



OFFERING MEMORANDUM

19 E 41ST PL

SAN MATEO, CA 94403

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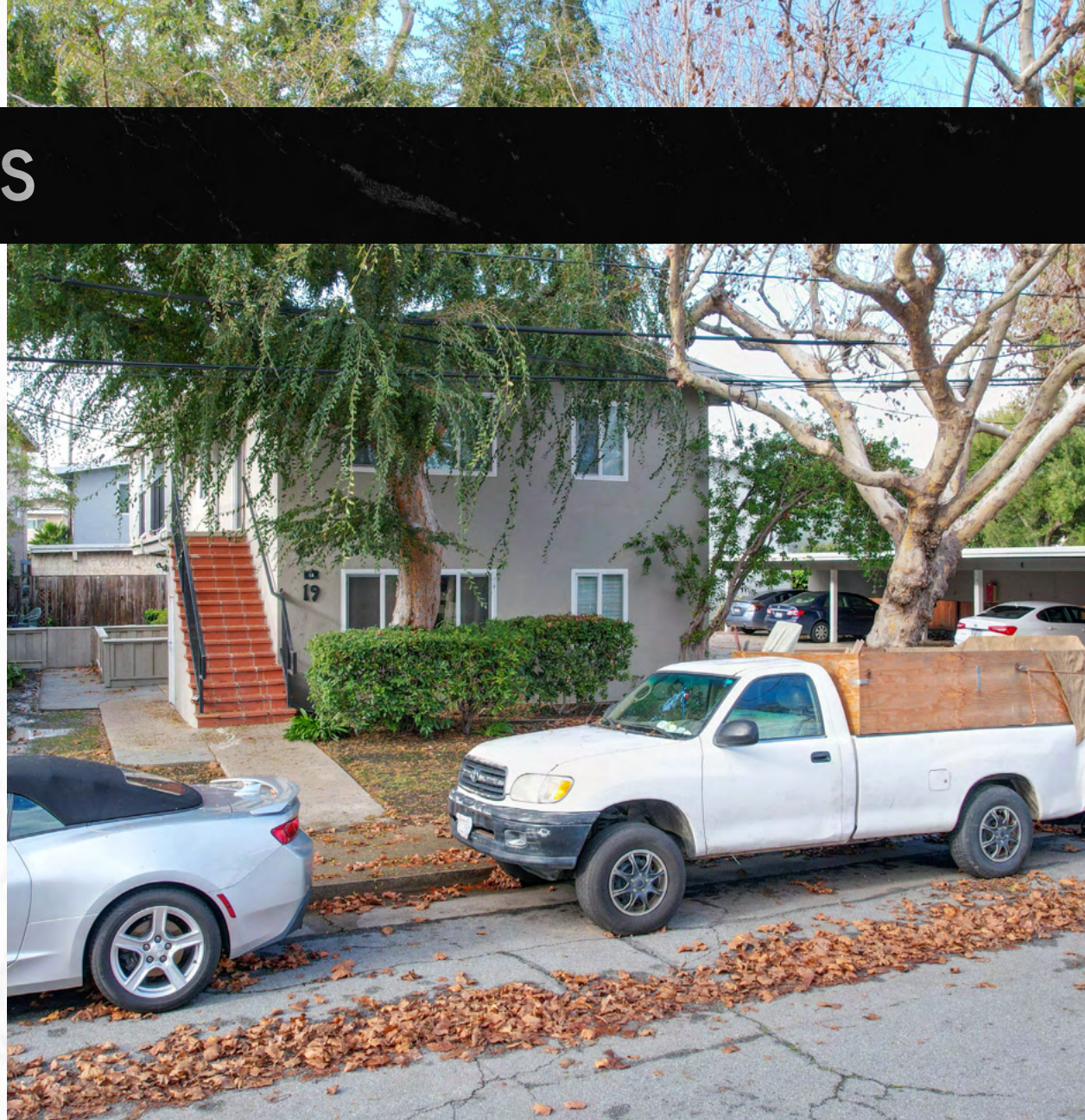
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# SECTION 1

## PROPERTY INFORMATION & PHOTOS





## EXECUTIVE SUMMARY

19 E 41st Pl is a well-maintained six-unit multifamily asset in the desirable San Mateo submarket. Built in 1957 and significantly renovated in 2014, the 2,447 SF building on a 7,699 SF lot features upgraded interiors, improved building systems, dual-pane windows, and refreshed exterior finishes. The property offers six spacious studio units, including one with a private yard and one with a private patio.

Operational efficiency is a key advantage, with tenants paying all utilities through RUBS, minimizing operating expenses. Additional upside includes an owner-owned on-site laundry machine and six dedicated carport parking spaces, a strong amenity in this Peninsula location.

|                 |             |
|-----------------|-------------|
| Property Type   | Multifamily |
| Number Of Units | 6           |
| Building Size   | 2,447 SF    |
| Lot Size        | 7,699 SF    |
| Year Built      | 1957        |

## PRICE ANALYSIS

|                |             |
|----------------|-------------|
| Offering Price | \$1,899,000 |
| \$/Unit        | \$316,500   |
| \$/SF          | \$776.69    |
| Current CAP    | 4.93%       |
| Current GRM    | 14.56       |
| Pro Forma CAP  | 5.64%       |
| Pro Forma GRM  | 13.15       |

| UNIT TYPE | COUNT | SIZE     | RENT     |
|-----------|-------|----------|----------|
| 0 BR 1 BA | 6     | 407 SF   | \$1,812  |
| Totals    | 6     | 2,447 SF | \$10,870 |

# PROPERTY DETAILS

|               |                                   |
|---------------|-----------------------------------|
| Address       | 19 E 41st Pl, San Mateo, CA 94403 |
| APN           | 040-073-100                       |
| Zoning        | R4                                |
| Building Size | 2,447 SF                          |
| Lot Size      | 7,699 SF                          |
| Year Built    | 1957                              |
| # Units       | 6                                 |

Situated in a prime Silicon Valley location, 19 E 41st Pl is a well-maintained six-unit multifamily asset located in San Mateo, one of the Peninsula's most supply-constrained and commuter-driven rental markets. The property is ideally positioned near Hillsdale Mall, Caltrain, El Camino Real, and major commuter corridors, offering tenants convenient access to leading technology and healthcare employers throughout the region. Nearby employment drivers include Google, Intuit, Adobe, Microsoft, Atlassian, and Sutter Health, supporting sustained rental demand from a highly educated, professional tenant base.

