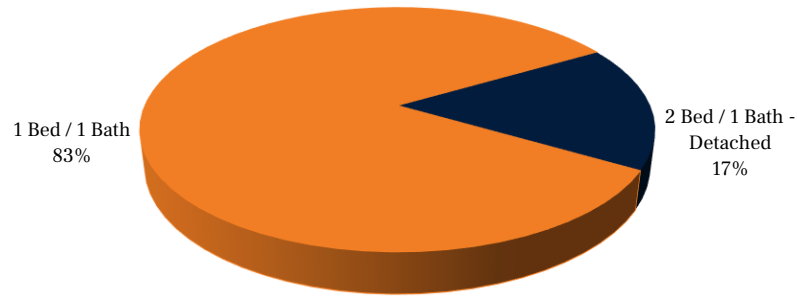
RENT ROLL SUMMARY // 765 Humboldt Ave

UNIT TYPE	# OF UNITS	AVG SQ FEET	RENTAL RANGE	SCHEDULED			POTENTIAL		
				AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME	AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME
1 Bed / 1 Bath	5	450	\$1,100 - \$1,250	\$1,176	\$2.61	\$5,880	\$1,250	\$2.78	\$6,250
2 Bed / 1 Bath - Detached	1	450	\$1,450 - \$1,450	\$1,450	\$3.22	\$1,450	\$1,500	\$3.33	\$1,500
TOTALS/WEIGHTED AVERAGES	6	450		\$1,222	\$2.71	\$7,330	\$1,292	\$2.87	\$7,750

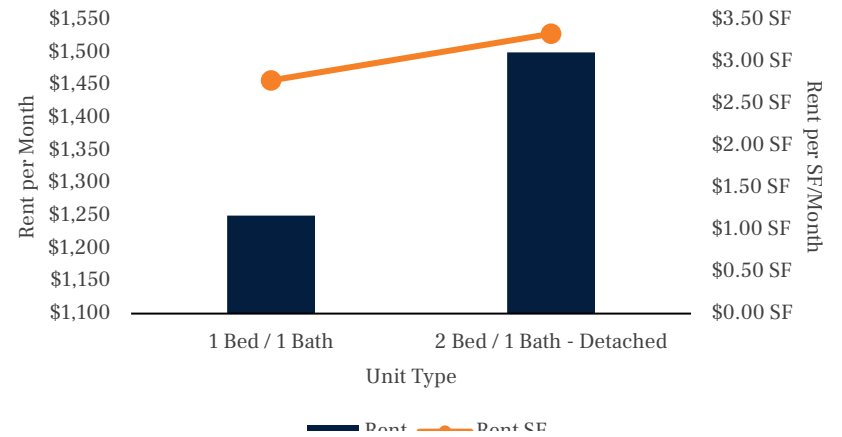
GROSS ANNUALIZED RENTS	\$87,960	\$93,000
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Unit Square Footages Are Estimated

Unit Distribution



Unit Rent



765 Humboldt Ave // OPERATING STATEMENT

INCOME	Current		Pro Forma	NOTES	PER UNIT	PER SF
Rental Income						
Gross Potential Rent	93,000		93,000		15,500	34.44
Loss / Gain to Lease	(5,040)	5.4%	0		0	0.00
Gross Scheduled Rent	87,960		93,000		15,500	34.44
Physical Vacancy	(4,398)	5.0%	(4,650)	5.0%	(775)	(1.72)
TOTAL VACANCY	(\$4,398)	5.0%	(\$4,650)	5.0%	(\$775)	(\$2)
Effective Rental Income	83,562		88,350		14,725	32.72
Other Income						
Utility Bill-Back			3,600	[1]	600	1.33
TOTAL OTHER INCOME	\$0		\$3,600		\$600	\$1.33
EFFECTIVE GROSS INCOME	\$83,562		\$91,950		\$15,325	\$34.06
EXPENSES						
	Current		Pro Forma	NOTES	PER UNIT	PER SF
Real Estate Taxes (1.140%)	10,431		10,431		1,739	3.86
Insurance	6,353		6,353	[2]	1,059	2.35
Utilities - Electric	4,500		4,500	[3]	750	1.67
Repairs & Maintenance	4,200		4,200	[4]	700	1.56
Contract Services	2,000		2,000	[5]	333	0.74
Operating Reserves	1,200		1,200	[6]	200	0.44
Management Fee	4,178	5.0%	4,598	5.0%	766	1.70
TOTAL EXPENSES	\$32,862		\$33,282		\$5,547	\$12.33
EXPENSES AS % OF EGI	39.3%		36.2%			
NET OPERATING INCOME	\$50,700		\$58,669		\$9,778	\$21.73

