

ESTABLISHED STUDENT HOUSING ASSET

35 units minutes from the
University of Cal Poly, San Luis Obispo

\$14,750,000

4.81% CAP · 14.39 GRM · \$1,249/OCCUPANT · \$421,429/UNIT
RENTED BY THE UNIT



COLLEGE GARDENS
APARTMENTS



CAL POLY

PRESENTED BY

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College Gardens Apartments

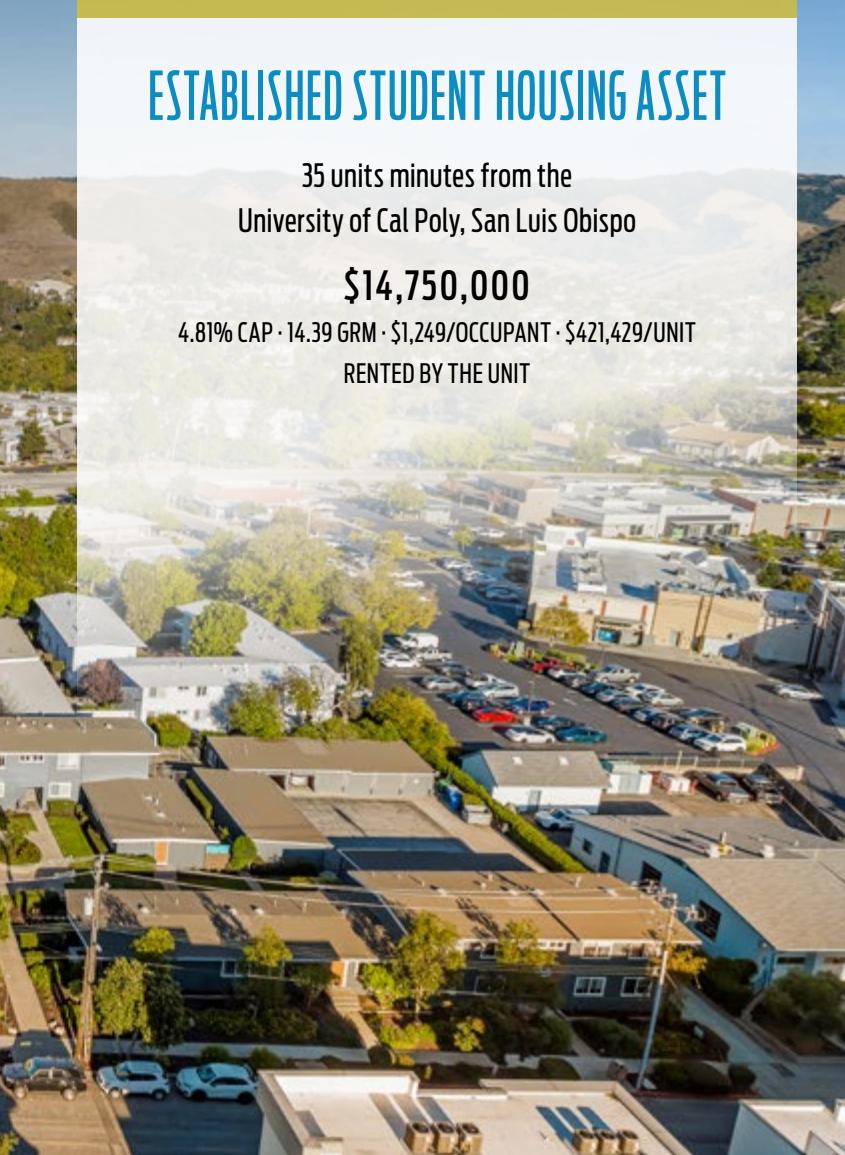
204, 228, 256 & 284
N CHORRO ST
SAN LUIS OBISPO CA
93405

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ALSO AVAILABLE
FOR PURCHASE
AS A 3-PROPERTY
PORTFOLIO
ALL PROPERTIES UNDER
SAME OWNERSHIP



**555 WESTMONT
APARTMENTS**
49-unit student housing asset
near Cal Poly Campus
\$19,250,000
4.87% CAP Rate · \$392,857/Unit
· \$1,079/Occupant



**607 GRAND
APARTMENTS**
20-unit student housing asset
near Cal Poly Campus
\$10,750,000
4.70% CAP Rate · \$537,000/Unit
· \$920/Occupant

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Investment Summary



HISTORICAL & CURRENT PERFORMANCE

College Gardens Apartments has shown strong and sustained performance, with rents increasing an average of 10.28% annually from 2021 to 2024.

Vacancies have remained consistently low across all assets, reflecting durable tenant demand and dependable leasing velocity.

This combination of consistent rent growth and near full occupancy positions the portfolio for continued upward performance.



VALUE ADD & OPTIMIZATION

The property has seen minimal interior updates under current ownership, creating a clear and attainable value add path.

Light unit upgrades and refreshed common areas can reposition rents to current market levels.

These improvements offer immediate revenue upside while maintaining a relatively low cost basis.



ON CAMPUS HOUSING & ENROLLMENT TRENDS

Cal Poly can house only about 40% of its students at full occupancy, creating sustained pressure on the off campus market.

Enrollment growth continues to outpace available beds, and the university's long term modular housing plan adds only 3,000–4,200 beds by approximately 2030.

This structural supply gap ensures durable demand, low vacancy risk, and long run rent resilience for well located off campus housing.

