OFFERING MEMORANDUM

102-108 Memorial Drive

CALUMET CITY, IL 60409

Presented by Dan Short
(312) 515-9238
dan.short@svn.com

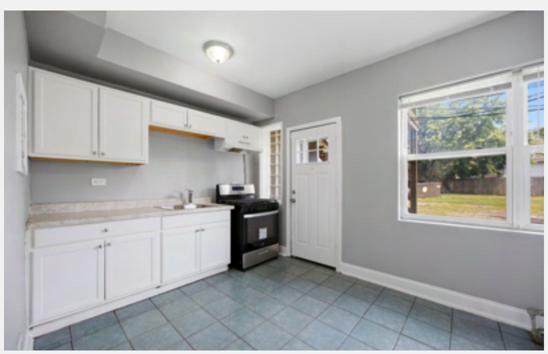
SVN
CHICAGO COMMERCIAL

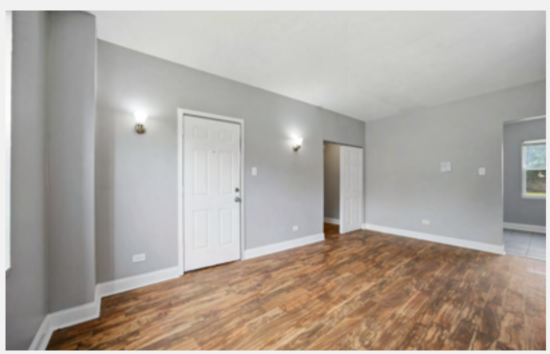
PROPERTY OVERVIEW

102–108 Memorial Drive

CALUMET CITY, IL 60409 · 22-UNIT MULTIFAMILY

FRONT ELEVATION · EST. 1926 $1,800,000





Investment Snapshot

OFFERING PRICE **$1,800,000**	PRICE / UNIT **$81,818**
UNITS **22 · All 1BR/1BA**	BUILDING SIZE **17,197 SF**
NOI (T-12) **$146,774**	YEAR BUILT **1926 · 4 Stories**

PROPERTY HIGHLIGHTS

- **22 renovated 1BR units** — LVP flooring, updated kitchens, baths & appliances
- **2025 Weil-McLain boiler** — significant recent capital improvement
- **Historically low vacancy** — durable workforce housing demand
- **Tenants pay electric** — limits owner utility exposure
- **Direct access to I-90 & I-94** — minutes from Indiana state line, Downtown Hammond, Indiana & Chicago

Table of Contents

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This Offering Memorandum is a solicitation of interest only and is not an offer to sell the Property. The Owner expressly reserves the right, at its sole discretion, to reject any or all expressions of interest to purchase the Property and expressly reserves the right, at its sole discretion, to terminate negotiations with any entity, for any reason, at any time with or without notice. The Owner shall have no legal commitment or obligation to any entity reviewing the Offering Memorandum or making an offer to purchase the Property unless and until the Owner executes and delivers a signed Real Estate Purchase Agreement on terms acceptable to Owner, in Owner's sole discretion. By submitting an offer, a prospective purchaser will be deemed to have acknowledged the foregoing and agreed to release the Owner and the SVN Advisor from any liability with respect thereto.

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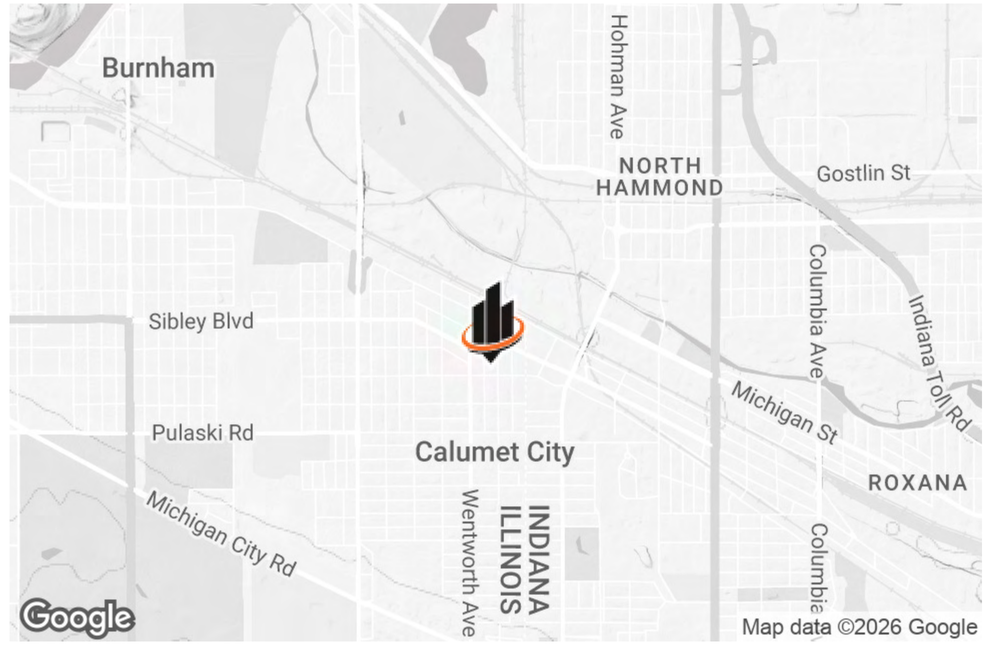
SECTION 1

Property Information



OFFERING SUMMARY

SALE PRICE:	$1,800,000
BUILDING SIZE:	17,197 SF
LOT SIZE:	0.15 Acres
NUMBER OF UNITS:	22
PRICE / UNIT:	$81,818
CAP RATE:	8.15%
NOI:	$146,774
YEAR BUILT:	1926
ZONING:	R-1

PROPERTY OVERVIEW

102–108 Memorial Drive is a well-maintained **22-unit multifamily property** located in **Calumet City, Illinois**. The property consists of **twenty-two (22) one-bedroom, one-bathroom apartments**, offering an affordable workforce housing asset that benefits from consistent rental demand and historically low vacancy.

Most apartment interiors have been updated with durable luxury vinyl plank (LVP) flooring, fresh paint, renovated kitchens and bathrooms, modern light fixtures, and updated appliances. These improvements have positioned the property to attract and retain quality tenants while minimizing near-term capital expenditure requirements. Investors also have the opportunity to increase revenue through future rent growth as units continue to turn over.

Tenants are responsible for electricity costs, while ownership provides heat through a **high-efficiency Weil-McLain boiler installed in 2025**. The recent boiler replacement represents a significant capital improvement that should improve operating efficiency and reduce future maintenance costs.

Situated minutes from the Indiana state line, the property provides convenient access to the employment centers of Northwest Indiana and the south suburban Chicago market via Interstate 94 and other major transportation corridors.

102–108 Memorial Drive presents investors with the opportunity to acquire a well-maintained workforce housing asset featuring a desirable one-bedroom unit mix, recent capital improvements, stable occupancy, and the potential for continued revenue growth through future rent increases.