NOTES TO OPERATING STATEMENT

- [1] Assumes \$50/Unit Utility-Bill-Back Charge on Pro Forma
- [2] Assumes 15% Renewal Increase Based Off Current Premium in 2024 P&L
- [3] Based Off Current 2024 P&L
- [4] Based Off Current 2024 P&L
- [5] Based Off Current 2024 P&L
- [6] Assumes Typical Bank Operating Reserves of \$200/Unit

FINANCIAL DETAILS // 765 Humboldt Ave

SUMMARY

Price	\$915,000	
Down Payment	\$457,500	50%
Number of Units	6	
Price Per Unit	\$152,500	
Price Per SqFt	\$338.89	
Rentable SqFt	2,700	
Lot Size	0.23 Acres	
Approx. Year Built	1885/2024	

RETURNS	Current	Pro Forma
CAP Rate	5.54%	6.41%
GRM	10.40	9.84
Cash-on-Cash	3.50%	5.24%
Debt Coverage Ratio	1.46	1.69

FINANCING	1st Loan
Loan Amount	\$457,500
Loan Type	New
Interest Rate	6.50%
Amortization	30 Years
Year Due	2029

Loan information is subject to change. Contact your Marcus & Millichap Capital Corporation representative for more information.

# OF UNITS	UNIT TYPE	SQFT/UNIT	SCHEDULED RENTS	MARKET RENTS
5	1 Bed / 1 Bath	450	\$1,176	\$1,250
1	2 Bed / 1 Bath - Detached	450	\$1,450	\$1,500

OPERATING DATA

INCOME		Current		Pro Forma
Gross Scheduled Rent		\$87,960		\$93,000
Less: Vacancy/Deductions	5.0%	\$4,398	5.0%	\$4,650
Total Effective Rental Income		\$83,562		\$88,350
Other Income		\$0		\$3,600
Effective Gross Income		\$83,562		\$91,950
Less: Expenses	39.3%	\$32,862	36.2%	\$33,282
Net Operating Income		\$50,700		\$58,669
Cash Flow		\$50,700		\$58,669
Debt Service		\$34,701		\$34,701
Net Cash Flow After Debt Service	3.50%	\$15,999	5.24%	\$23,968
Principal Reduction		\$5,114		\$5,456
TOTAL RETURN	4.61%	\$21,113	6.43%	\$29,424

EXPENSES	Current	Pro Forma
Real Estate Taxes (1.140%)	\$10,431	\$10,431
Insurance	\$6,353	\$6,353
Utilities - Electric	\$4,500	\$4,500
Repairs & Maintenance	\$4,200	\$4,200
Contract Services	\$2,000	\$2,000
Operating Reserves	\$1,200	\$1,200
Management Fee	\$4,178	\$4,598
TOTAL EXPENSES	\$32,862	\$33,282
Expenses/Unit	\$5,477	\$5,547
Expenses/SF	\$12.17	\$12.33