Year-over-year rent growth over the 24-25 and 25-26 school years for on campus housing was 9.16%, making a Residence Hall Double about 1,400/mo. These rates are and will continue to price students out of the dorms and into off-campus student housing.



PROXIMITY TO CAMPUS

555 Westmont Apartments is within walking distance to Cal Poly.

This student centric location supports consistently strong demand, competitive leasing velocity, and long term rent stability.



CAL POLY PRESTIGE

Cal Poly is one of the strongest public universities in the country, ranked #1 in Regional Universities West for more than 30 years and #55 nationally.

Its top tier programs, especially engineering which ranks #5 nationally, draw a highly qualified and stable student population.

This academic strength reinforces consistent enrollment and strong long term demand for off campus housing.



GROWING ECONOMY

Key employment sectors continue to expand, including Education and Health Services which grew 4.9% year over year.

The metro maintains a lower unemployment rate than the state, with 5.0% in September 2025 compared to California's 5.8%.

Growth in professional and medical jobs brings well paid workers who increasingly compete with students for limited rental stock.

As the local economy diversifies and wages rise, demand pressure strengthens, supporting long term occupancy stability and rent growth near Cal Poly.

College Gardens Apartments

College Garden Apartments is a 35-unit multifamily community located at 204, 228, 256, and 284 North Chorro Street, positioned along the established student housing corridor on Chorro Street within the core of San Luis Obispo's student hub. The property is conveniently accessed via Foothill Boulevard and is located just 0.8 miles from the Cal Poly campus, offering students an efficient commute while remaining surrounded by coffee shops, late-night dining, fitness centers, and other off-campus housing. This walkable, student-oriented setting supports strong and consistent rental demand driven by proximity and lifestyle appeal.

The property features a functional and well-balanced unit mix tailored to student living, consisting of one- and two-bedroom floor plans, including 18 standard apartment units and 7 two-bedroom bungalow-style units that provide a differentiated housing option. A notable feature is the approximately 35 private garage spaces—effectively one enclosed garage per tenant—offering a level of storage and privacy that is rarely found in student housing. Additional amenities include on-site laundry facilities and an on-site manager space that is not currently utilized, presenting potential operational flexibility or future upside, while the overall layout integrates seamlessly into the surrounding student-oriented neighborhood.

PROPERTY FEATURES

Convenient location adjacent to University Square shopping center (grocery, restaurants, gym, shopping within walking distance)

1 and 2-bedroom apartments, and 2 bedrooms bungalow-style

Two onsite laundry rooms

Optional 1-car garage rentals available (\$60/month)

Pet-friendly with additional rent deposit

Utilities & Services:

\$60 per person/month covers water, sewer, trash and basic internet.

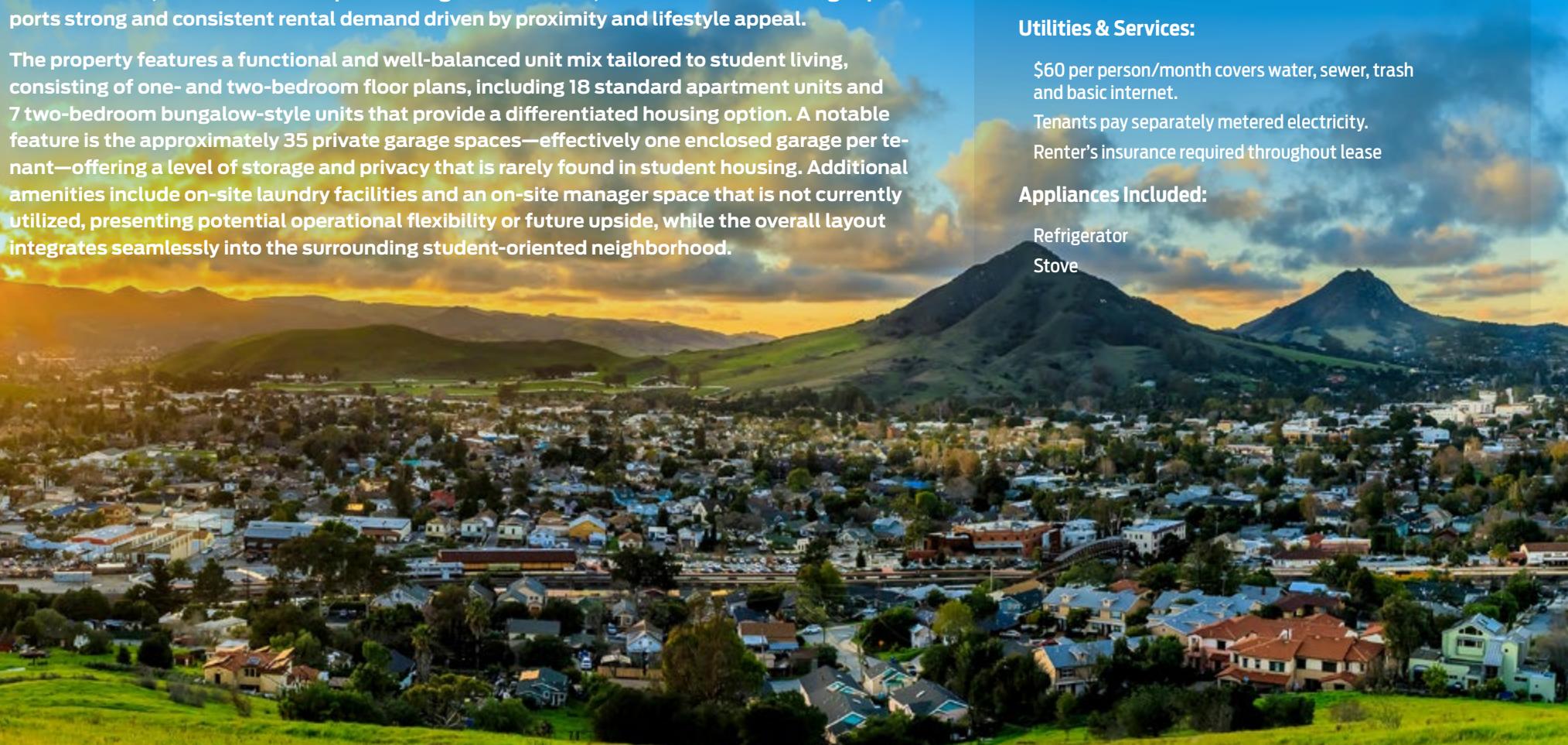
Tenants pay separately metered electricity.