PROPERTY HIGHLIGHTS

- **22-unit multifamily property** consisting entirely of one-bedroom, one-bathroom apartments
- **Most apartment interiors renovated** with LVP flooring, updated kitchens and bathrooms, modern light fixtures, fresh paint, and updated appliances
- **Historically low vacancy** supported by consistent demand for affordable workforce housing
- **Value-add opportunity** through continued rent growth as units turn over
- **Tenants pay electricity,** helping limit owner utility expenses
- **High-efficiency Weil-McLain boiler installed in 2025**, representing a significant recent capital improvement
- Convenient access to **Interstate 90 & 94**, the Indiana state line, downtown Hammond, IN, and major employment centers throughout the South Suburban Chicago and Northwest Indiana markets
- Professionally maintained asset with limited near-term capital expenditure requirements


STOP

SECTION 2

Location Information

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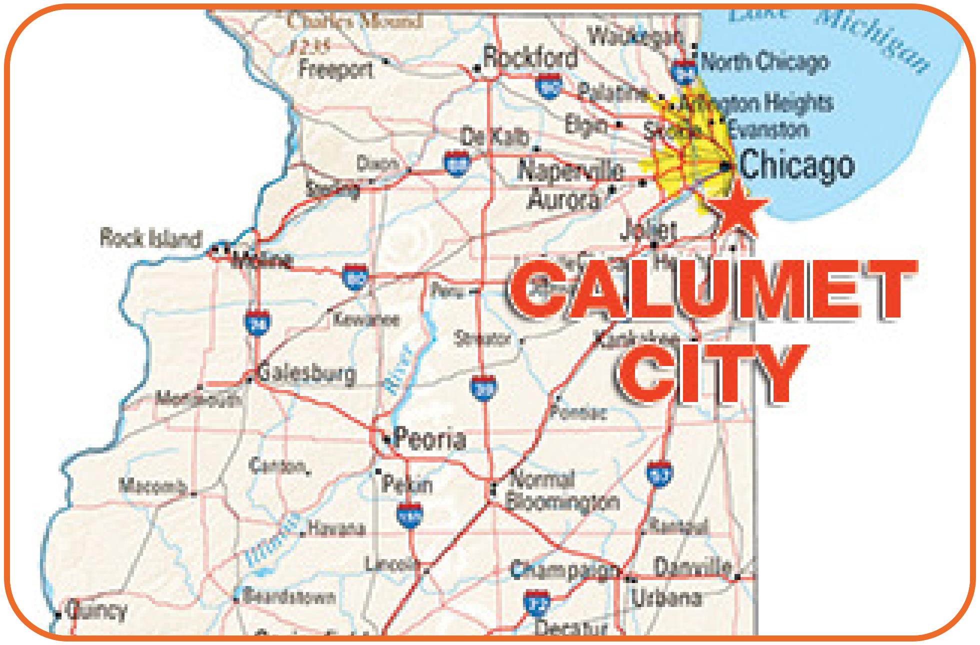


CALUMET CITY, IL

Welcome to Calumet City – the hub of the Chicago Southland and the Crossroads of America! Calumet City is a wonderful community that sits as the center of the broader River Oaks region. Less than a 30-minute drive from the Loop, Calumet City is located in Chicago's south suburbs, straddling the Illinois/Indiana border. Interstate 94, which runs along the southern and western borders, is one of the most traveled interstates in the nation, bringing the community into view of more than 400,000 travelers daily. Calumet City is the centerpiece of a 300,000-resident region encompassing more than a dozen municipalities and Chicago neighborhoods, with easy access to all the features and amenities of the entire Chicago region.

EXCELLENT SHIPPING AND TRANSPORTATION

Burnham and Chicago to the north, Hammond, Indiana to the east, Lansing to the south, and Dolton and South Holland to the west. The City lies along Interstate 94 (Bishop Ford Freeway) and is in close proximity to Interstate 80 (Kingery Expressway). These two major expressways allow access to the entire region and in the case of Interstate 80, the entire nation.

Interstate 94 (Bishop Ford Freeway) is located along the City's western border. There is partial access at State Street and full access at both Sibley Boulevard and River Oaks Drive/159th Street. Interstate 80 (Kingery Expressway) is located south of the City limits and has full access off of Torrence Avenue. While Interstate 80 does not run through or border the City, it is a major thoroughfare for those traveling to and from Calumet City.

Norfolk Southern is one of the main railways running through Calumet City. It is considered a Class I railroad by the federal government which means the company earns over $250 million in annual revenue. With about 20,000 route miles spanning 22 eastern states and Ontario, Canada, it is one of the most extensive intermodal rail network in North America.

The Indiana Harbor Belt is another major railway that runs through the City and it services the industries on the northeast side. It is considered a Class III railroad by the federal government which means the company earn under $20 million in annual revenue. The route is considered a short line railway and the main line circles Chicago from near O'Hare to Northwest Indiana. The industrial traffic base includes some of the largest steel producers in the United States and oil refineries, corn millers, grain elevators, chemical plants, warehouses, and lumber trans loading. The Indiana Harbor Belt connects to the Indiana International Port and also operates as

MARKET SNAPSHOT

CALUMET CITY, IL

The Crossroads of America — Chicago Southland Multifamily

Calumet City sits at the heart of Chicago's south suburbs along the Illinois/Indiana border, less than 30 minutes from the Loop. Bordered by Interstate 94 and minutes from Interstate 80, the city is a strategic multifamily submarket serving a 300,000-resident region that spans River Oaks, Lansing, Dolton, South Holland, Hammond, and the greater Northwest Indiana employment corridor. Steady workforce housing demand, historically low vacancy, and affordable price points continue to define the local multifamily landscape.

36,240	$52,490	2.5	34.9
CITY POPULATION	AVG. HH INCOME (1 MI)	PERSONS PER HOUSEHOLD	MEDIAN AGE (1 MI)

AREA RENT BENCHMARKS

UNIT TYPE	SUBMARKET AVG	RENT/MO
Studio	490 SF	**$864**
1 Bed / 1 Bath	700 SF	**$1,000–$1,082**
2 Bed / 1 Bath	900 SF	**$1,250–$1,394**
2 Bed / 2 Bath	1,800 SF	**$1,725**

Source: Recent comparable multifamily transactions within a 5-mile radius.