Originally constructed in 1957 and significantly renovated in 2014, the ±2,447 SF building sits on a ±7,699 SF lot and features upgraded interiors, improved building systems, dual-pane windows, and refreshed exterior finishes that contribute to strong curb appeal and low ongoing maintenance. The property consists of six spacious studio units, a highly desirable unit mix catering to strong commuter and professional demand. Two units include private outdoor living spaces, including one with a fenced private yard and another with a private patio, enhancing tenant appeal and retention.

Operational efficiency is a key investment advantage, with tenants paying all utilities through RUBS, significantly reducing operating expenses and improving net operating income. The property includes six dedicated carport parking spaces, a valuable amenity in this parking-constrained Peninsula submarket. Additionally, the building features an owner-owned on-site laundry machine that is not currently being charged, providing the buyer with immediate income upside through the implementation of laundry fees. Overall, 19 E 41st Pl represents a turnkey, low-maintenance multifamily investment with stable in-place operations, embedded upside, and long-term appreciation potential in one of the Peninsula's most resilient rental markets.

# HIGHLIGHTS

- Prime central San Mateo location near Hillsdale Mall, Caltrain, El Camino Real, and major commuter corridors.
- (6) Spacious studio units fully renovated in 2014 with upgraded interiors, systems, dual-pane windows, and refreshed exterior finishes.
- Efficient 2,447 SF building on a 7,699 SF lot with strong curb appeal.
- Two units include private outdoor spaces: one fenced yard and one private patio.
- Tenant-paid utilities through RUBS, reducing operating expenses and improving NOI.
- (6) Dedicated carport parking spaces.
- Owner-owned on-site laundry machine with additional income potential.
- Turnkey, low-maintenance asset in a supply-constrained Peninsula rental market.
- Attractive studio unit mix catering to strong commuter and professional tenant demand.







FLOOR PLAN

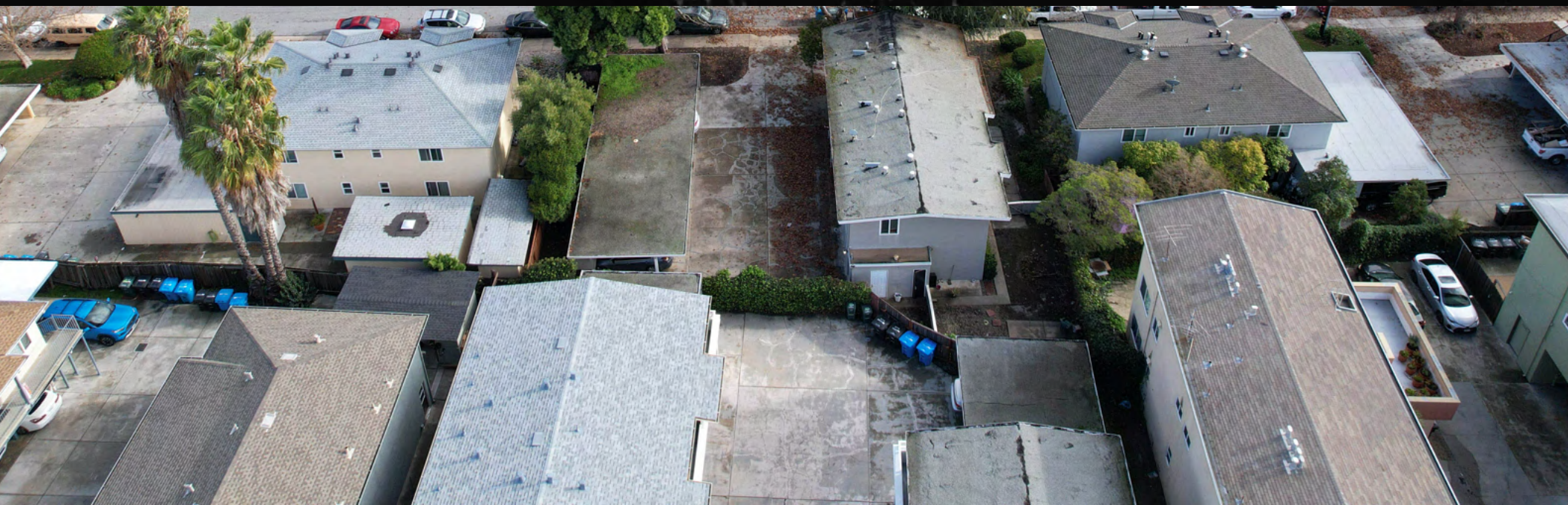
STUDIO  
0 BR/ 1 BA  
407 SF





## SECTION 2

# LOCATION INFORMATION

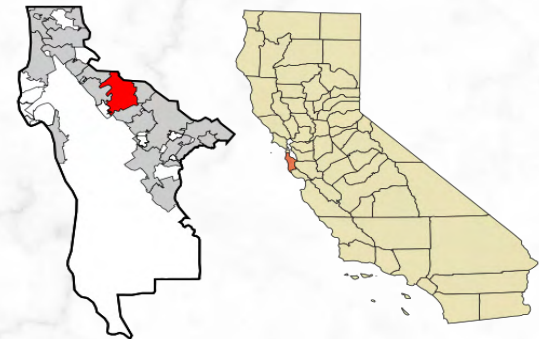




## METRO OVERVIEW

San Mateo is a highly desirable Peninsula city strategically located between San Francisco and Silicon Valley, offering direct access to major employment hubs, transportation corridors, and top-tier amenities. Positioned along U.S. Highway 101, Interstate 280, and Caltrain, the city provides exceptional regional connectivity for commuters and businesses alike. San Mateo benefits from a strong local economy driven by technology, life sciences, healthcare, and professional services, with proximity to leading employers in Foster City, Redwood Shores, and South San Francisco.