Renter's insurance required throughout lease

Appliances Included:

Refrigerator

Stove



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Property & Pricing Summary

APN
052-332-023

ZONING
R-4

PARCEL SIZE
±62,350 SF

BUILDING SIZE
±26,672 SF

NUMBER OF UNITS
35

UNIT MIX
(10) 1BD/1BA, (25) 2BD/1BA

YEAR BUILT
1953

PARKING
35 Garages (Rented at \$60/Mo.)

BUILDINGS
4

TOTAL OCCUPANTS
68

PRICE

\$14,750,000

CAP RATE

4.81% ('25/'26 Sch. Yr.) · 5.33% ('26/'27 Sch. Yr.)

GRM

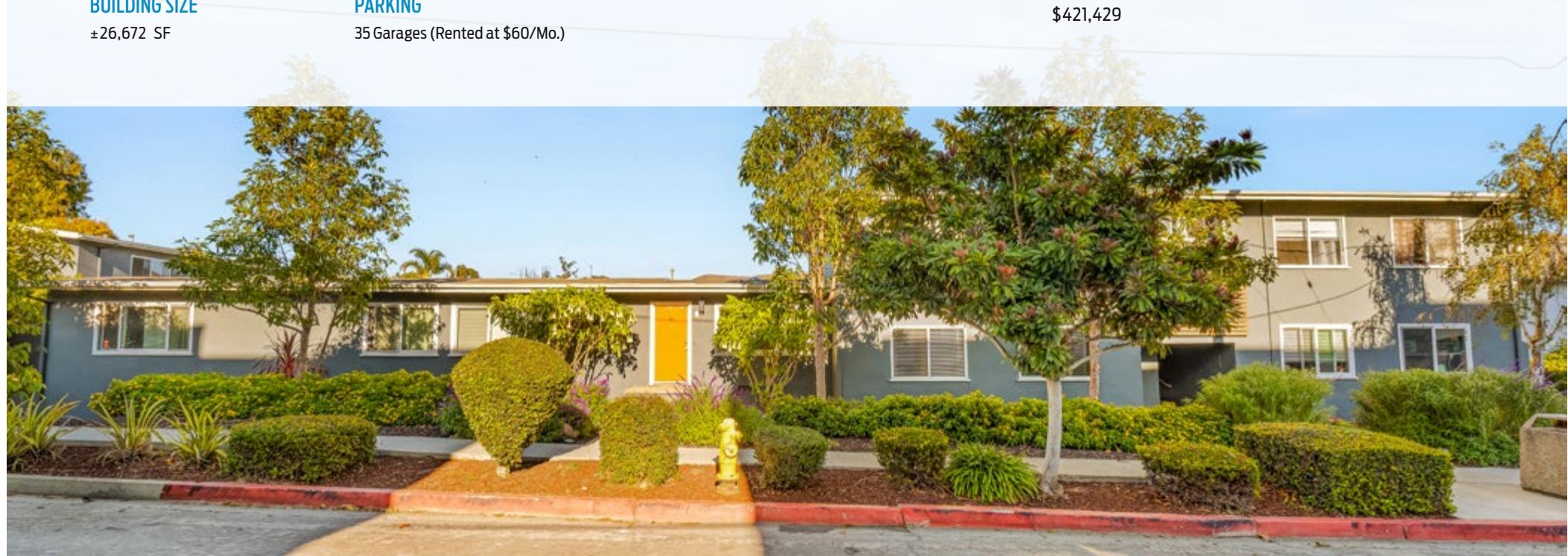
14.39 ('25/'26 Sch. Yr.) · 13.34 ('26/'27 Sch. Yr.)