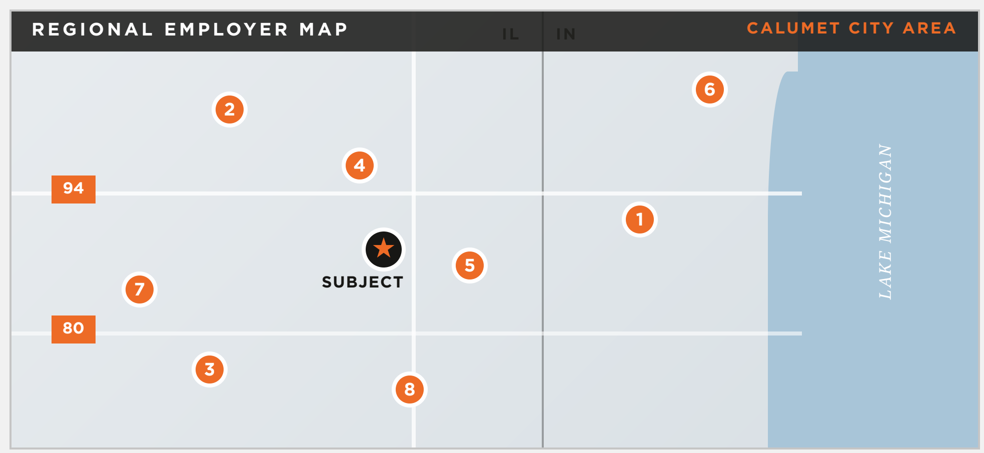
MULTIFAMILY MARKET HIGHLIGHTS

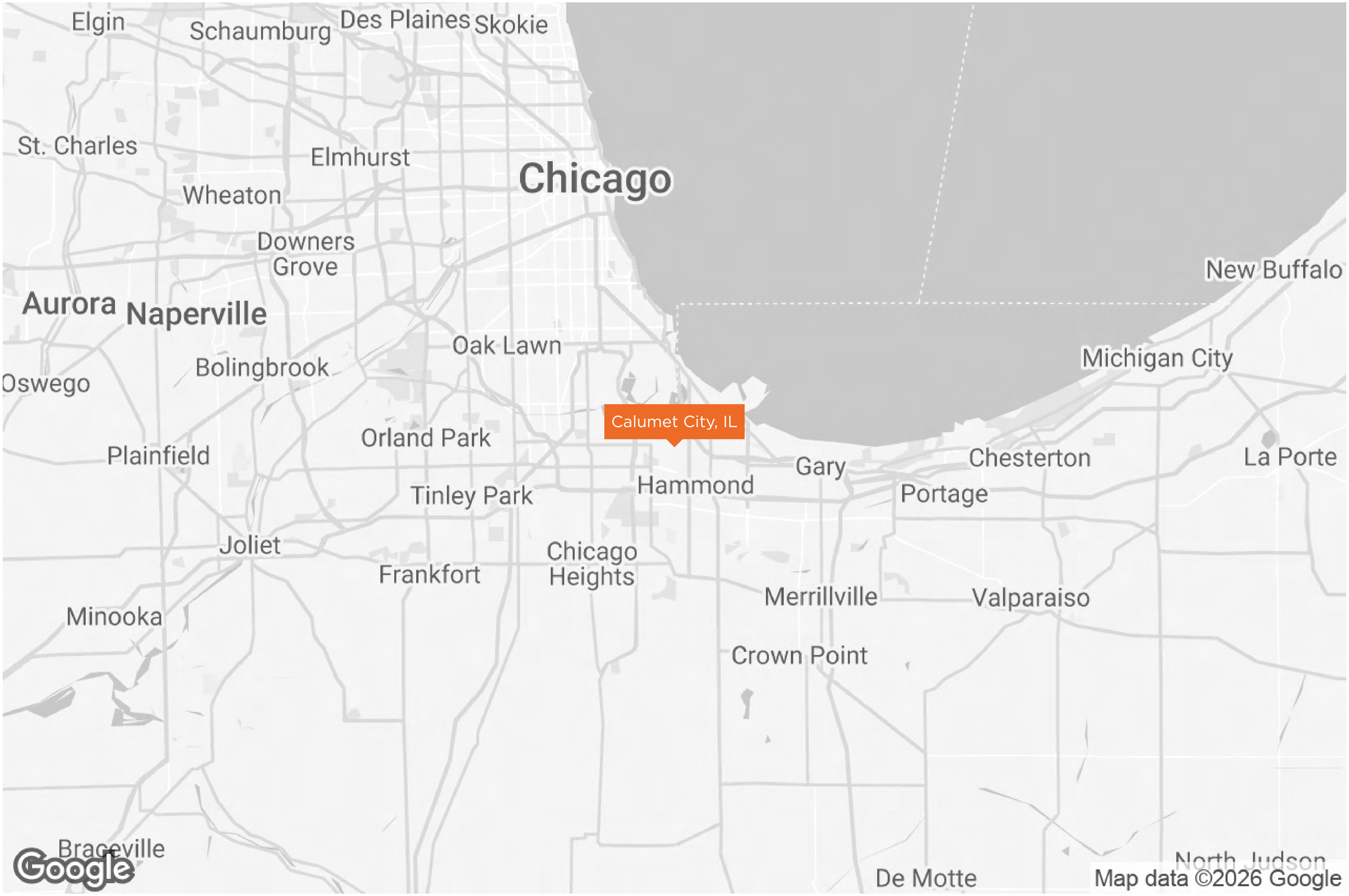
- **Strategic Location:** Direct access to I-94, I-80 & I-294 corridors linking Chicago and NW Indiana.
- **Workforce Housing Demand:** Consistent renter demand driven by regional employment base of 300K+.
- **Affordability Advantage:** Rents 30–40% below Chicago metro average, supporting stable occupancy.
- **Low Vacancy:** Sub-5% vacancy across the Southland multifamily submarket.

TOP AREA EMPLOYERS

#	EMPLOYER	INDUSTRY	EMPLOYEES
1	**Franciscan Health Hammond**	Healthcare	**1,800+**
2	**Ford Motor Company (Chicago Assembly)**	Manufacturing	**4,500+**
3	**School District 155 / Thornton HS**	Education	**900+**
4	**River Oaks Center**	Retail	**1,500+**
5	**City of Calumet City**	Government	**400+**
6	**Cargill / BP Whiting Refinery**	Industrial	**2,000+**
7	**Ingalls Memorial Hospital**	Healthcare	**1,200+**
8	**South Suburban College**	Education	**600+**

Source: Illinois DCEO, Northwest Indiana Economic Development Corp.