The city features a vibrant downtown core with a mix of retail, dining, and entertainment options, complemented by well-established residential neighborhoods that attract a diverse and affluent tenant base. San Mateo is known for its high quality of life, strong public and private schools, extensive parks and waterfront access, and consistent demand for housing. Limited land availability, strict zoning controls, and sustained population and job growth continue to support long-term real estate fundamentals, making San Mateo a resilient and attractive market for both investors and end users.



# San Mateo Submarket Overview

San Mateo/Burlingame ranks as the second-largest apartment submarket in the San Francisco metro area, with a total inventory of 22,400 units. The area is primarily composed of older 1 & 2 Star buildings, which account for 15,000 units, roughly 70% of the total stock.

Over the past ten years, the submarket has steadily improved its standing relative to neighboring cities, with apartment rents and property values moving closer to the San Francisco average. Major employers, such as Meta, have expanded their presence, attracting new groups of young professionals and renters. San Mateo's central peninsula location appeals to couples and families seeking access to various employment centers throughout the Bay Area. Public transportation is provided by Caltrain, which connects San Francisco and San Jose. The San Mateo-Hayward Bridge links the submarket to the East Bay.

Across the broader San Francisco market, apartment demand has surged over the past year, driven by increased investment in AI technologies, with a significant portion of this investment focused on San Francisco. At the same time, a slowdown in new development has limited the supply of new units, resulting in lower vacancies and higher rents. San Francisco now leads the nation in annual rent growth.

As of 2025 Q4, San Mateo/Burlingame is among the metro's most active submarkets for new construction. Newly built communities have been well received by renters, placing the area among the leaders in net absorption.

While the delivery of new projects has put upward pressure on vacancy rates, these developments have generally leased quickly. After a slowdown in 2023, rent growth accelerated in 2024 and surpassed its long-term average in 2025.

Looking ahead, recent layoffs at tech companies have somewhat weakened renter demand, which could pose leasing challenges for both new and existing properties as additional units come to market in the coming quarters.



RETAILER MAP





## SECTION 3

# FINANCIAL ANALYSIS



FINANCIAL SUMMARY

| INVESTMENT OVERVIEW | CURRENT     | PRO FORMA   |
|---------------------|-------------|-------------|
| Price               | \$1,899,000 | \$1,899,000 |
| \$/Unit             | \$316,500   | \$316,500   |
| \$/SF               | \$776.69    | \$776.69    |
| CAP                 | 4.93%       | 5.64%       |
| GRM                 | 14.56       | 13.15       |

| OPERATING DATA         | CURRENT   | PRO FORMA |
|------------------------|-----------|-----------|
| Gross Scheduled Rent   | \$130,440 | \$144,000 |
| Other Income           | \$0       | \$420     |
| Total Scheduled Income | \$130,440 | \$144,420 |
| Utility Reimbursement  | \$5,627   | \$5,627   |
| Vacancy Factor         | -\$3,913  | -\$4,333  |
| Gross Income           | \$132,154 | \$145,714 |
| Operating Expenses     | \$38,533  | \$38,533  |
| Net Operating Income   | \$93,621  | \$107,182 |



RENT ROLL

| UNIT NUMBER     | BEDS | BATHS | UNIT SIZE (SF) | CURRENT RENT | CURRENT RENT/SF | MARKET RENT | MARKET RENT/SF |
|-----------------|------|-------|----------------|--------------|-----------------|-------------|----------------|
| Unit 1          | 0    | 1     | 407 SF         | \$1,895      | \$4.66          | \$2,000     | \$4.91         |
| Unit 2          | 0    | 1     | 407 SF         | \$1,795      | \$4.41          | \$2,000     | \$4.91         |
| Unit 3          | 0    | 1     | 407 SF         | \$1,895      | \$4.66          | \$2,000     | \$4.91         |
| Unit 4          | 0    | 1     | 407 SF         | \$1,695      | \$4.16          | \$2,000     | \$4.91         |
| Unit 5          | 0    | 1     | 407 SF         | \$1,795      | \$4.41          | \$2,000     | \$4.91         |
| Unit 6          | 0    | 1     | 407 SF         | \$1,795      | \$4.41          | \$2,000     | \$4.91         |
| Totals/Averages | 0    | 6     | 2,447 SF       | \$10,870     | \$4.45          | \$12,000    | \$4.91         |



# INCOME & EXPENSES

| OPERATING DATA                       | CURRENT   | PRO FORMA |
|--------------------------------------|-----------|-----------|
| Gross Scheduled Rent <sup>(1)</sup>  | \$130,440 | \$144,000 |
| Laundry Income <sup>(2)</sup>        | \$0       | \$420     |
| Total Scheduled Income               | \$130,440 | \$144,420 |
| Utility Reimbursement <sup>(3)</sup> | \$5,627   | \$5,627   |
| Vacancy Factor <sup>(4)</sup>        | -\$3,913  | -\$4,333  |
| Gross Income                         | \$132,154 | \$145,714 |

| EXPENSES                              | CURRENT  | PRO FORMA |
|---------------------------------------|----------|-----------|
| Property Taxes <sup>(5)</sup>         | \$21,117 | \$21,117  |
| Assessments <sup>(6)</sup>            | \$729    | \$729     |
| Insurance <sup>(7)</sup>              | \$6,500  | \$6,500   |
| Gas & Electric <sup>(8)</sup>         | \$1,243  | \$1,243   |
| Water & Sewer <sup>(9)</sup>          | \$2,069  | \$2,069   |
| Garbage <sup>(10)</sup>               | \$2,315  | \$2,315   |
| Landscaping <sup>(11)</sup>           | \$1,560  | \$1,560   |
| Repairs & Maintenance <sup>(12)</sup> | \$3,000  | \$3,000   |
| Total Expenses                        | \$38,533 | \$38,533  |

|                      |          |           |
|----------------------|----------|-----------|
| Net Operating Income | \$93,621 | \$107,182 |
| CAP                  | 4.93%    | 5.64%     |
| GRM                  | 14.56    | 13.15     |