PRICE PER OCCUPANT

\$1,249

PRICE PER UNIT

\$421,429



Income Analysis - College Gardens

Annual Property Operating Data	('25/'26) CURRENT		('26/'27) LEASING	
		As % EGI		As % EGI
Taxes (Projected)				
Standard	\$162,576	14.7%	\$162,576	13.8%
Utilities				
Util-Electric/Common	\$4,693	0.4%	\$4,693	0.4%
Util-Gas	\$6,835	0.6%	\$6,835	0.6%
Util-Water	\$33,933	3.1%	\$33,933	2.9%
Util-Trash Removal	\$12,681	1.2%	\$12,681	1.1%
Extraordinary Trash Removal	\$762	0.1%	\$762	0.1%
Util-Cable TV	\$8,400	0.8%	\$8,400	0.7%
Total Utilities	\$67,304	6.1%	\$67,304	5.7%
Insurance (Current)	\$32,426	2.9%	\$32,426	2.7%
Property Management	\$33,072	3.0%	\$35,444	3.0%
Landscaping	\$10,200	0.9%	\$10,200	0.9%
Repairs/Maintenance (\$600/bed)	\$41,040	3.7%	\$41,040	3.5%
Turnover (\$350/bed)	\$23,940	2.2%	\$23,940	2.0%
Pest	\$3,175	0.3%	\$3,175	0.3%
Reserves (\$250/unit)	\$8,750	0.8%	\$8,750	0.7%
General & Administrative	\$2,802	0.3%	\$2,802	0.2%
Payroll	\$7,888	0.7%	\$7,888	0.7%
TOTAL EXPENSES:	\$393,173	35.7%	\$395,545	32.8%
Expenses/NRSF	\$14.74		\$14.83	
Expenses/Per Unit	\$11,233.51		\$11,301.29	
	('25/'26) CURRENT		('26/'27) LEASING	
	AS % GSR		AS % GSR	
Gross Scheduled Rent (GSR)	\$1,025,100	100.0%	\$1,105,800	100.0%
Other Income	\$99,513	9.7%	\$99,513	9.0%
Potential Gross Income	\$1,124,613		\$1,205,313	
Concessions & Employee Unit	(\$1,720)	(0.2%)	(\$1,720)	(0.2%)
Vacancy Reserve	(\$20,502)	(2.0%)	(\$22,116)	(2.0%)
Effective Gross Income (EGI)	\$1,102,391		\$1,181,477	
Operating Expenses	(\$393,173)	(38.4%)	(\$395,545)	(35.8%)
NET OPERATING INCOME (NOI):	\$709,218	69.2%	\$785,932	71.1%

SEE IMPORTANT INCOME & EXPENSE NOTES ON NEXT PAGE

*Other Income Breakdown

CURRENT

RUBS	\$49,248
Laundry	\$10,738
Parking	\$23,023
Security Deposit	\$14,034
All Other Income	\$2,470
Total Annual Other Income	\$99,513

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Income & Expense Notes

INCOME

- **Rental Income**
 - » **25/26 (Current)**: Average in-place rents by unit mix
 - » **25/26 (Market)**: Market rents for current condition (no renovations)
- **Other Income (T-12 Actuals)**
 - » **RUBS**: \$60 per person/month (covers water, sewer, trash, basic internet), pro-forma based on occupants and assumed vacancy
 - » **Laundry Income (T-12 Actuals)**
 - » **Parking Income**: \$60/month garage parking, T-12 Actuals
 - » **Security Deposit Income (T-12 Actuals)**
 - » **All Other Income**: Application fees, pet fees, transfer fees (excludes investment income), T-12 Actuals
- **Concessions**: Rent concessions + employee apartments
- **Vacancy Reserve**: 2% of potential rent (pro forma, based on historicals for product/location)

EXPENSES

- **Taxes**: Projected at 1.10221% of reassessed value
- **Utilities (T-12 Actuals)**
 - » **Electric/Gas**: Tenant-paid (common area charges only)
 - » **Water, Trash Removal, Extraordinary Trash Removal, Cable TV**: Landlord-Paid
- **Insurance**: Based on T-12 Actuals (note: update to pro forma estimates if marketing, can obtain quote)
- **Property Management**: 3% of Effective Gross Income (EGI) → Current contract w/ CalWest Management
- **Landscaping**: T-12 Actuals
- **Repairs & Maintenance**: \$600/occupant (close to actuals, normalized for analysis)
- **Turnover**: \$350/occupant (close to actuals, normalized for analysis), includes carpet cleaning & painting, concentrated July–August turnover season
- **Pest Control**: T-12 Actuals
- **Reserves**: \$250/Unit Standard
- **General & Administrative (T-12 Actuals)**
 - » **Admin**: Business meals, fees/licenses, postage, telephone, etc.
 - » **Leasing costs**
 - » **Security services**
 - » **Fire alarm/extinguishers**
 - » **Signage, banners, misc.**
- **Payroll (T-12 Actuals)**: Salaries, Benefits, Payroll Taxes

RENTAL INCOME SUMMARY

# Units	Beds	Baths	'25/'26 (Current Rent)	'26/'27 (Lease Rates*)	Avg # Beds	Current Rent/Occupant
10	1.00	1.00	\$2,058	\$2,200	1.3	\$1,583
18	2.00	1.00	\$2,593	\$2,750	2.3	\$1,196
7	2.00	1.00	\$2,596	\$2,950	2	\$1,475
35		TOTAL MONTHLY:	\$85,425	\$92,150		
		EFFECTIVE RENT/MONTH:	\$2,441	\$2,633		
		ANNUAL INCOME:	\$1,025,100	\$1,105,800		

* Current lease rates for 26/27 Sch. Yr.