Elgin
Schaumburg
Des Plaines
Skokie
St. Charles
Elmhurst
Chicago
Wheaton
Downers Grove
New Buffalo
Aurora
Naperville
Oak Lawn
Michigan City
Bolingbrook
Oswego
Calumet City, IL
Orland Park
Plainfield
Gary
Chesterton
La Porte
Hammond
Portage
Tinley Park
Joliet
Chicago Heights
Frankfort
Merrillville
Valparaiso
Minooka
Crown Point
Braceville
North Judson
De Motte
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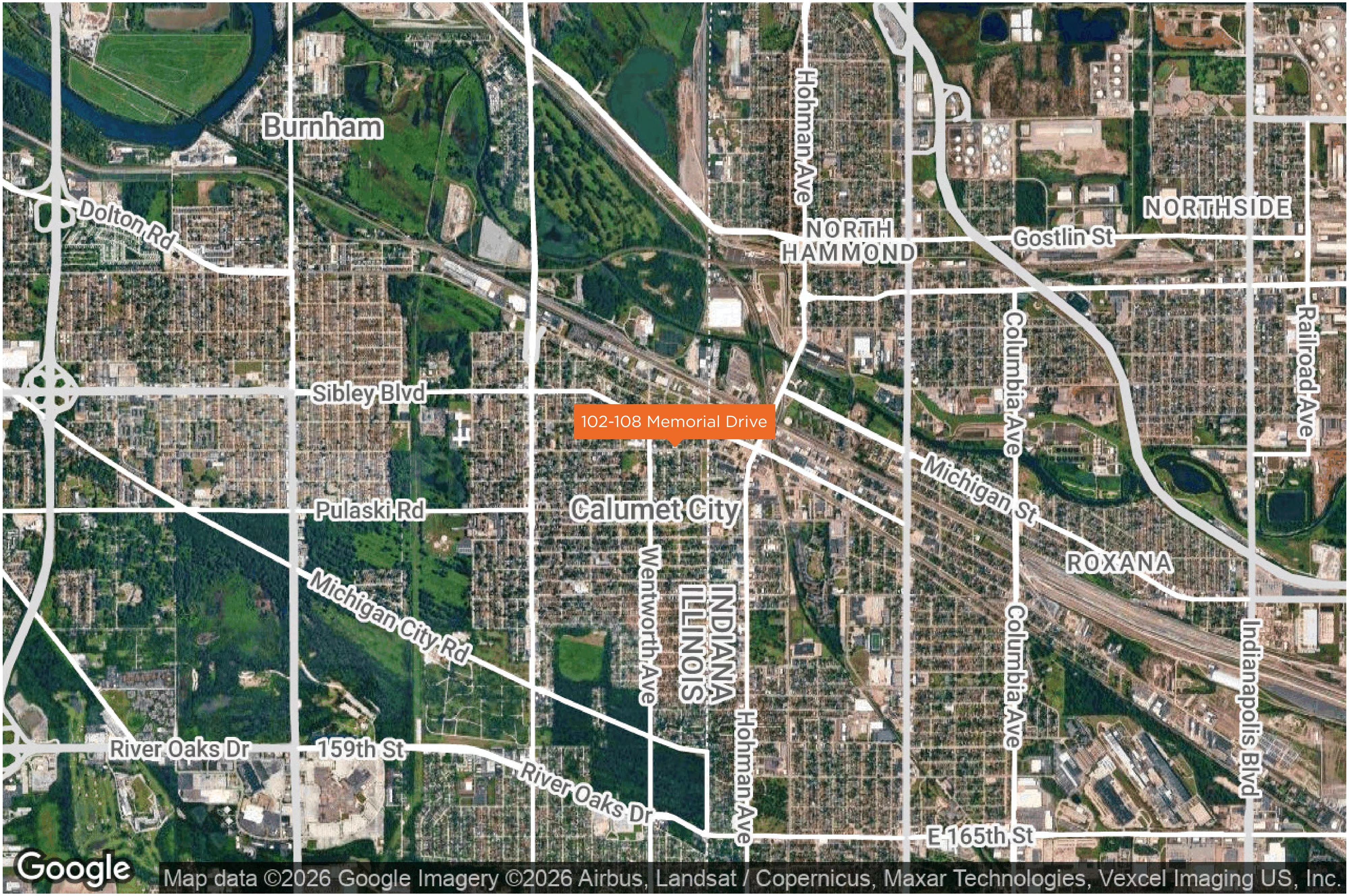
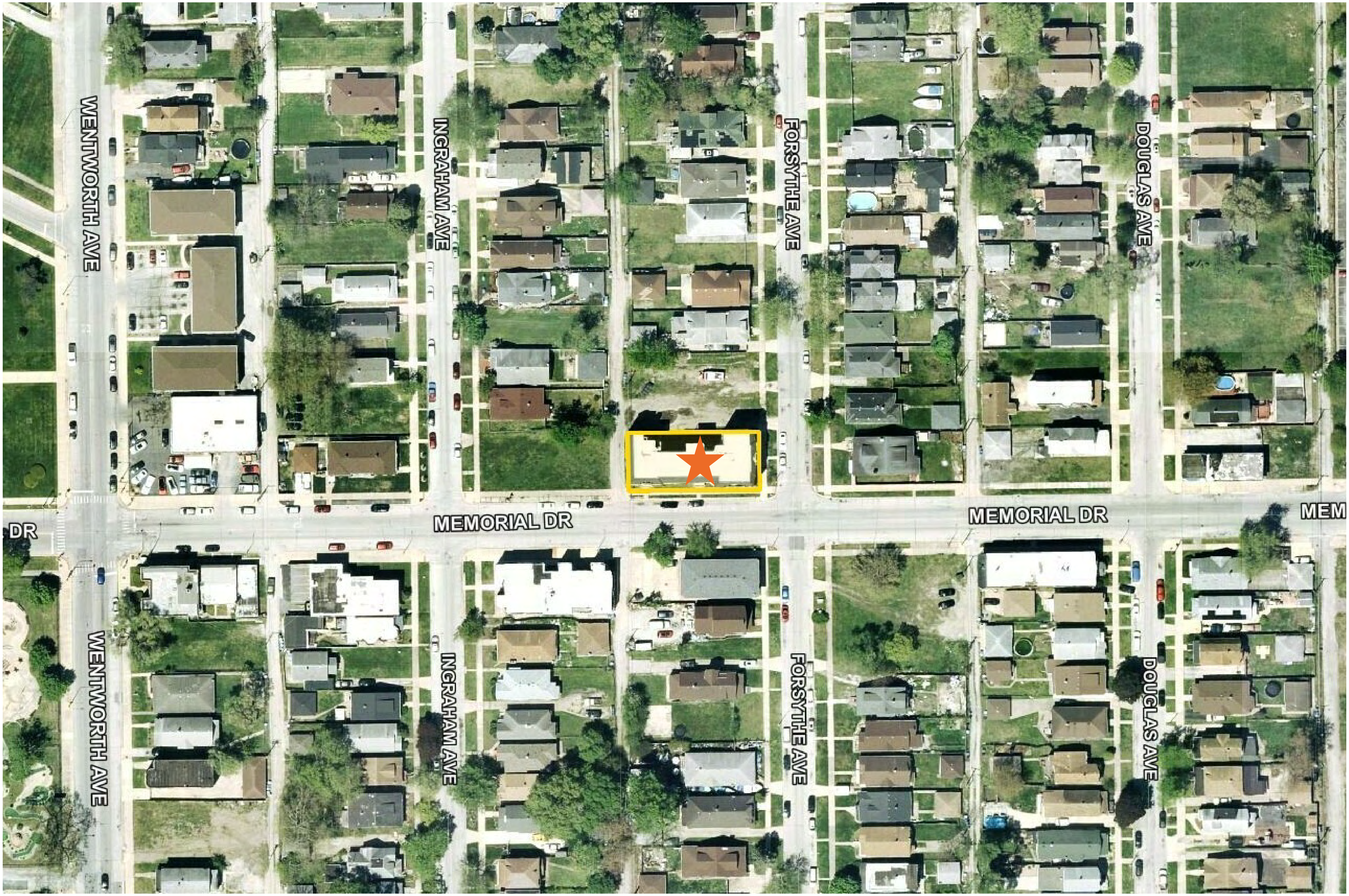

Burnham
Dolton Rd
Sibley Blvd
Pulaski Rd
Michigan City Rd
River Oaks Dr
159th St
River Oaks Dr
102-108 Memorial Drive
Calumet City
Wentworth Ave
ILLINOIS
INDIANA
Hohman Ave
Hohman Ave
NORTH HAMMOND
Gostlin St
NORTHSIDE
Columbia Ave
Columbia Ave
Michigan St
ROXANA
Railroad Ave
Indianapolis Blvd
E 165th St
Google
Map data ©2026 Google Imagery ©2026 Airbus, Landsat / Copernicus, Maxar Technologies, Vexcel Imaging US, Inc.