SECTION 4

Sale Comparables

SALE COMPS MAP













SALE COMPS SUMMARY

PRICE PER UNIT CHART

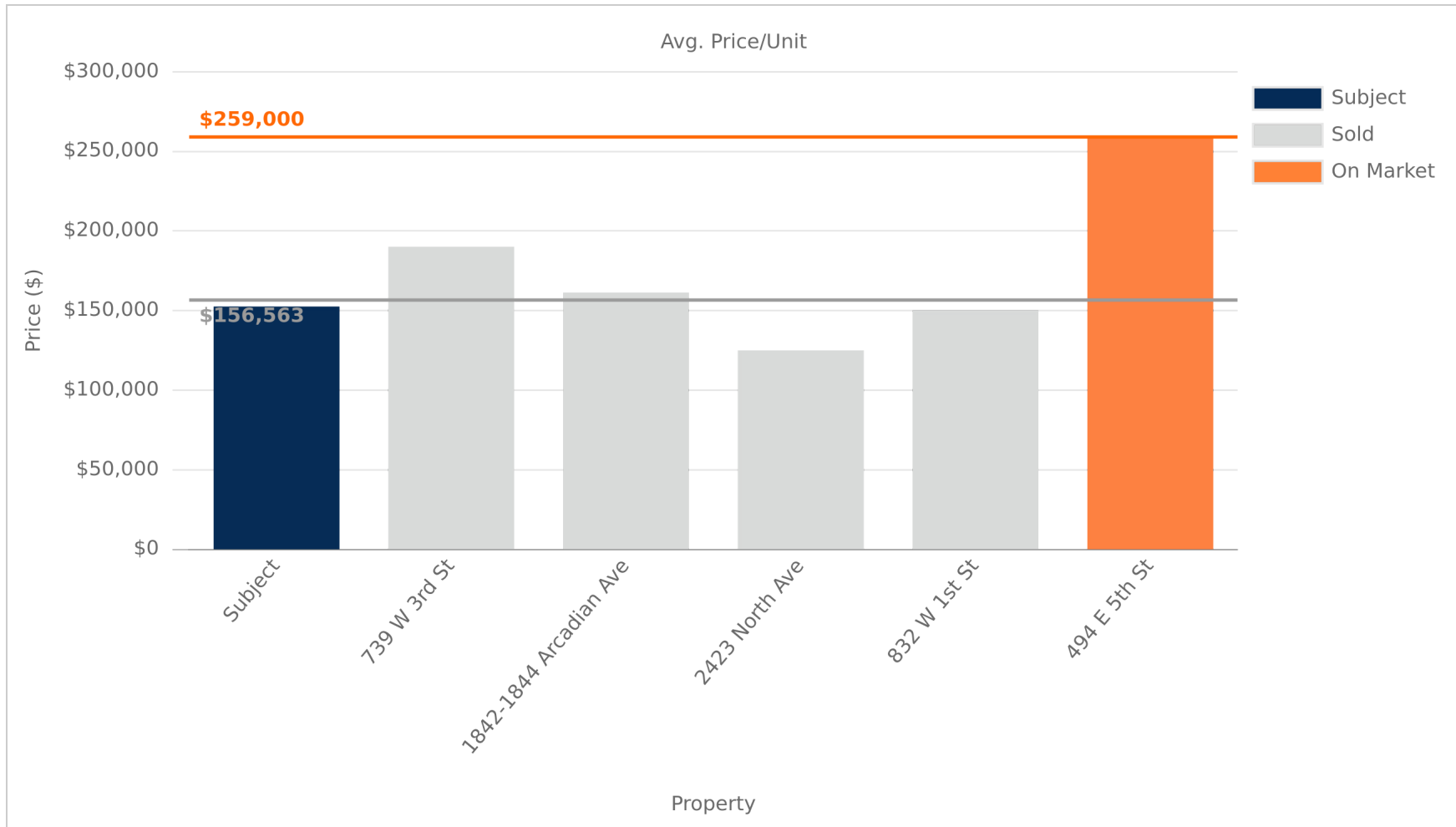
SALE COMPS

Marcus & Millichap

765 Humboldt Ave // SALE COMPS SUMMARY

	SUBJECT PROPERTY	PRICE	BLDG SF	PRICE/SF	LOT SIZE	PRICE/UNIT	CAP RATE	# OF UNITS	CLOSE
	 765 Humboldt Ave 765 Humboldt Ave Chico, CA 95928	\$915,000	2,691 SF	\$340.02	0.23 AC	\$152,500	5.54%	6	On Market
	SALE COMPARABLES	PRICE	BLDG SF	PRICE/SF	LOT SIZE	PRICE/UNIT	CAP RATE	# OF UNITS	CLOSE
	 832 W 1st St 832 W 1st St Chico, CA 95928	\$750,000	3,330 SF	\$225.23	0.18 AC	\$150,000	-	5	07/31/2024
	 2423 North Ave 2423 North Ave Chico, CA 95926	\$1,250,000	5,850 SF	\$213.68	0.55 AC	\$125,000	4.99%	10	04/29/2024
	 1842-1844 Arcadian Ave 1842 Arcadian Ave Chico, CA 95926	\$1,290,000	5,600 SF	\$230.36	0.38 AC	\$161,250	4.80%	8	02/15/2024
	 739 W 3rd St 739 W 3rd St Chico, CA 95928	\$950,000	4,292 SF	\$221.34	0.09 AC	\$190,000	-	5	04/06/2023
	 494 E 5th St 494 E 5th St Chico, CA 95928	\$1,295,000	4,025 SF	\$321.74	0.2 AC	\$259,000	-	5	On Market
	AVERAGES	\$1,107,000	4,619 SF	\$242.47	0.28 AC	\$177,050	4.89%	7	-

PRICE PER UNIT CHART // 765 Humboldt Ave



765 Humboldt Ave // SALE COMPS



★ 765 Humboldt Ave
765 Humboldt Ave, Chico, CA 95928

Listing Price:	\$915,000	Price/SF:	\$340.02
Property Type:	Multifamily	GRM:	9.84
NOI:	\$50,700	Cap Rate:	5.54%
Occupancy:	95%	Year Built:	1885
COE:	On Market	Number Of Units:	6
Lot Size:	0.23 Acres	Price/Unit:	\$152,500
Total SF:	2,691 SF		

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed / 1 Bath	5	83.3	450	\$1,176	\$2.61
2 Bed / 1 Bath	1	16.7	450	\$1,450	\$3.22
TOTAL/AVG	6	100%	450	\$1,221	\$2.71



▲ 832 W 1st St
832 W 1st St Chico, CA 95928

Sale Price:	\$750,000	Price/SF:	\$225.23
Property Type:	Multifamily	Cap Rate:	-
Year Built:	1905	COE:	07/31/2024
Number Of Units:	5	Lot Size:	0.18 Acres
Price/Unit:	\$150,000	Total SF:	3,330 SF