Rent Roll

COLLEGE
GARDENS
APARTMENTS

Unit #	Bed/Bath	25/26 (Current)	26/27 (Leasing)*	Unit #	Bed/Bath	25/26 (Current)	26/27 (Leasing)*
1	2/1.00	\$2,700.00	\$2,750.00	21	2/1.00	\$2,750.00	\$2,750.00
2	2/1.00	\$2,400.00	\$2,750.00	22	2/1.00	\$2,750.00	\$2,750.00
3	2/1.00	\$2,400.00	\$2,750.00	23	2/1.00	\$2,700.00	\$2,750.00
4	2/1.00	\$2,295.00	\$2,750.00	24	2/1.00	\$2,295.00	\$2,750.00
5	2/1.00 (Bungalow)	\$2,600.00	\$2,950.00	25	2/1.00	\$2,295.00	\$2,750.00
6	2/1.00 (Bungalow)	\$2,395.00	\$2,950.00	26	2/1.00	\$2,700.00	\$2,750.00
7	2/1.00	\$2,745.00	\$2,750.00	27	2/1.00	\$2,700.00	\$2,750.00
8	2/1.00	\$2,750.00	\$2,750.00	28	2/1.00	\$2,700.00	\$2,750.00
9	1/1.00	\$1,850.00	\$2,200.00	29	2/1.00 (Bungalow)	\$2,750.00	\$2,950.00
10	1/1.00	\$2,150.00	\$2,200.00	30	2/1.00 (Bungalow)	\$2,930.00	\$2,950.00
11	2/1.00	\$2,750.00	\$2,750.00	31	2/1.00 (Bungalow)	\$2,600.00	\$2,950.00
12	2/1.00	\$2,700.00	\$2,750.00	32*	1/1.00	\$1,995.00	\$2,200.00
13	2/1.00	\$2,295.00	\$2,750.00	33	1/1.00	\$2,150.00	\$2,200.00
14	2/1.00	\$2,750.00	\$2,750.00	34	1/1.00	\$1,995.00	\$2,200.00
15	1/1.00	\$1,995.00	\$2,200.00	35	1/1.00	\$2,150.00	\$2,200.00
16	1/1.00	\$1,995.00	\$2,200.00				
17	1/1.00	\$2,150.00	\$2,200.00				
18	1/1.00	\$2,150.00	\$2,200.00				
19	2/1.00 (Bungalow)	\$2,500.00	\$2,950.00				
20	2/1.00 (Bungalow)	\$2,395.00	\$2,950.00				

* Current lease rates for 26/27 Sch. Yr.

35 UNITS	MONTHLY TOTAL:	\$85,425.00	\$92,150.00
	ANNUAL TOTAL:	\$1,025,100	\$1,105,800



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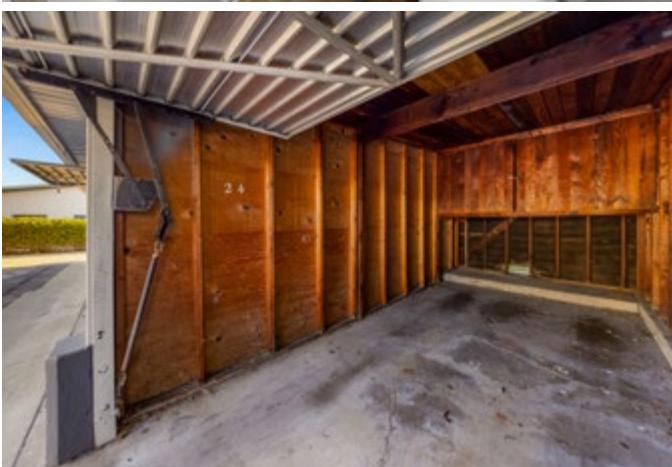
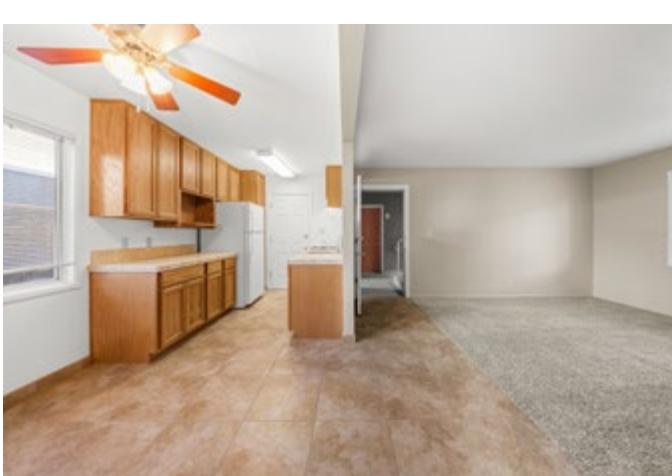
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Comparable Sales

	PROPERTY	SALE PRICE	PRICE PER UNIT	SALE DATE	UNITS	UNIT MIX	
1		71 Palomar Ave	\$23,950,000	\$725,758	5/29/2024	33	(16) 4BD/2BA (12) 5BD/2BA (5) Studios
2		22 Chorro St	\$18,050,000	\$668,519	5/29/2024	27	(23) 4BD/2BA (4) 1BD/1BA
3		60 Casa St	\$14,150,000	\$442,188	12/10/2025	32	(31) 2BD/2.5BA (1) 3BD/3BA

	LIST PRICE	PRICE PER UNIT	SALE DATE	UNITS	UNIT MIX	
Subject Property		COLLEGE GARDENS APARTMENTS 204, 228, 256 & 284 N Chorro St	\$14,750,000	\$421,429	—	35 (10) 1BD/1BA, (25) 2BD/1BA