WENTWORTH AVE
INGRAHAM AVE
FORSYTHE AVE
DOUGLAS AVE
MEMORIAL DR
MEMORIAL DR
DR
MEM
WENTWORTH AVE
INGRAHAM AVE
FORSYTHE AVE
DOUGLAS AVE

SECTION 3

Financial Analysis

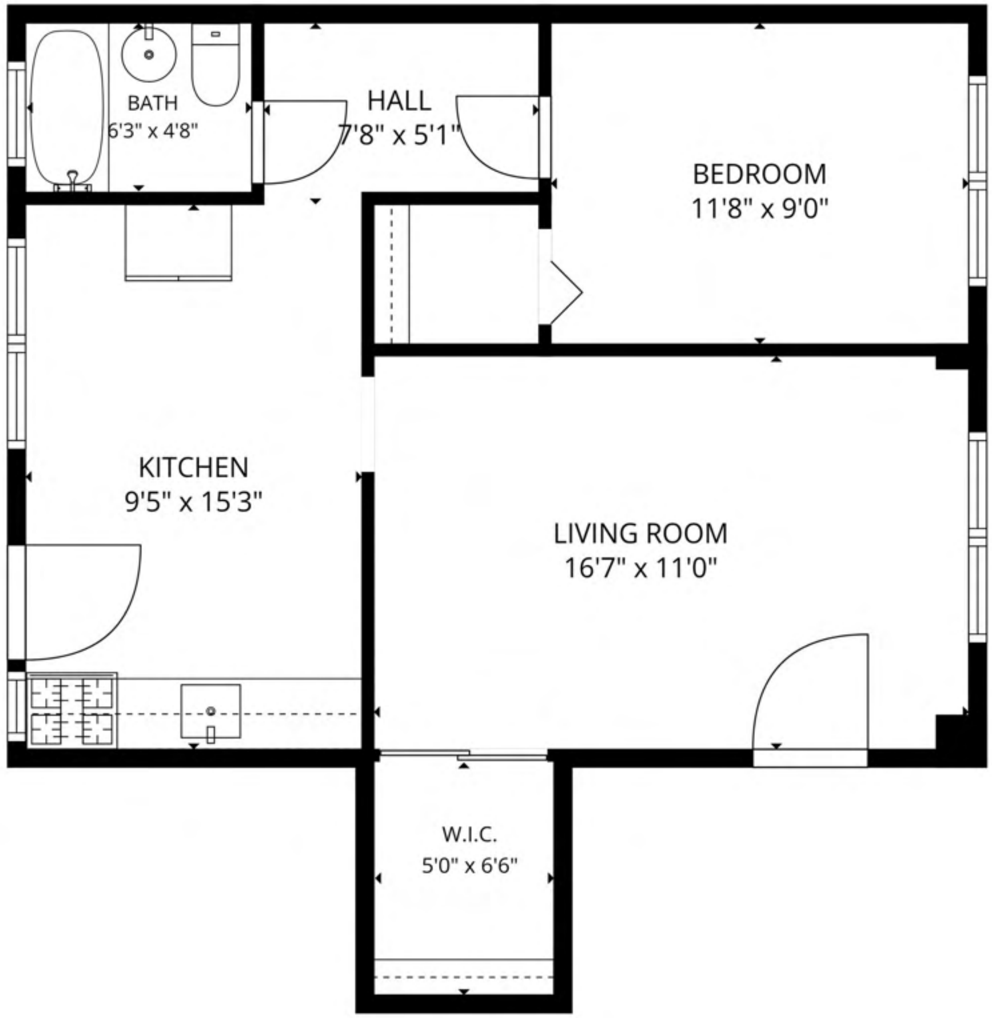
INVESTMENT OVERVIEW	TRAILING 12 MONTHS
PRICE	$1,800,000
PRICE PER SF	$105
PRICE PER UNIT	$81,818
GRM	7.18
CAP RATE	8.15%

INCOME SUMMARY	TRAILING 12 MONTHS
RENT RECEIVED	$250,682
MOVE IN FEE & APPLICATION FEE	$2,385
PET FEE-NON REFUNDABLE	$439
EVICTION FEES CHARGED TO TENANTS	$1,788
LATE FEE	$1,352
FEES WRITE-OFF/CONCESSIONS	-$2,559
TOTAL INCOME	**$254,087**

EXPENSE SUMMARY	TRAILING 12 MONTHS
LANDSCAPING	$482
PROPERTY INSURANCE	$10,984
PROPERTY MANAGEMENT EXPENSES	$12,767
PEST CONTROL TREATMENT	$3,930
MAINTENANCE LABOR EXPENSE	$5,787
PROPERTY TAXES	$34,909
UTILITY ADMIN FEE	$881
ELECTRICITY & GAS	$22,050
WATER	$8,274
GARBAGE AND RECYCLING	$7,249
GROSS EXPENSES	**$107,313**

NET OPERATING INCOME	**$146,774**

UNIT TYPE	COUNT	% OF TOTAL	RENT	MIN RENT	MAX RENT
1 BED	22	100%	$1,079	$925	$1,261
TOTALS/AVERAGES	**22**	**100%**	**$1,079**	**$925**	**$1,261**



TOTAL: 568 sq. ft
1st floor: 568 sq. ft

FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.

