

315 B Street  
ROSEVILLE, CA 95678



**BRIDGEPOINT**  
COMMERCIAL REAL ESTATE SOLUTIONS

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# Rare Investment Opportunity with Strong Upside Potential in Prime Roseville Location

*315 B Street*

BridgePoint Multifamily is proud to present this exceptional multifamily investment opportunity located at 315 B Street, Roseville, CA—one of the most highly sought-after rental markets in Placer County. 315 B Street presents a rare opportunity to acquire a well-maintained, 27-unit multifamily asset in the heart of Roseville, one of Placer County's strongest and most consistently performing rental markets. The property benefits from its proximity to downtown Roseville, local employment centers, retail, dining, and convenient access to major transportation corridors—factors that continue to drive strong tenant demand in the area.

The asset has demonstrated a **historically low vacancy rate** and **reliable, consistent monthly income**, reflecting both the strength of the Roseville rental market and the property's operational stability. Current ownership has taken a hands-on approach, continually reinvesting capital back into the property to maintain its good overall condition and preserve long-term value.

From an investor standpoint, the property offers meaningful upside through rent increases to market levels and the opportunity to **streamline operations**, providing a clear path to enhanced cash flow and long-term appreciation without the need for heavy deferred maintenance.

A standout feature of this offering is the **assumable financing at an exceptional 3.45% interest rate**, fixed for **five more years**, with a **maturity date of March 1, 2031**. In today's higher interest rate environment, this below-market debt materially enhances returns, lowers debt service, and provides long-term stability for the next owner—making this an increasingly rare and highly attractive component of the investment.

315 B Street represents a compelling blend of **stable in-place income, operational and rent upside, strong market fundamentals, and favorable assumable financing** in one of Northern California's most desirable secondary markets.

# Investment Essentials

We are pleased to present 315 B Street, a prime investment opportunity located in the heart of Roseville, CA, priced at \$4,450,000. The property offers a current GRM of 9.3 and a Cap Rate of 6.83%, with rents below market, presenting significant upside potential through rent increases and operational efficiencies.

This well-maintained 27-unit multifamily property consists of a mix of two-bedroom, one-bathroom, and studio apartments, situated on a 19,166 SF lot. The property benefits from a historically low vacancy rate and consistent in-place income, with proximity to downtown Roseville's retail, dining, and employment centers, as well as major transportation corridors, contributing to its appeal.

The investment is further enhanced by favorable assumable financing at a 3.45% interest rate, fixed for the next five years. With strong market fundamentals and rising tenant demand in Roseville, 315 B Street offers a compelling opportunity for both immediate cash flow and long-term value appreciation.

## Property Overview

Address	315 B Street
City	Roseville, 95678
Average Unit size	526 SF
Units / Suites	(2) 2-Bed/1-Bath, (12) 1-Bed/1-Bath, (13) Studios
Number of Units	27
Carports with Storage	N/A
Total Parking Off Street	22
Year Built / Renovated	1960 / Well-Maintained

**\$4,450,000**

PRICE

**\$164,815**

PRICE PER UNIT

**14,200**

RENTABLE SF

**27**

RENTABLE UNITS

**0.45 Acre**

LOT SIZE (SF)