	LIST PRICE	PRICE PER UNIT	SALE DATE	UNITS	UNIT MIX	
4		555 WESTMONT APARTMENTS 555 Westmont Ave	\$19,250,000	\$392,857	—	49 (26) 1BD/1BA; (18) 2BD/1BA; (5) 3BD/2BA
5		607 GRAND APARTMENTS 607 Grand Ave	\$10,750,000	\$537,500	—	20 (20) 2BD/1BA

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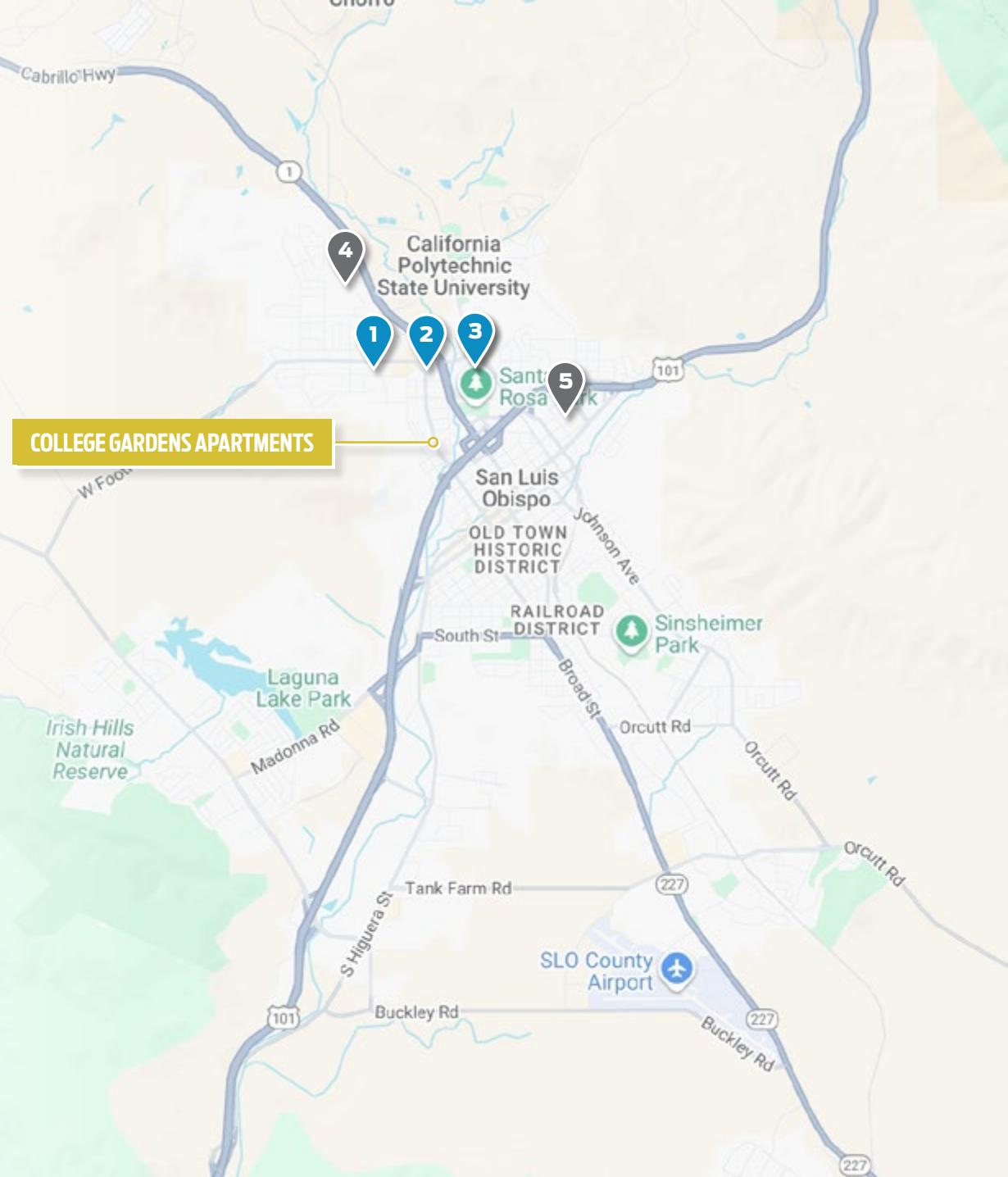
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TOTAL BLDG SF	GROSS RENTAL INCOME	PARKING	YEAR BUILT
33,000	\$2,567,587	±20; ~0.6/Unit	2019
35,342	\$1,977,500	±100; ~3.7/Unit	2019
27,790	\$961,908	66; ~2.05/Unit	1985
TOTAL BLDG SF	GROSS RENTAL INCOME	PARKING	YEAR BUILT
26,672	\$1,025,100	±46 Garages	1953
TOTAL BLDG SF	GROSS RENTAL INCOME	PARKING	YEAR BUILT
38,194	\$1,387,620	±57 Uncovered 16 Covered	1962
22,178	\$750,480	±42 Uncovered	1966