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
Studio	1	20	600		
1 Bed/1 Bath	1	20	750		
2 Bed/1 Bath	3	60	1,000		
TOTAL/AVG	5	100%	870	\$0	\$0.00

SALE COMPS // 765 Humboldt Ave



B 2423 North Ave
2423 North Ave Chico, CA 95926

Sale Price:	\$1,250,000	Price/SF:	\$213.68
Property Type:	Multifamily	Cap Rate:	4.99%
Year Built:	1962	COE:	04/29/2024
Number Of Units:	10	Lot Size:	0.55 Acres
Price/Unit:	\$125,000	Total SF:	5,850 SF

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed/1 Bath	10	100	587		
TOTAL/AVG	10	100%	587	\$0	\$0.00



C 1842-1844 Arcadian Ave
1842 Arcadian Ave Chico, CA 95926

Sale Price:	\$1,290,000	Price/SF:	\$230.36
Property Type:	Multifamily	Cap Rate:	4.80%
Year Built:	1963	COE:	02/15/2024
Number Of Units:	8	Lot Size:	0.38 Acres
Price/Unit:	\$161,250	Total SF:	5,600 SF

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2 Bed/1 Bath	8	100	650		
TOTAL/AVG	8	100%	650	\$0	\$0.00

765 Humboldt Ave // SALE COMPS



D 739 W 3rd St
739 W 3rd St Chico, CA 95928

Sale Price:	\$950,000	Price/SF:	\$221.34
Property Type:	Multifamily	Cap Rate:	-
Year Built:	1908	COE:	04/06/2023
Number Of Units:	5	Lot Size:	0.09 Acres
Price/Unit:	\$190,000	Total SF:	4,292 SF

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed/1 Bath	5	100	850		
TOTAL/AVG	5	100%	850	\$0	\$0.00



E 494 E 5th St
494 E 5th St Chico, CA 95928

Listing Price:	\$1,295,000	Price/SF:	\$321.74
Property Type:	Multifamily	Cap Rate:	-
Year Built:	1900	COE:	On Market
Number Of Units:	5	Lot Size:	0.2 Acres
Price/Unit:	\$259,000	Total SF:	4,025 SF

UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed/1 Bath	3	60			
2 Bed/1 Bath	1	20			
2 Bed/2 Bath	1	20			
TOTAL/AVG	5	100%	0	\$0	