## NOTES

- (1) Based on in-place lease agreements.
- (2) Pro forma assumes installation of coin/card-operated laundry machines and reflects a conservative market assumption of \$35 per unit per month.
- (3) Tenant utility reimbursements are capped at actual utility expense for underwriting purposes.
- (4) Underwritten at -3.00% of Total Scheduled Income.
- (5) Ad valorem property taxes are estimated at 1.1201% of the purchase price.
- (6) Assessment amounts are sourced directly from the property's current tax bill.
- (7) Estimated based on comparable properties.
- (8) Actual historical cost based on the 2024 operating statement provided by ownership.
- (9) Actual historical cost based on the 2024 operating statement provided by ownership.
- (10) Actual historical cost based on the 2024 operating statement provided by ownership.
- (11) Contracted landscaping expense of \$130 per month, consistent with historical operations.
- (12) Underwritten at \$500 per unit annually, consistent with common market assumptions for similar properties.





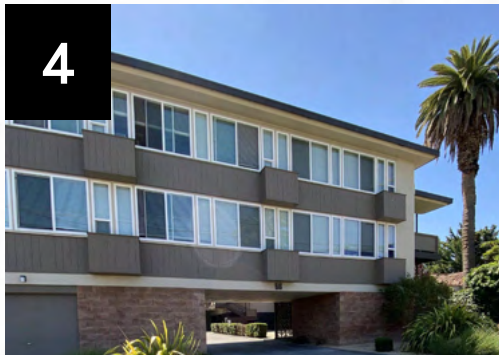
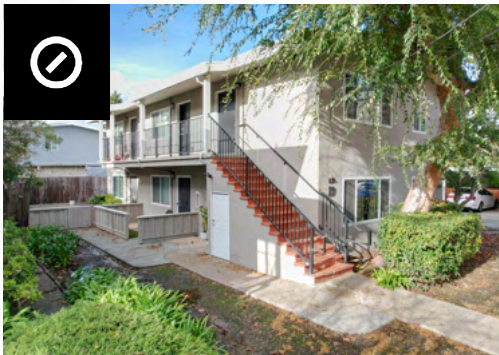
## SECTION 4