Rent Comparables Summary

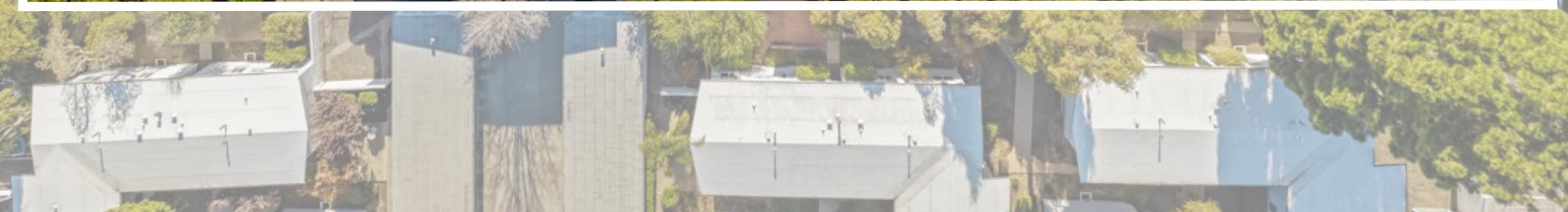
		RENT/BED	TOTAL MO. RENT	BEDS	BATHS
	Ferrini Village Apartments	\$1,900	\$1,900	1	1
	JB Apartments	\$1,950	\$1,950	1	1
	1225 Monte Vista Pl	\$1,130	\$2,260	1	1
	Watson Manor Apartments	\$1,325	\$2,650	2	1
	Valencia Apartments	\$1,500	\$3,000	2	2
	SUMMIT SLO	\$1,500	\$5,000	2	1
AVERAGE		\$1,551			

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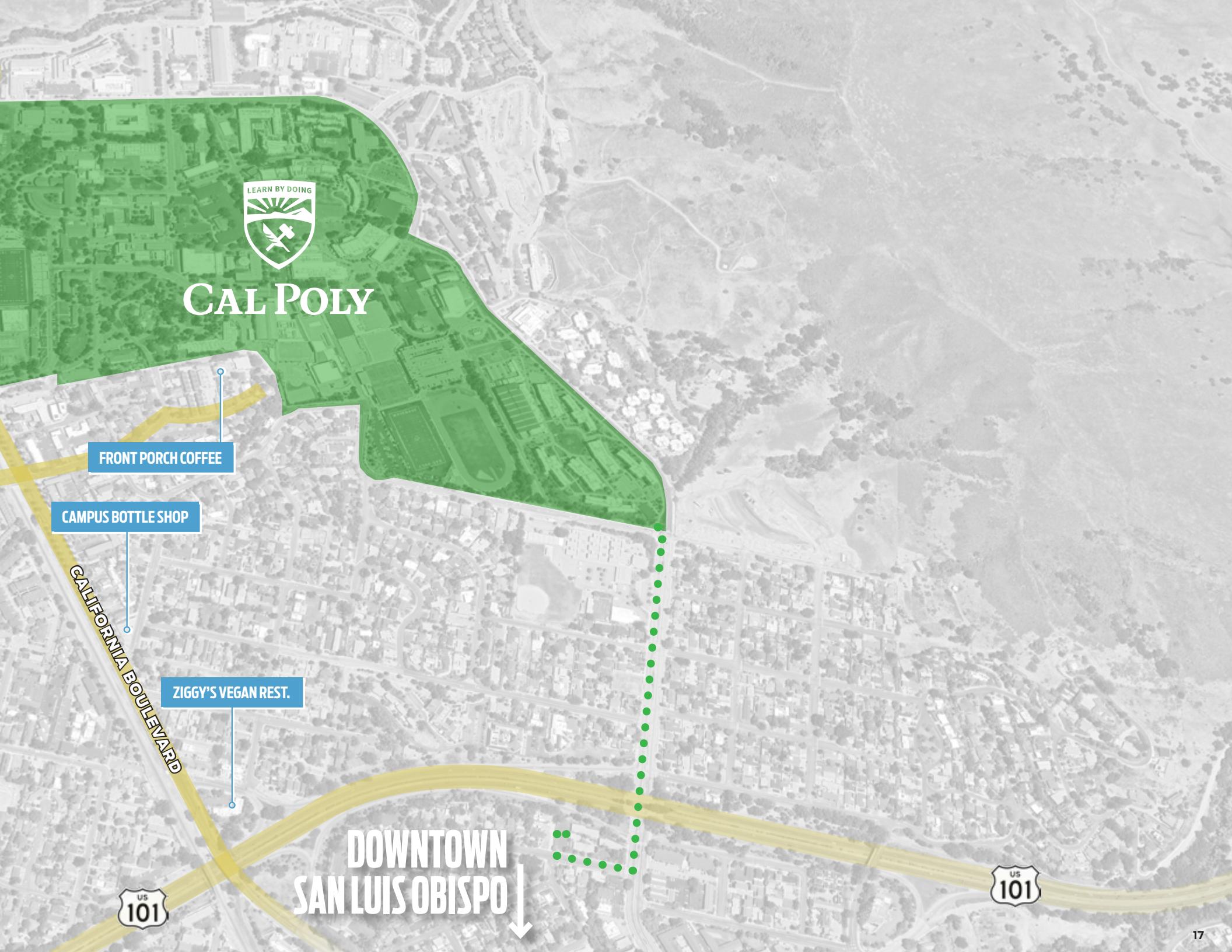
Marketover



view







CAL POLY



FRONT PORCH COFFEE

CAMPUS BOTTLE SHOP

ZIGGY'S VEGAN REST.