SECTION 5

Lease Comparables

RENT COMPS MAP

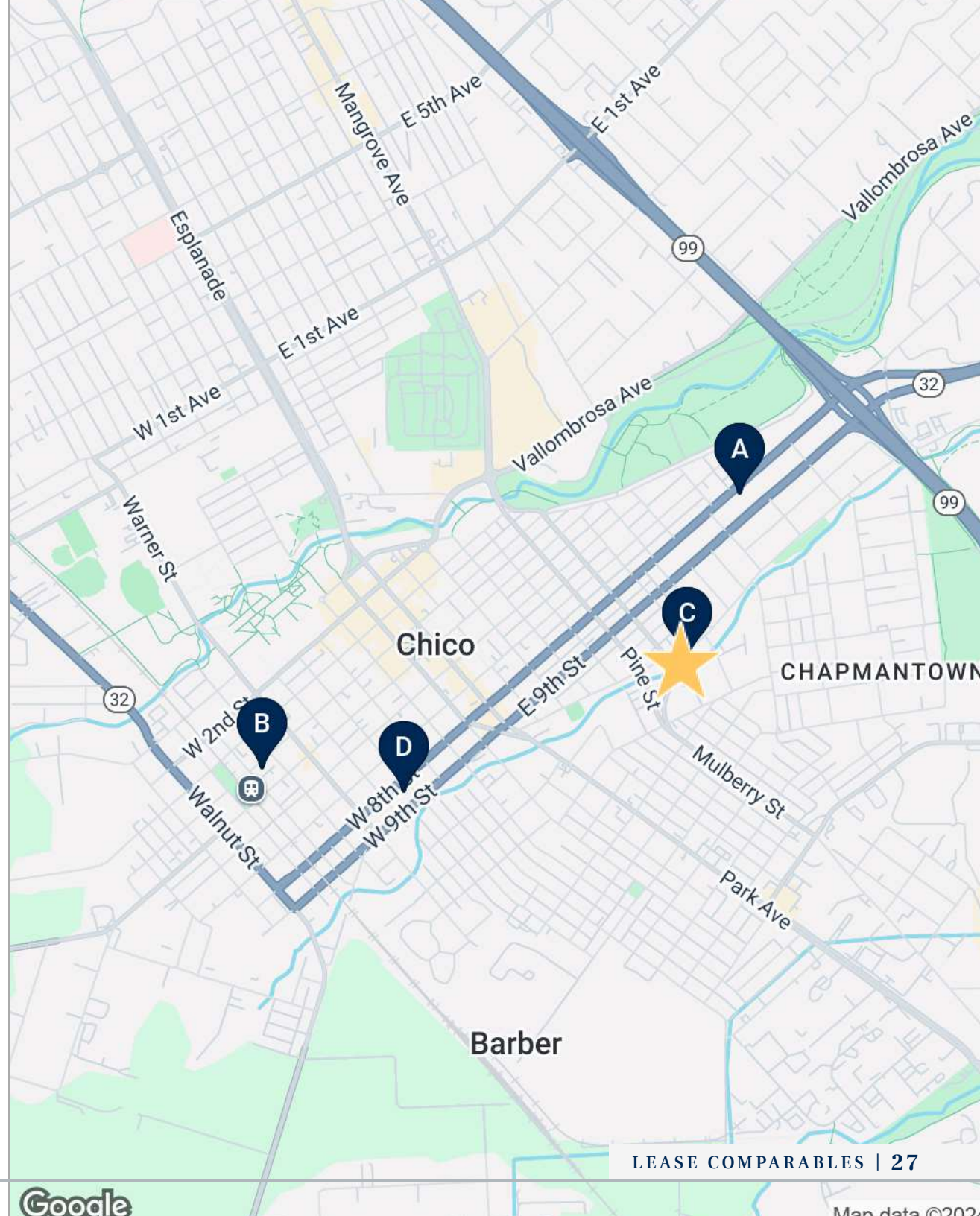
RENT COMPS SUMMARY

RENT COMPS








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RENT COMPS MAP

- ★ 765 Humboldt Ave
- A 1175 E 8th St
- B 417 Orange St
- C 769 Humboldt Ave
- D 818 Chestnut St



RENT COMPS SUMMARY // 765 Humboldt Ave

	SUBJECT PROPERTY	RENT/SF	AVAILABLE SF	LOT SIZE	# OF UNITS
	765 Humboldt Ave 765 Humboldt Ave Chico, CA 95928	\$2.88	2,691 SF	0.23 AC	6
RENT COMPARABLES					
	RENT COMPARABLES	RENT/SF	AVAILABLE SF	LOT SIZE	# OF UNITS
	1175 E 8th St 1175 E 8th St Chico, CA 95928	\$2.07	-	0.26 AC	6
	417 Orange St 417 Orange St Chico, CA 95928	\$1.94	7,486 SF	0.38 AC	10
	769 Humboldt Ave 769 Humboldt Ave Chico, CA 95928	\$1.59	3,400 SF	-	4
	818 Chestnut St 818 Chestnut St Chico, CA 95928	\$1.90	2,900 SF	0.2 AC	4
AVERAGES		\$1.88	- SF	0.28 AC	6

765 Humboldt Ave // RENT COMPS

★ 765 Humboldt Ave
765 Humboldt Ave, Chico, CA 95928

 6 Units |  95% Total Occupancy |  Year Built 1885



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed / 1 Bath	5	83.3	450	\$1,176	\$2.61
2 Bed / 1 Bath	1	16.7	450	\$1,450	\$3.22
TOTAL/AVG	6	100%	450	\$1,221	\$2.71

📍 1175 E 8th St
1175 E 8th St, Chico, CA 95928

 6 Units |  Year Built 1947



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed/1 Bath	6	100	620	\$1,285	\$2.07
TOTAL/AVG	6	100%	620	\$1,285	\$2.07

RENT COMPS // 765 Humboldt Ave

B 417 Orange St
417 Orange St, Chico, CA 95928

 10 Units |  Year Built 1977



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed/1 Bath	6	60	678	\$1,200	\$1.77
2 Bed/1 Bath	1	10	750	\$1,500	\$2.00
3 Bed/1 Bath	3	30	855	\$1,875	\$2.19
TOTAL/AVG	10	100%	738	\$1,432	\$1.94

C 769 Humboldt Ave
769 Humboldt Ave, Chico, CA 95928

 4 Units |  Year Built 1980



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
2 Bed/1 Bath	4	100	850	\$1,350	\$1.59
TOTAL/AVG	4	100%	850	\$1,350	\$1.59

765 Humboldt Ave // RENT COMPS

D 818 Chestnut St
818 Chestnut St, Chico, CA 95928

 4 Units |  Year Built 1902



UNIT TYPE	# UNITS	% OF	SIZE SF	RENT	RENT/SF
1 Bed/1 Bath	2	50	650	\$1,250	\$1.92
2 Bed/1 Bath Detached	2	50	800	\$1,500	\$1.88
TOTAL/AVG	4	100%	725	\$1,375	\$1.90

SECTION 6

Market Overview

DEMOGRAPHICS

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765 Humboldt Ave // DEMOGRAPHICS