# LEASE COMPARABLES

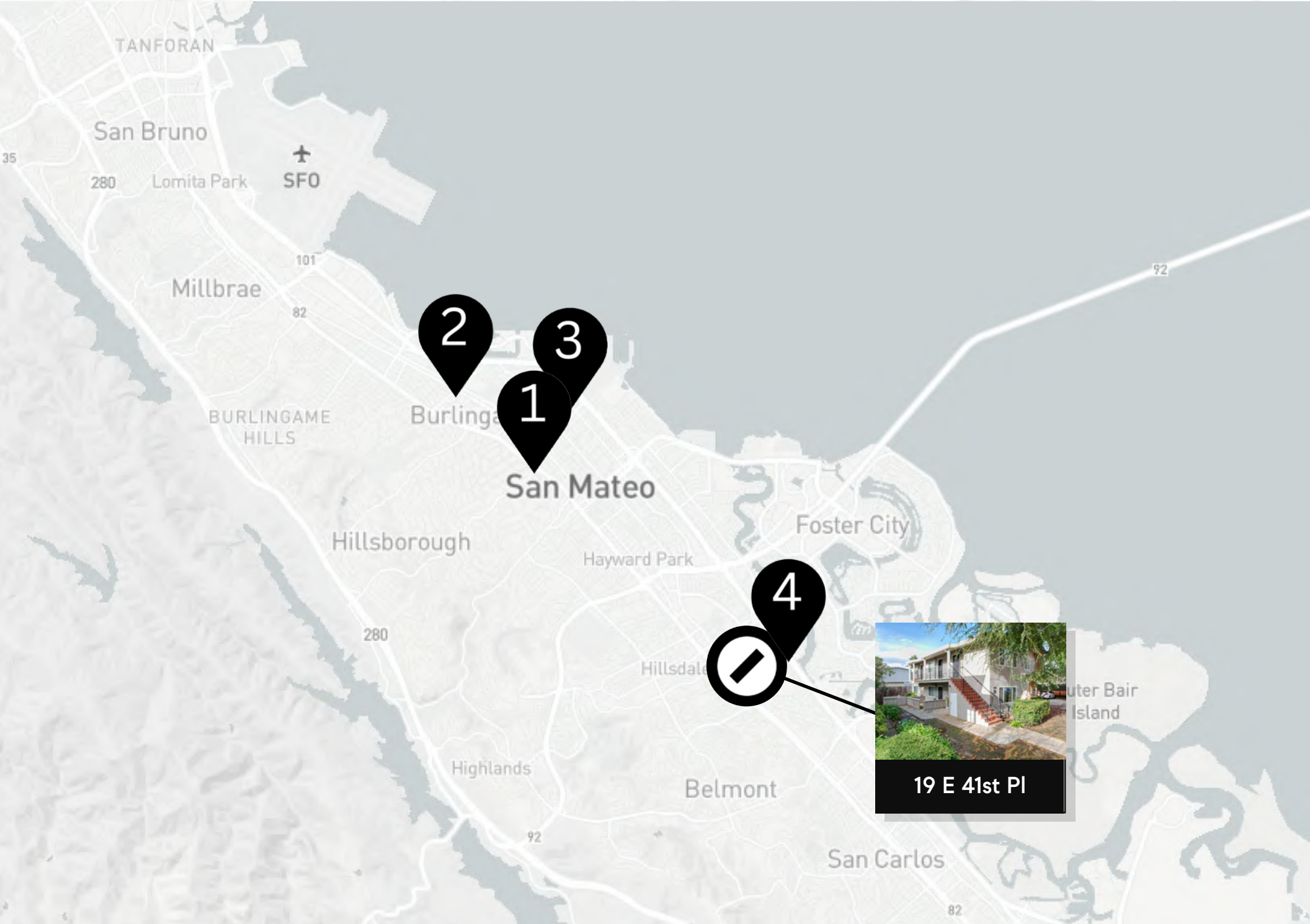


# LEASE COMPARABLES

|                                                                                                               | BEDS | BATHS | SIZE   | RENT    | \$/SF  |
|---------------------------------------------------------------------------------------------------------------|------|-------|--------|---------|--------|
|  19 East 41st Place, San Mateo | 0    | 1     | 407 SF | \$1,700 | \$4.17 |
| 1 311 8th Ave APT 1, San Mateo                                                                                | 0    | 1     | 400 SF | \$2,050 | \$5.13 |
| 2 243 N Ellsworth Ave, San Mateo                                                                              | 0    | 1     | 450 SF | \$2,395 | \$5.32 |
| 3 1022 E 4th Ave APT 4, San Mateo                                                                             | 0    | 1     | 550 SF | \$2,350 | \$4.27 |
| 4 66 E 39th Ave #16, San Mateo                                                                                | 0    | 1     | 450 SF | \$1,995 | \$4.43 |
| Averages                                                                                                      | 0    | 1     | 462 SF | \$2,197 | \$4.79 |



LEASE COMPARABLES



LEASE COMPARABLES

1

311 8TH AVE APT 1  
SAN MATEO, CA 94401

ON MARKET



|              |         |
|--------------|---------|
| Average Rent | \$2,050 |
| Size         | 400 SF  |
| \$/SF        | \$5.13  |
| Beds         | 0       |
| Baths        | 1       |

2

243 N ELLSWORTH AVE  
SAN MATEO, CA 94401

ON MARKET



|              |         |
|--------------|---------|
| Average Rent | \$2,395 |
| Size         | 450 SF  |
| \$/SF        | \$5.32  |
| Beds         | 0       |
| Baths        | 1       |

3

1022 E 4TH AVE APT 4  
SAN MATEO, CA 94401

ON MARKET



|              |         |
|--------------|---------|
| Average Rent | \$2,350 |
| Size         | 550 SF  |
| \$/SF        | \$4.27  |
| Beds         | 0       |
| Baths        | 1       |

# LEASE COMPARABLES

4

66 E 39TH AVE APT 16  
SAN MATEO, CA 94403

ON MARKET



|              |         |
|--------------|---------|
| Average Rent | \$1,995 |
| Size         | 450 SF  |
| \$/SF        | \$4.43  |
| Beds         | 0       |
| Baths        | 1       |



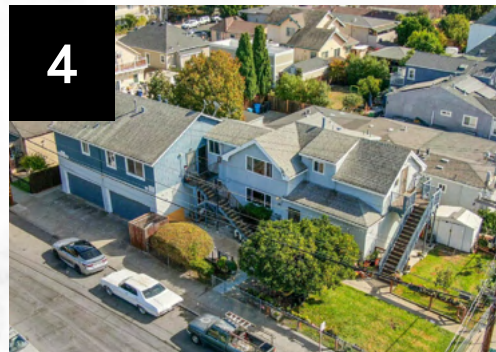
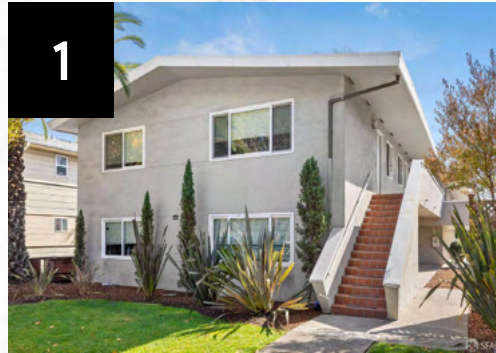
## SECTION 5