SECTION 4

Sale Comparables

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102-108 MEMORIAL DRIVE

Calumet City, IL 60409

Subject Property

DETAILS

PRICE:	$1,800,000
BLDG SIZE:	17,197 SF
LOT SIZE:	0.15 Acres
NO. UNITS:	22
YEAR BUILT:	1926
PRICE/UNIT:	$81,818

UNIT MIX

UNIT TYPE:	COUNT:	RENT:
1 BED	22	$1,079

501-507 CHICAGO ROAD

Thornton, IL 60476

Sold 7/13/2026

DETAILS

PRICE:	$3,100,000
BLDG SIZE:	23,820 SF
LOT SIZE	1.00 Acres
NO. UNITS:	34
YEAR BUILT:	1964
PRICE/UNIT:	$91,176

UNIT MIX

UNIT TYPE:	COUNT:	RENT:
STUDIO	4	$864
1 BED	18	$1,082
2 BEDS	12	$1,394

2

2415 THORNTON LANSING ROAD

Lansing, IL 60438

Sold 8/26/2024

DETAILS

PRICE:	$925,000
BLDG SIZE:	9,000 SF
LOT SIZE	0.30 Acres
NO. UNITS:	11
YEAR BUILT:	1966
PRICE/UNIT:	$84,091

UNIT MIX

UNIT TYPE:	COUNT:	RENT:
1 BED	3	$1,050
2 BEDS	8	$1,250

219 KENWOOD STREET

Hammond, IN 46324

Sold 8/13/2024

DETAILS

PRICE:	$1,436,400
BLDG SIZE:	18,000 SF
LOT SIZE	0.29 Acres
NO. UNITS:	18
YEAR BUILT:	1971
PRICE/UNIT:	$79,800

3

4

1901-1919 WARWICK AVENUE

Whiting, IN 46394

Sold 7/29/2024

DETAILS

PRICE:	$1,365,000
BLDG SIZE:	20,250 SF
LOT SIZE	0.57 Acres
NO. UNITS:	13
YEAR BUILT:	1953
PRICE/UNIT:	$105,000

UNIT MIX

UNIT TYPE:	COUNT:	RENT:
2 BEDS	13	$1,725

502 N. ROBERTS DRIVE

Glenwood, IL 60425

Sold 11/14/2025

5

DETAILS

PRICE:	$1,200,000
BLDG SIZE:	12,728 SF
LOT SIZE	0.52 Acres
NO. UNITS:	12
YEAR BUILT:	1968
PRICE/UNIT:	$100,000

UNIT MIX

UNIT TYPE:	COUNT:	RENT:
1 BED	2	$1,050
2 BEDS	10	$1,075

6

10212-10214 S. KING DRIVE

Chicago, IL 60628

Sold 7/30/2025

DETAILS

PRICE:	$925,000
BLDG SIZE:	7,200 SF
LOT SIZE	0.21 Acres
NO. UNITS:	12
YEAR BUILT:	1922
PRICE/UNIT:	$77,083

UNIT MIX

UNIT TYPE:	RENT:
1 BED	$1,000
2 BEDS	$1,300

7

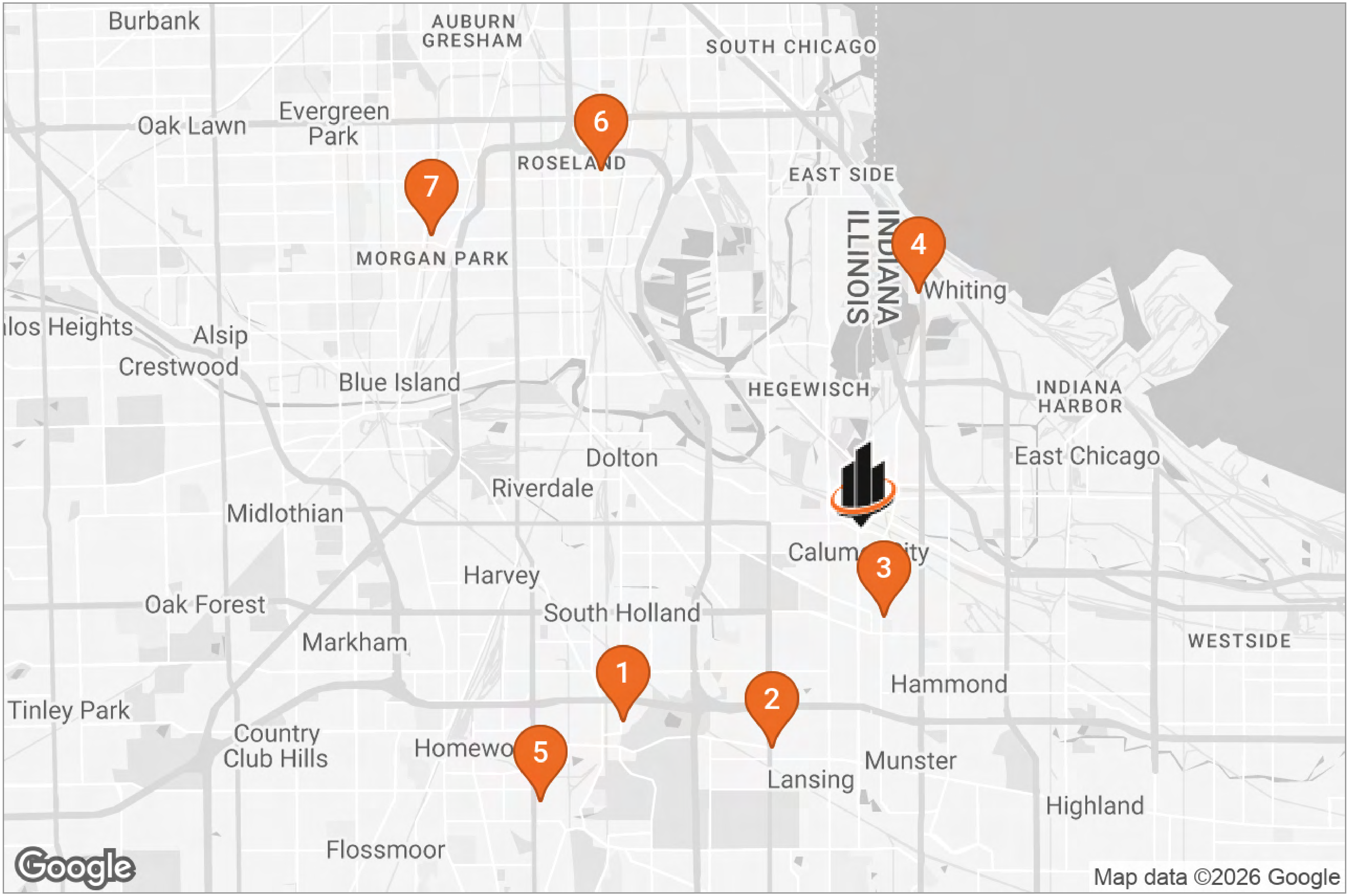
1901 W. PRYOR AVENUE

Chicago, IL 60643

Sold 12/9/2025

DETAILS

PRICE:	$2,650,000
BLDG SIZE:	33,018 SF
LOT SIZE	0.77 Acres
NO. UNITS:	34
YEAR BUILT:	1961
PRICE/UNIT:	$77,941


Burbank
AUBURN GRESHAM
SOUTH CHICAGO
Oak Lawn
Evergreen Park
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ROSELAND
7
EAST SIDE
MORGAN PARK
ILLINOIS
INDIANA
4
Whiting
Alsip
Crestwood
Blue Island
HEGEWISCH
INDIANA HARBOR
Dolton
East Chicago
Riverdale
Midlothian
3
Harvey
Oak Forest
South Holland
WESTSIDE
Markham
1
Hammond
2
Tinley Park
Country Club Hills
5
Munster
Lansing
Highland
Flossmoor
Map data ©2026 Google