POPULATION	1 Mile	3 Miles	5 Miles
2028 Projection			
Total Population	13,348	89,502	116,548
2023 Estimate			
Total Population	13,379	88,248	114,290
2020 Census			
Total Population	13,002	86,555	112,314
2010 Census			
Total Population	12,930	79,205	99,648
Daytime Population			
2023 Estimate	33,078	108,828	127,057
HOUSEHOLDS			
2028 Projection			
Total Households	5,528	36,500	47,576
2023 Estimate			
Total Households	5,548	36,008	46,646
Average (Mean) Household Size	2.4	2.4	2.4
2020 Census			
Total Households	5,550	35,720	46,116
2010 Census			
Total Households	5,200	31,976	40,144
Growth 2023-2028	-0.4%	1.4%	2.0%
HOUSING UNITS			
Occupied Units			
2028 Projection	6,099	38,882	50,367
2023 Estimate	6,099	38,379	49,452
Owner Occupied	1,607	15,841	21,880
Renter Occupied	3,941	20,167	24,766
Vacant	551	2,371	2,806
Persons in Units			
2023 Estimate Total Occupied Units	5,548	36,008	46,646
1 Person Units	31.6%	28.6%	27.7%
2 Person Units	33.9%	36.1%	36.7%
3 Person Units	15.4%	16.5%	16.5%
4 Person Units	10.8%	12.1%	12.3%
5 Person Units	4.6%	4.3%	4.5%
6+ Person Units	3.6%	2.3%	2.3%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2023 Estimate			
\$200,000 or More	3.3%	6.4%	7.7%
\$150,000-\$199,999	2.3%	6.1%	6.1%
\$100,000-\$149,999	9.8%	13.1%	13.4%
\$75,000-\$99,999	7.3%	10.9%	11.4%
\$50,000-\$74,999	16.8%	16.3%	16.7%
\$35,000-\$49,999	14.7%	11.8%	11.3%
\$25,000-\$34,999	9.7%	9.6%	9.5%
\$15,000-\$24,999	12.4%	9.8%	9.3%
Under \$15,000	23.5%	16.0%	14.5%
Average Household Income	\$59,495	\$84,401	\$90,160
Median Household Income	\$38,796	\$54,183	\$57,862
Per Capita Income	\$25,165	\$35,129	\$37,346
POPULATION PROFILE			
Population By Age			
2023 Estimate Total Population	13,379	88,248	114,290
Under 20	20.5%	24.0%	24.3%
20 to 34 Years	43.6%	32.5%	30.0%
35 to 39 Years	5.9%	6.3%	6.7%
40 to 49 Years	9.4%	9.9%	10.5%
50 to 64 Years	11.9%	13.7%	14.4%
Age 65+	8.6%	13.6%	14.1%
Median Age	25.9	30.4	31.9
Population 25+ by Education Level			
2023 Estimate Population Age 25+	7,006	51,762	69,492
Elementary (0-8)	5.6%	2.8%	2.9%
Some High School (9-11)	7.0%	4.6%	4.7%
High School Graduate (12)	16.4%	16.6%	16.7%
Some College (13-15)	28.2%	25.8%	25.7%
Associate Degree Only	9.4%	10.2%	10.5%
Bachelor's Degree Only	23.0%	26.1%	25.9%
Graduate Degree	10.4%	14.0%	13.6%
Population by Gender			
2023 Estimate Total Population	13,379	88,248	114,290
Male Population	50.4%	49.8%	49.7%
Female Population	49.6%	50.2%	50.3%



POPULATION

In 2023, the population in your selected geography is 114,290. The population has changed by 14.69 since 2010. It is estimated that the population in your area will be 116,548 five years from now, which represents a change of 2.0 percent from the current year. The current population is 49.7 percent male and 50.3 percent female. The median age of the population in your area is 31.9, compared with the U.S. average, which is 38.7. The population density in your area is 1,453 people per square mile.



EMPLOYMENT

In 2023, 56,581 people in your selected area were employed. The 2010 Census revealed that 58.1 of employees are in white-collar occupations in this geography, and 15.8 are in blue-collar occupations. In 2023, unemployment in this area was 4.0 percent. In 2010, the average time traveled to work was 18.00 minutes.



HOUSEHOLDS

There are currently 46,646 households in your selected geography. The number of households has changed by 16.20 since 2010. It is estimated that the number of households in your area will be 47,576 five years from now, which represents a change of 2.0 percent from the current year. The average household size in your area is 2.4 people.



HOUSING

The median housing value in your area was \$379,237 in 2023, compared with the U.S. median of \$268,796. In 2010, there were 18,492.00 owner-occupied housing units and 21,652.00 renter-occupied housing units in your area.



INCOME

In 2023, the median household income for your selected geography is \$57,862, compared with the U.S. average, which is currently \$68,480. The median household income for your area has changed by 34.77 since 2010. It is estimated that the median household income in your area will be \$67,756 five years from now, which represents a change of 17.1 percent from the current year.