# SALE COMPARABLES

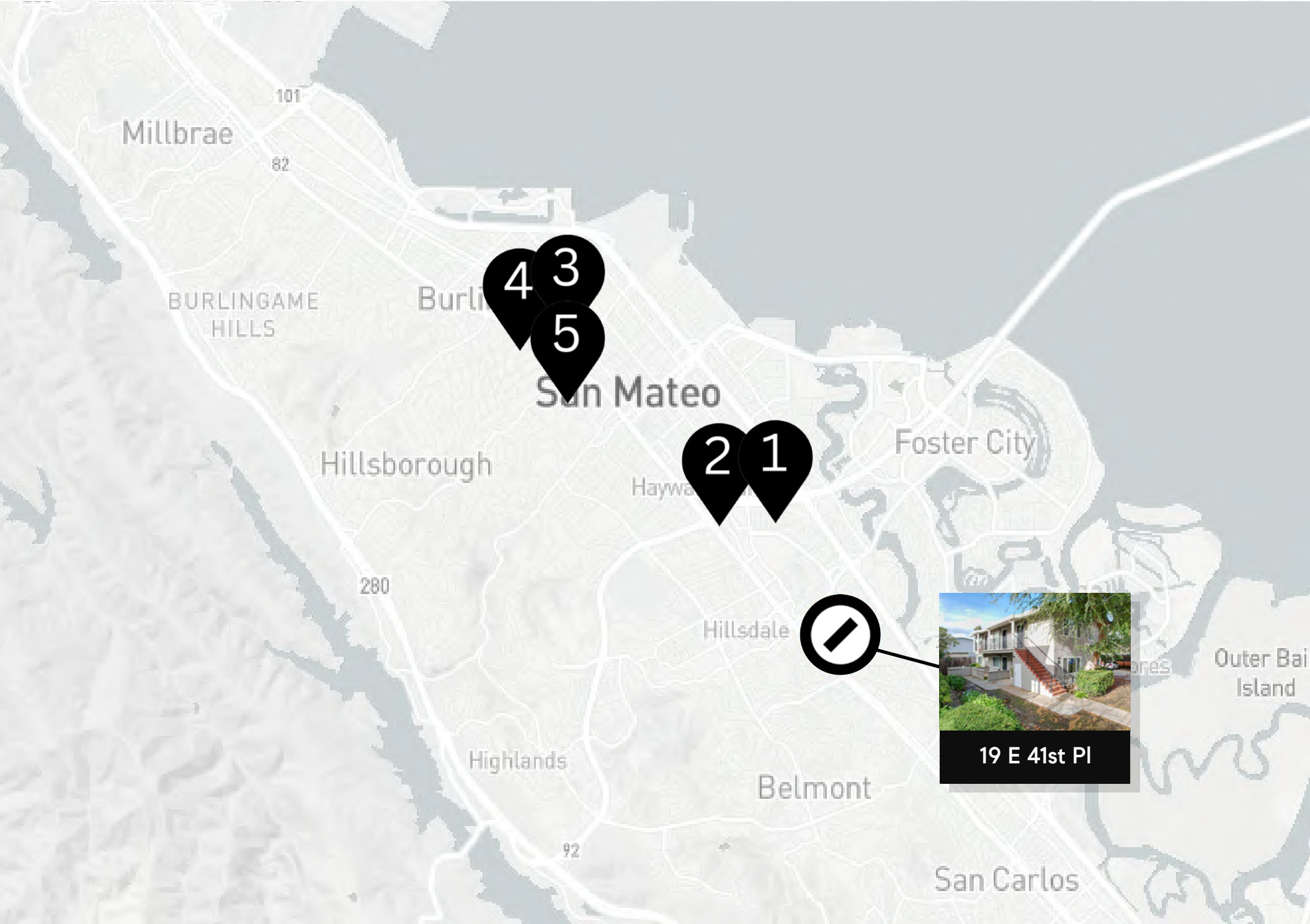


## SALE COMPARABLES

|   |                                | PRICE       | # UNITS | BUILDING SIZE | \$/SF    | LOT SIZE | CAP   | GRM   | \$/UNIT   | DATE SOLD  |
|---|--------------------------------|-------------|---------|---------------|----------|----------|-------|-------|-----------|------------|
| 🕒 | 19 East 41st Place, San Mateo  | \$1,899,000 | 6       | 2,447 SF      | \$776.69 | 7,699 SF | 4.93% | 14.56 | \$316,500 | Subject    |
| 1 | 518 19th Ave, San Mateo        | \$2,450,000 | 7       | 5,440 SF      | \$450    | 8,006 SF | 4.03% | 14.39 | \$350,000 | On Market  |
| 2 | 1956 Ivy St, San Mateo         | \$2,049,000 | 6       | 4,192 SF      | \$489    | 5,667 SF | 3.85% | 15.91 | \$341,500 | 11/24/2025 |
| 3 | 23 N El Camino Real, San Mateo | \$1,950,000 | 5       | 5,395 SF      | \$361    | 6,000 SF | 3.62% | 15.96 | \$390,000 | 11/19/2025 |
| 4 | 160 N Claremont St, San Mateo  | \$1,888,888 | 5       | 4,145 SF      | \$456    | 5,980 SF | 4.35% | 13.09 | \$377,778 | 02/25/2025 |
| 5 | 411 N San Mateo Dr, San Mateo  | \$1,987,000 | 5       | 5,016 SF      | \$396    | 6,050 SF | 5.17% | 13.66 | \$397,400 | 02/14/2025 |
|   | Averages                       | \$1,968,722 | 5       | 4,687 SF      | \$426    | 5,924 SF | 4.25% | 14.66 | \$376,669 |            |



SALE COMPARABLES



# SALE COMPARABLES

1

518 19TH AVE  
SAN MATEO, CA 94403

ON MARKET



|               |             |
|---------------|-------------|
| Sale Price    | \$2,450,000 |
| Building Size | 5,440 SF    |
| \$/SF         | \$450       |
| Lot Size      | 8,006 SF    |
| # Units       | 7           |
| \$/Unit       | \$350,000   |
| CAP           | 4.03%       |
| GRM           | 14.39       |
| Year Built    | 1958        |

**Notes:**

Unit mix: (3) Studios (4) 1 BR 1 BA - Renovated

2

1956 IVY ST  
SAN MATEO, CA 94403

SOLD 11/24/2025



|               |             |
|---------------|-------------|
| Sale Price    | \$2,049,000 |
| Building Size | 4,192 SF    |
| \$/SF         | \$489       |
| Lot Size      | 5,667 SF    |
| # Units       | 6           |
| \$/Unit       | \$341,500   |
| CAP           | 3.85%       |
| GRM           | 15.91       |
| Year Built    | 1955        |

**Notes:**

Unit mix: (6) 1 BR 1 BA

3

23 N EL CAMINO REAL  
SAN MATEO, CA 94401

SOLD 11/19/2025



|               |             |
|---------------|-------------|
| Sale Price    | \$1,950,000 |
| Building Size | 5,395 SF    |
| \$/SF         | \$361       |
| Lot Size      | 6,000 SF    |
| # Units       | 5           |
| \$/Unit       | \$390,000   |
| CAP           | 3.62%       |
| GRM           | 15.96       |
| Year Built    | 1977        |