	NAME/ADDRESS	PRICE	BLDG SIZE	NO. UNITS	YEAR BUILT	PRICE/UNIT	DEAL STATUS
★	**102-108 Memorial Drive** Calumet City, IL 60409	$1,800,000	17,197 SF	22	1926	$81,818	Subject Property
1	**501-507 Chicago Road** Thornton, IL 60476	$3,100,000	23,820 SF	34	1964	$91,176	Sold 7/13/2026
2	**2415 Thornton Lansing Road** Lansing, IL 60438	$925,000	9,000 SF	11	1966	$84,091	Sold 8/26/2024
3	**219 Kenwood Street** Hammond, IN 46324	$1,436,400	18,000 SF	18	1971	$79,800	Sold 8/13/2024
4	**1901-1919 Warwick Avenue** Whiting, IN 46394	$1,365,000	20,250 SF	13	1953	$105,000	Sold 7/29/2024
5	**502 N. Roberts Drive** Glenwood, IL 60425	$1,200,000	12,728 SF	12	1968	$100,000	Sold 11/14/2025
6	**10212-10214 S. King Drive** Chicago, IL 60628	$925,000	7,200 SF	12	1922	$77,083	Sold 7/30/2025
7	**1901 W. Pryor Avenue** Chicago, IL 60643	$2,650,000	33,018 SF	34	1961	$77,941	Sold 12/9/2025
	AVERAGES	**$1,657,343**	**17,717 SF**	**19**	**1957**	**$87,870**	

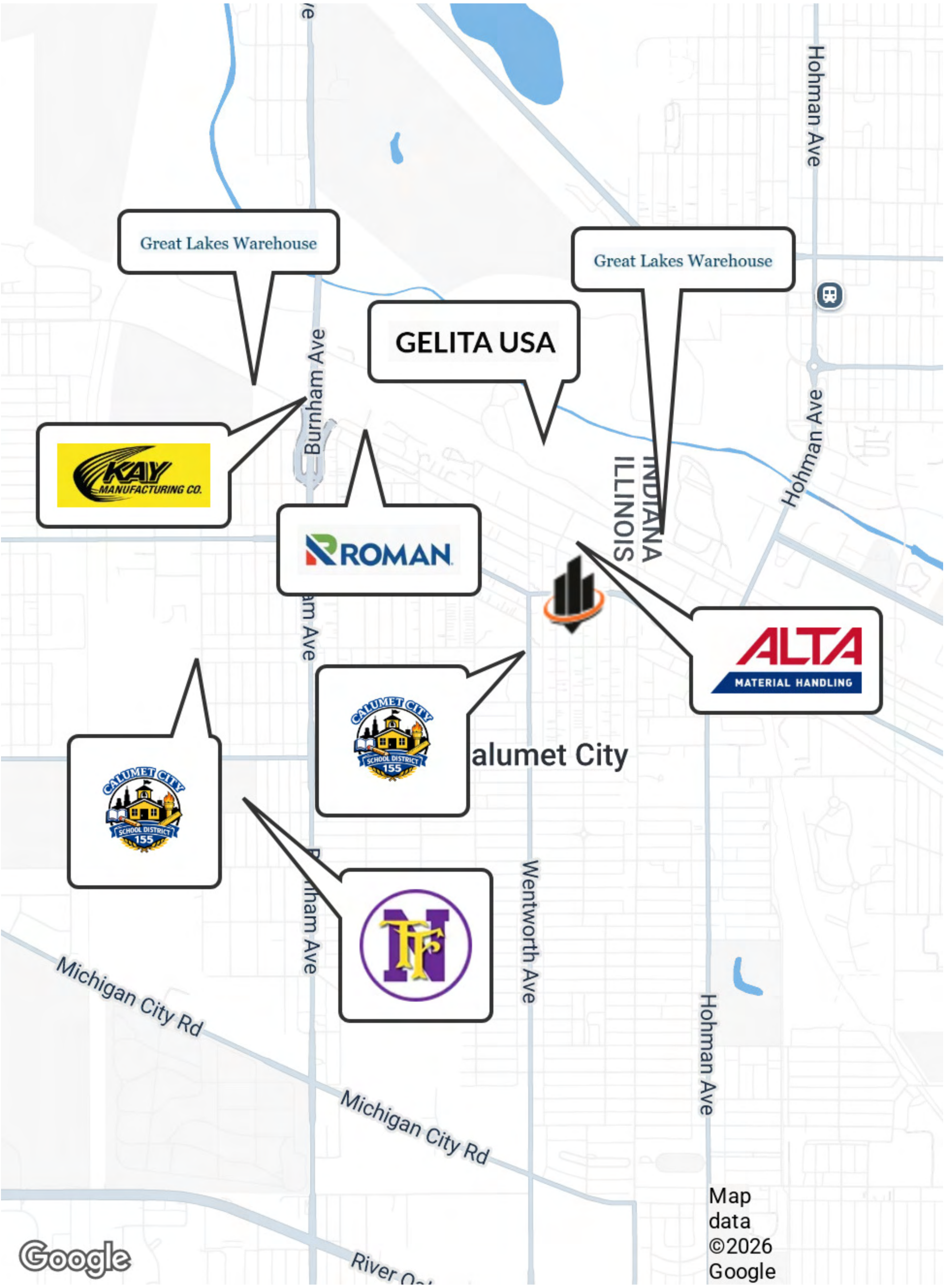
SECTION 5

Demographics

POPULATION	0.5 MILES	1 MILE	1.5 MILES
TOTAL POPULATION	3,973	14,946	29,952
AVERAGE AGE	37.4	34.9	35.7
AVERAGE AGE (MALE)	38.5	33.6	34.9
AVERAGE AGE (FEMALE)	38.9	38.3	37.7

HOUSEHOLDS & INCOME	0.5 MILES	1 MILE	1.5 MILES
TOTAL HOUSEHOLDS	1,620	5,865	11,426
# OF PERSONS PER HH	2.5	2.5	2.6
AVERAGE HH INCOME	$50,766	$52,490	$58,686
AVERAGE HOUSE VALUE	$157,425	$163,242	$156,983

2023 American Community Survey (ACS)



SECTION 6

Advisor Bios

DAN SHORT, MBA

Multifamily Advisor
dan.short@svn.com
Direct: **312.515.9238**

PROFESSIONAL BACKGROUND

Dan Short, MBA is a Multifamily Advisor who has overseen more than $100 million in closed multifamily transactions, including several record-setting sales.

He is known for his ability to translate complex financial, operational, and compliance-driven details into clear, actionable strategies that help owners make informed decisions throughout the sales process. His experience includes both market-rate and affordable housing assets, enabling him to advise owners on rent growth and expense control for conventional properties, as well as HAP contracts, income restrictions, and compliance considerations for affordable housing.

What differentiates Dan is his perspective as both an advisor and an active investor. Having invested in real estate since 2021, he owns and manages a portfolio of multifamily properties in Chicago's Lincoln Square neighborhood. This hands-on ownership experience allows him to advise on operations, expenses, value-add opportunities, and risk from the perspective of an owner—not just an underwriter.