The current year per capita income in your area is \$37,346, compared with the U.S. average, which is \$39,249. The current year's average household income in your area is \$90,160, compared with the U.S. average, which is \$100,106.



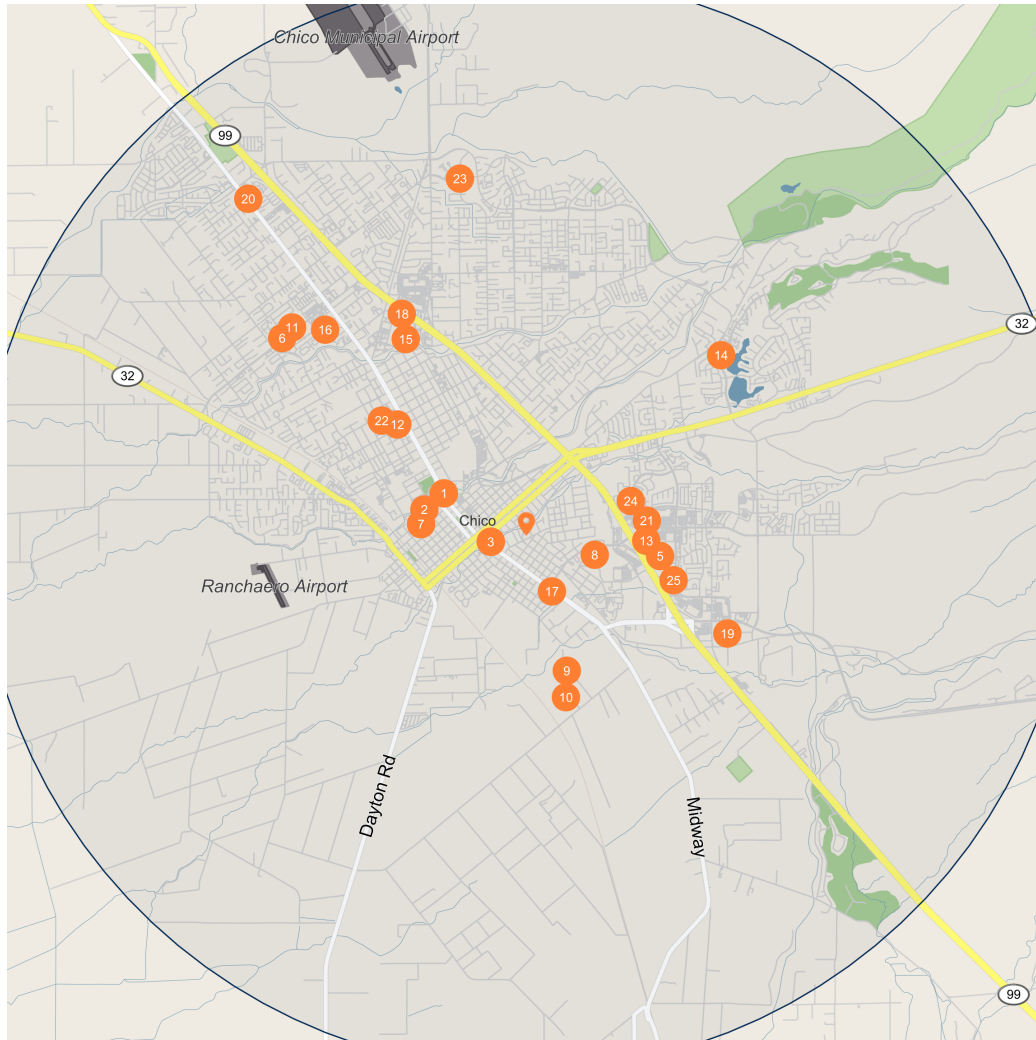
EDUCATION

The selected area in 2023 had a higher level of educational attainment when compared with the U.S. averages. 13.6 percent of the selected area's residents had earned a graduate degree compared with the national average of only 12.7 percent, and 25.9 percent completed a bachelor's degree, compared with the national average of 20.2 percent.

The number of area residents with an associate degree was higher than the nation's at 10.5 percent vs. 8.5 percent, respectively.