**Notes:**

Unit mix: (3) 1 BR 1 BA (2) 2 BR 1 BA

## SALE COMPARABLES

4

160 N CLAREMONT ST  
SAN MATEO, CA 94401

SOLD 02/25/2025



|               |             |
|---------------|-------------|
| Sale Price    | \$1,888,888 |
| Building Size | 4,145 SF    |
| \$/SF         | \$456       |
| Lot Size      | 5,980 SF    |
| # Units       | 5           |
| \$/Unit       | \$377,778   |
| CAP           | 4.35%       |
| GRM           | 13.09       |
| Year Built    | 1900        |

**Notes:**

Unit mix: (2) 1 BR 1 BA (2) 2 BR 1 BA (1) 3 BR 1 BA

5

411 N SAN MATEO DR  
SAN MATEO, CA 94401

SOLD 02/14/2025



|               |             |
|---------------|-------------|
| Sale Price    | \$1,987,000 |
| Building Size | 5,016 SF    |
| \$/SF         | \$396       |
| Lot Size      | 6,050 SF    |
| # Units       | 5           |
| \$/Unit       | \$397,400   |
| CAP           | 5.17%       |
| GRM           | 13.66       |
| Year Built    | 1954        |

**Notes:**

Unit mix: (3) 1 BR 1 BA (2) 2 BR 1 BA

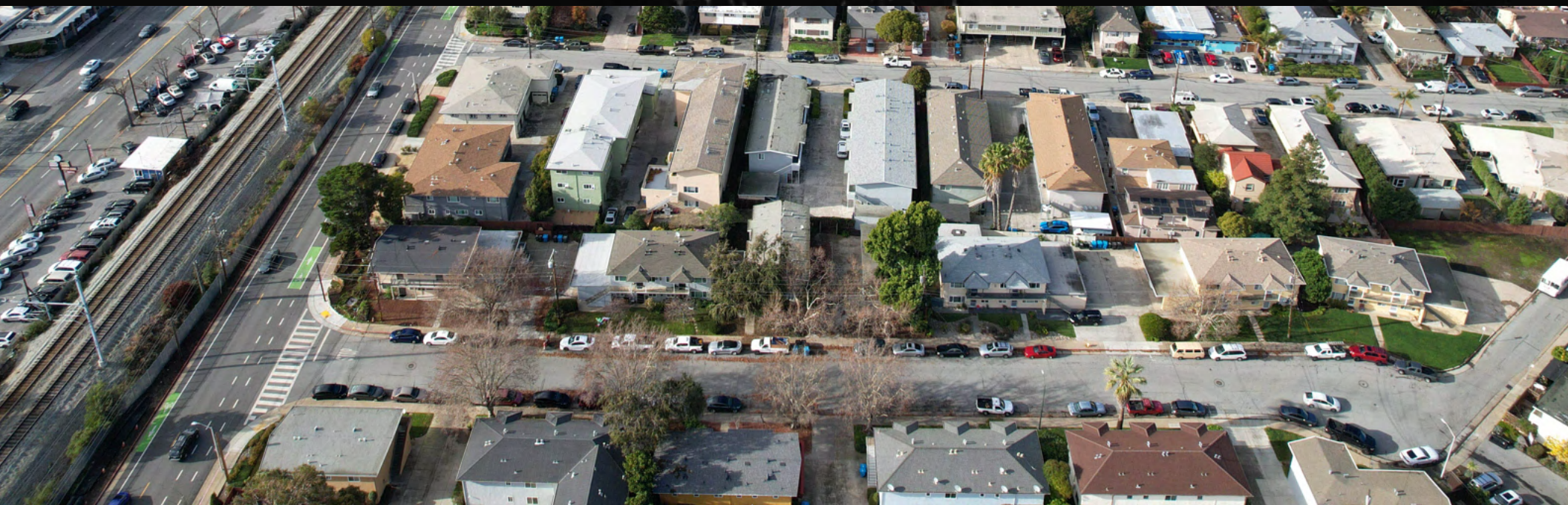


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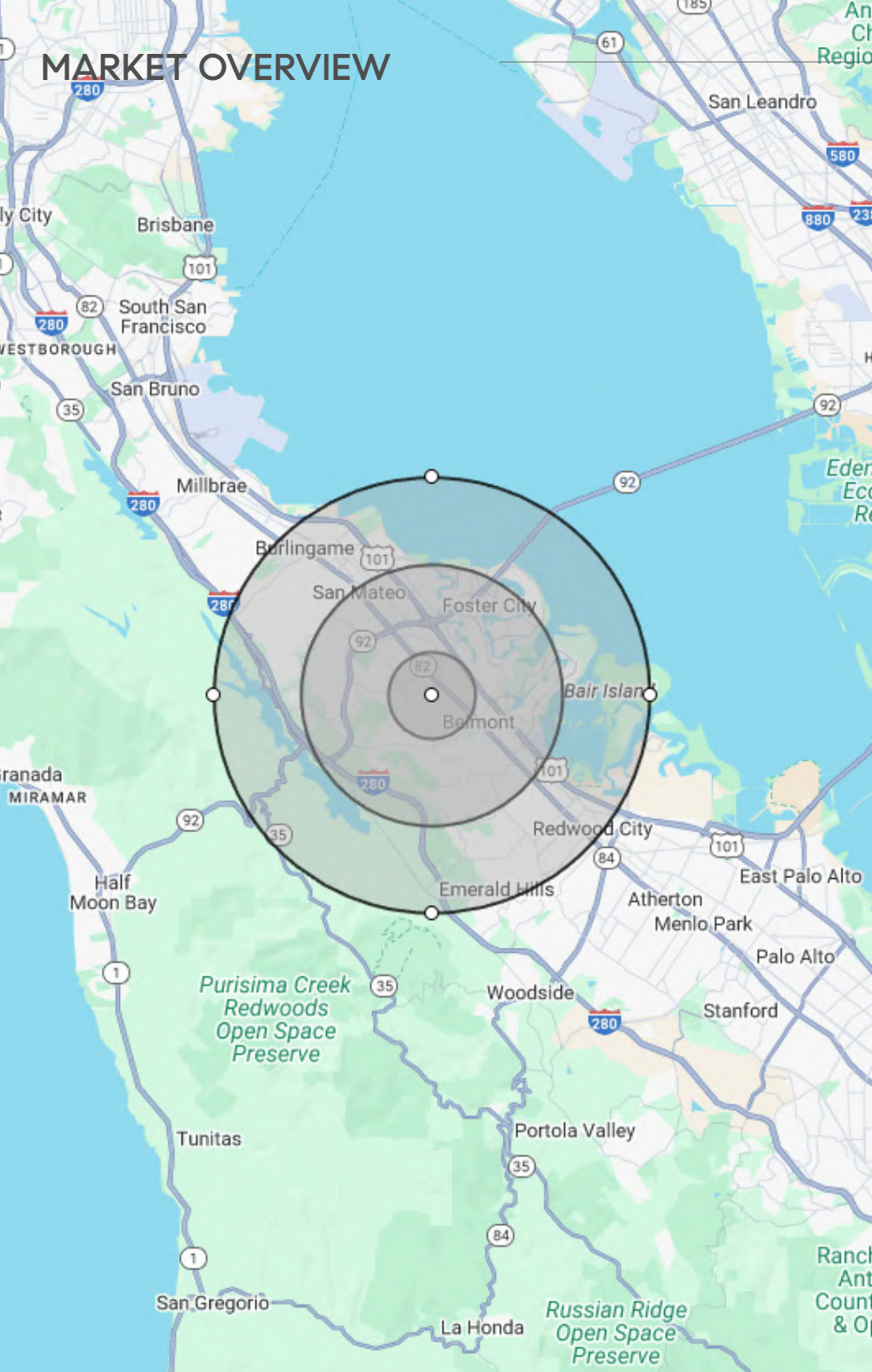
## SECTION 6

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# MARKET OVERVIEW



## MARKET OVERVIEW



## DEMOGRAPHICS

| POPULATION                  | 1 MILE | 3 MILES | 5 MILES |
|-----------------------------|--------|---------|---------|
| 2024 Population             | 31,046 | 162,333 | 256,276 |
| Median Age                  | 39     | 42.1    | 41.7    |
| Bachelor's Degree or Higher | 59%    | 63%     | 61%     |

| HOUSEHOLDS                 | 1 MILE      | 3 MILES     | 5 MILES     |
|----------------------------|-------------|-------------|-------------|
| Total Households           | 11,612      | 62,106      | 98,008      |
| Average Household Size     | 2.6         | 2.5         | 2.5         |
| Owner Occupied Households  | 5,430       | 32,929      | 50,124      |
| Renter Occupied Households | 5,638       | 26,232      | 43,367      |
| Median House Value         | \$1,128,790 | \$1,130,621 | \$1,128,143 |

| INCOME                   | 1 MILE    | 3 MILES   | 5 MILES   |
|--------------------------|-----------|-----------|-----------|
| Average Household Income | \$178,271 | \$183,815 | \$181,255 |
| Median Household Income  | \$158,426 | \$163,384 | \$158,279 |

## MARKET OVERVIEW

# DAYTIME EMPLOYMENT

|                                   | 1 MILE    |            |                        | 3 MILES   |            |                        | 5 MILES   |            |                        |
|-----------------------------------|-----------|------------|------------------------|-----------|------------|------------------------|-----------|------------|------------------------|