CALIFORNIA BOULEVARD

DOWNTOWN
SAN LUIS OBISPO





#1 2026

REGIONAL
UNIVERSITIES
WEST

MOST
INNOVATIVE
SCHOOLS

#14

AGRICULTURAL
SCIENCES

#25

SPORTS
MANAGEMENT

California Polytechnic State University

California Polytechnic State University, San Luis Obispo (Cal Poly SLO) is a high-demand, top-ranked public polytechnic known for its "Learn by Doing" curriculum and strong outcomes in engineering, business, agriculture and architecture. U.S. News and multiple local outlets have repeatedly ranked Cal Poly as the top regional/public master's university in the Western U.S., a distinction that drives strong applicant pools and selective admissions. The campus enrolls roughly 22,000 students (Fall 2024 headcount), giving it the scale of a major regional employer and talent pipeline. (KSBY News)

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30%

ACCEPTANCE
RATE

85%

GRADUATION
RATE

MARKET OVERVIEW SAN LUIS OBISPO

5.0%

UNEMPLOYMENT RATE
SAN LUIS OBISPO MSA
AUGUST 2024

VS
5.8%
CALIFORNIA

Cal Poly's economic and community footprint amplifies demand for off-campus housing: independent analyses estimate the university generates approximately \$2.6 billion in annual economic activity for the Central Coast region, and the student body ($\approx 22,000$) represents a very large share of the city's year-round population (city population $\approx 50,000$), underscoring persistent housing pressure and stable rental demand near campus. Beyond economics, San Luis Obispo's consistently high quality-of-life rankings — a walkable, amenity-rich downtown, strong outdoor recreation, mild climate and frequent "happiest place" mentions — make student housing near campus attractive to renters and investors alike. (Cal Poly Report)

POPULATION SIZE & GROWTH TRENDS

Cal Poly and the City of San Luis Obispo enjoy a rich and mutually beneficial population overlap. In fact it is impossible to separate the two when it comes to the region's economic impact.

22K

2025 CAL POLY
STUDENTS

50K

CITY OF SLO
RESIDENTS

82K

RECORD HIGH CAL POLY
APPLICANTS
(3.9% increase from 2024)

CAL POLY STUDENT HOUSING

Beds on campus ≈40% maximum capacity if every bed is filled; the majority live off-campus.

10-year modular housing program launched; first building is under construction using stacked modules. University page frames it as the "Future Housing Plan."

~3,000–4,200 additional beds by ~2035 (largest modular student-housing build to date).



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MARKET OVERVIEW

CITY OF SAN LUIS OBISPO ECONOMY

San Luis Obispo (SLO) benefits from a diversified and resilient economy anchored by tourism, education, and high-value industry clusters. Tourism is one of the city's—and the broader county's—largest economic drivers, with **direct travel spending reaching about \$2.4 billion in 2024**, accounting for over 10% of the county's GDP. (News Channel 3-12; Cal Coast News)

The leisure and hospitality sector (including accommodations, food service, recreation, and arts) employs a sizable share of the workforce. The arts and culture scene is also a key contributor, generating **more than \$35 million in direct sales** and supporting more than 1,300 jobs in the city.

On the innovation and services side, the region's economic base includes strong education and knowledge-creation roles, anchored by Cal Poly and various technology and design firms. The city's industry clusters with particularly rapid growth include **information & communication technology, building & design, and defense/aerospace manufacturing**. These higher-wage sectors are complemented by stable employment in healthcare and public services. Tourism revenue helps fund city services: for example, about 10% of San Luis Obispo's general fund comes from transient occupancy (hotel) taxes, underscoring the fiscal importance of its visitor economy.

Overall, San Luis Obispo's economy stands out for its blend of traditional strengths (tourism, hospitality, arts) and emerging knowledge-economy sectors, creating both steady day-to-day activity and potential for long-term growth.

SLO LIFESTYLE & CULTURE

San Luis Obispo offers an exceptional quality of life defined by a vibrant cultural scene, deep community engagement, and a year-round outdoor lifestyle. The city's arts and entertainment offerings anchor its character—most notably the weekly *Thursday Night Farmers' Market*, which transforms five blocks of Higuera Street into a pedestrian festival of fresh produce, hot food, and live entertainment. Cultural institutions such as the *San Luis Obispo Museum of Art* and the citywide Public Art Program further enrich the community, while annual events like the San Luis Obispo International Film Festival activate downtown venues including the iconic, solar-powered Palm Theatre.

This dynamic cultural environment is complemented by San Luis Obispo's strong reputation for livability. Frequently recognized as one of the “*Happiest Cities in America*,” SLO benefits from a mild coastal-valley climate, a walkable and historic downtown, and a community ethos centered on health, connection, and balance. The city is also a national leader in active transportation: PeopleForBikes has rated San Luis Obispo the *best city in the United States for bicycling*, reflecting its extensive bike networks, safety initiatives, and strong ridership.

Positioned midway between Los Angeles and San Francisco, San Luis Obispo offers access to major California markets while retaining the charm, pace, and identity of a smaller Central Coast community. Together, its cultural richness, outdoor amenities, and high measured life satisfaction make SLO one of the most desirable and livable cities on the West Coast—an environment that consistently attracts residents, students, and visitors seeking a high-quality lifestyle.

Major Employers (SLO Chamber 2023)

Cal Poly	Higher Education	3,000 Jobs
County of SLO	Government	2,900 Jobs
Tenet Health	Healthcare	1,300 Jobs
Cal Poly Corp.	Education Support Svcs.	1,400 Jobs
Mindbody	Software/Technology	900 Jobs
City of SLO	Municipal Government	450 Jobs
Amazon (Last Mile facility)	Logistics	300 Jobs