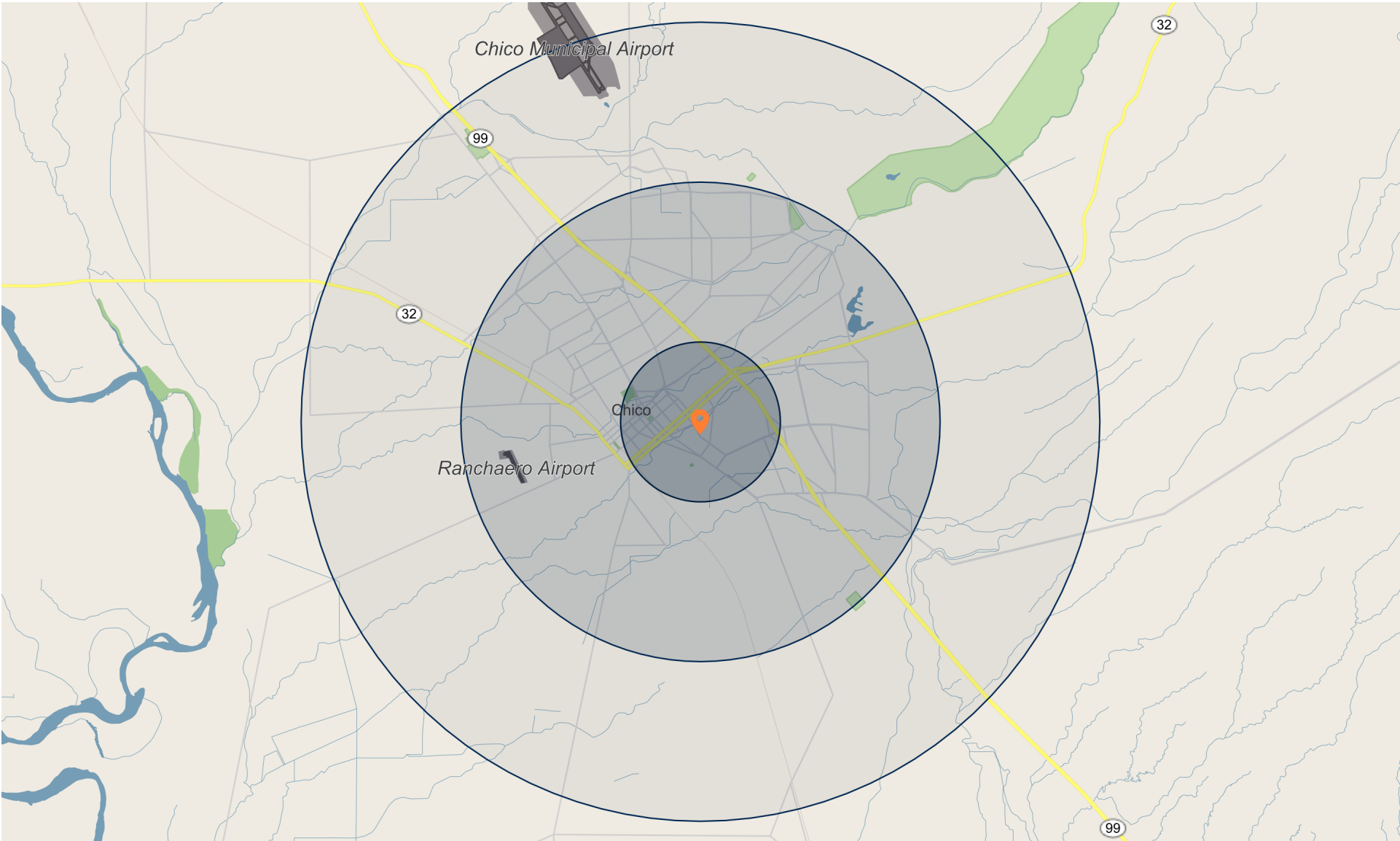
The area had fewer high-school graduates, 16.7 percent vs. 26.9 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 25.7 percent in the selected area compared with the 20.1 percent in the U.S.

765 Humboldt Ave // DEMOGRAPHICS



Major Employers		Employees
1	Chico State Enterprises	2,000
2	California State Univ Chico	1,104
3	Lulus Fashion Lounge LLC-Luluscom	791
4	Lulus Fshion Lnge Hldings Inc-Lulus	744
5	Walmart Inc-Walmart	639
6	Sisco Enterprises Inc-Round Table Pizza	602
7	Assocated Stdnts Cal State Univ	600
8	Sierra Nevada Brewing Co	475
9	Buildcom Inc-Faucetdirectcom	380
10	Transdev Services Inc	282
11	Enloe Medical Center-Enloe Rehabilitation Center	267
12	Enloe Hospt-Phys Thrpy	254
13	Gmri Inc-Olive Garden	221
14	Enloe Medical Center-Enloe Outpatient Center	217
15	Enloe Medical Center-E E G and E P	214
16	California Dept of Pub Hlth-Licensing & Certification Dst	206
17	ARC of Butte County-ARC of Butte County	200
18	California Vocations Inc-Arthur Schawlow Center	195
19	Enloe Medical Center	190
20	Roman Cathlic Bishp Sacramento-Northern Vly Cthlic Socal Svc	190
21	Penney Opco LLC-JC Penney	166
22	Enloe Medical Center-Enloe Hospice Program	163
23	Enloe Medical Center-Enloe Homecare Services	163
24	Enloe Medical Center-Childrens Health Center	162
25	Ed Wittmeier Ford Inc-Wittmeier Auto Center	157

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