Prior to commercial real estate, Dan spent 16 years in the medical device industry, most recently as a Senior National Account Manager at Coloplast. He consistently exceeded sales expectations, earned multiple President's Club honors, and partnered with leading healthcare systems including the University of Chicago Medicine & the Cleveland Clinic.

Dan holds an MBA from Northwestern University's Kellogg School of Management and a Bachelor's degree from Bradley University. He donates a portion of his annual income to the Michael J. Fox Foundation for Parkinson's Research, a cause that is deeply personal to him.

Outside the office, Dan enjoys spending time with his wife, Erin, sailing, CrossFit, guitar, and snow skiing.

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312.676.1866

REID BENNETT, CCIM

National Council Chair of Multifamily

reid.bennett@svn.com

Direct: **312.960.6762** | Cell: **773.251.7342**

PROFESSIONAL BACKGROUND

Reid Bennett, CCIM serves as National Council Chair of Multifamily Properties for SVN International and a Senior Vice President for SVN - Chicago Commercial. As a licensed managing broker for more than 20 years, he focuses primarily on the sale of apartment communities across the Midwest and also teams up with members of his council to serve clients across the country in over 150 markets. Reid prides himself on understanding the nuances and analysis of multiple unit apartment dwellings & low-income Section 8 & Section 42 communities.

In 2016, 2018 & 2021 Reid received the Partners Circle Award from SVN where he was ranked in the top .02% among all 1,200+ SVN advisors in the world for the third time.

A graduate from the University of Iowa, Reid also has achieved the highly coveted designation of Certified Commercial Investment Member (CCIM).

Also active in his community, Reid chaired the Development Committee for River North Residents Association (RNRA) where he worked in conjunction with developers and area residents to foster responsible development in one of Chicago's most active and desirable neighborhoods.

Prior to merging with SVN, Reid worked with condominium converters as well as large apartment complex buyers & sellers. He procured numerous multi-million dollar deals across the Midwest. Embodying the spirit of SVN, Reid fully utilizes the national platform and collaborative efforts to best perform for his clients on a global level.

MEMBERSHIPS

Certified Commercial Investment Member (CCIM) - Designee
Real Estate Investment Association (REIA) - Member
National Association of Realtors (NAR) - Member

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940 West Adams Street, Suite 200,
Chicago, IL 60607
312.676.1866

CODY DORAN

Senior Vice President

cody.doran@svn.com

Direct: **312.960.6766** | Cell: **309.235.0995**

PROFESSIONAL BACKGROUND

Cody Doran serves as a real estate advisor for SVN | Chicago Commercial, specializing in affordable housing. His strong financial and accounting background enables him to thoroughly analyze property data and thus ascertain each investment will meet his clients needs and desires. He has become a recognized leader in the affordable housing industry by providing Owners and Equity Investors of Section 8 & Section 42 Low Income Housing Tax Credit property valuations and transactional assistance.

Prior to joining SVN, Cody served as CFO for a local company assisting the principals in multimillion-dollar real estate acquisitions across the United States.

Doran is a licensed real estate broker in Illinois and Iowa and received his BS in Accounting from Illinois State University.

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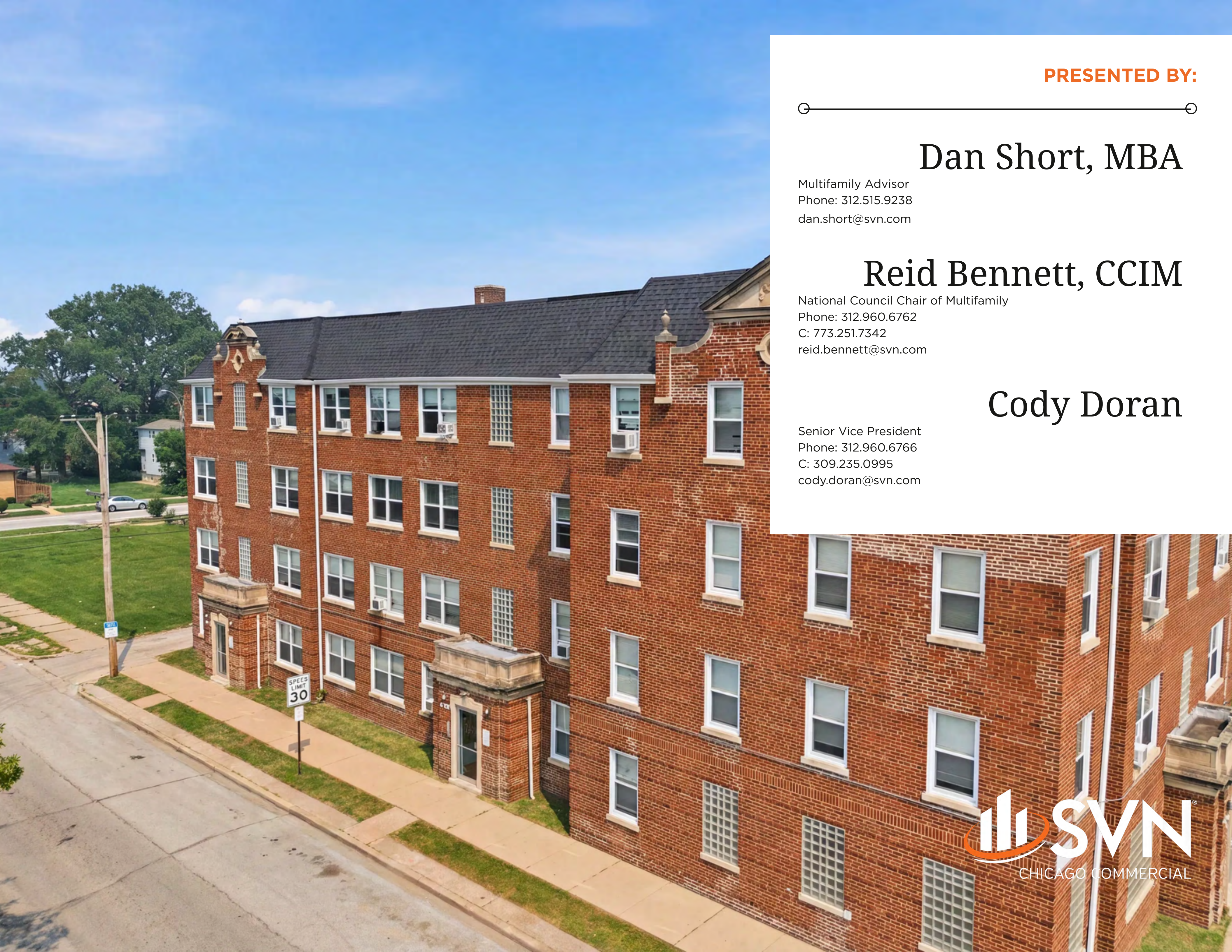

PRESENTED BY:

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Reid Bennett, CCIM

National Council Chair of Multifamily
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Cody Doran

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