|                                   | EMPLOYEES | BUSINESSES | EMPLOYEES/<br>BUSINESS | EMPLOYEES | BUSINESSES | EMPLOYEES/<br>BUSINESS | EMPLOYEES | BUSINESSES | EMPLOYEES/<br>BUSINESS |
| Service-producing Industries      | 13,686    | 1,386      | 10                     | 99,256    | 10,119     | 10                     | 148,079   | 16,626     | 9                      |
| Trade, Transportation & Utilities | 2,021     | 219        | 9                      | 10,562    | 1,151      | 9                      | 17,920    | 1,873      | 10                     |
| Information                       | 905       | 40         | 23                     | 8,560     | 399        | 21                     | 12,079    | 576        | 21                     |
| Financial Activities              | 3,568     | 165        | 22                     | 22,866    | 1,433      | 16                     | 26,459    | 2,159      | 12                     |
| Professional & Business Services  | 1,516     | 180        | 8                      | 16,300    | 2,015      | 8                      | 26,221    | 3,147      | 8                      |
| Education & Health Services       | 2,783     | 487        | 6                      | 16,685    | 2,939      | 6                      | 28,250    | 5,309      | 5                      |
| Leisure & Hospitality             | 1,693     | 123        | 14                     | 10,780    | 876        | 12                     | 16,048    | 1,360      | 12                     |
| Other Services                    | 520       | 152        | 3                      | 4,979     | 1,126      | 4                      | 8,143     | 1,878      | 4                      |
| Public Administration             | 680       | 20         | 34                     | 8,524     | 180        | 47                     | 12,959    | 324        | 40                     |
| Goods-producing Industries        | 608       | 131        | 5                      | 10,167    | 916        | 11                     | 16,184    | 1,471      | 11                     |
| Natural Resources & Mining        | 0         | 0          | -                      | 55        | 19         | 3                      | 83        | 29         | 3                      |
| Construction                      | 415       | 99         | 4                      | 3,327     | 606        | 5                      | 5,521     | 984        | 6                      |
| Manufacturing                     | 193       | 32         | 6                      | 6,785     | 291        | 23                     | 10,580    | 458        | 23                     |
| Total                             | 14,294    | 1,517      | 9                      | 109,423   | 11,035     | 10                     | 164,263   | 18,097     | 9                      |

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