**1960**

YEAR BUILT

**6.83%**

CURRENT CAP RATE

**8.2%**

MARKET CAP RATE

**9.3**

GRM

**8.2**

MARKET GRM





3  
1

PERMIT  
PROPERTY  
NOT TO BE  
USED FOR  
ANY OTHER  
PURPOSES

CO. CHAIRMAN  
BRIAN ROSE

# Exterior Property Photos



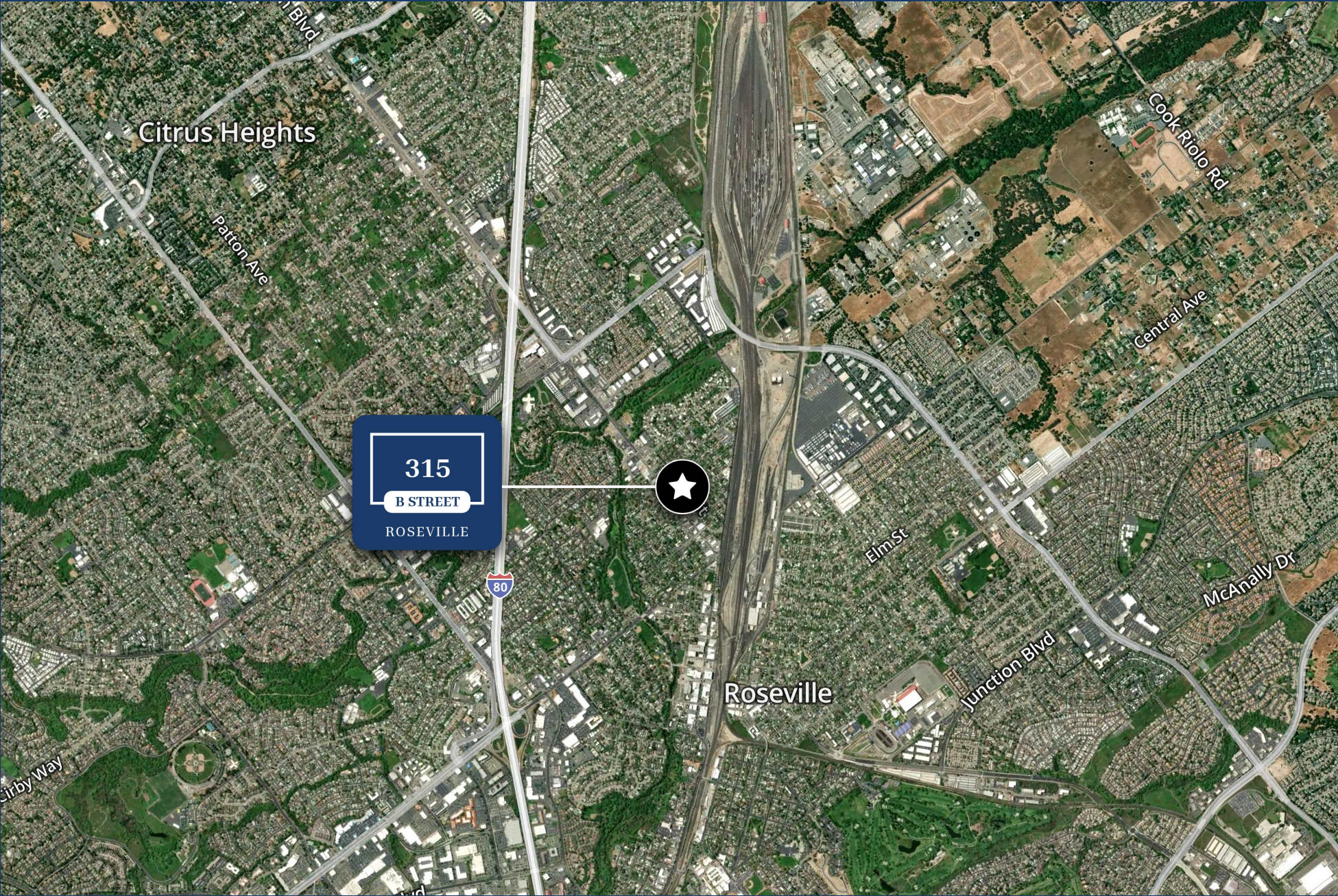
# Interior Property Photos



# Interior Property Photos



# Regional Map



# Income Detail

# of Units	Unit Type	Rent per month	Total
<b>Current Income Rents</b>			
2	2B/1Ba	\$1,750	\$3,500
12	1Br/1Ba	\$1,405	\$16,855
13	Studios	\$1,276	\$16,585
	Add'l Income		\$2,730
	Laundry Income		\$400
<b>Total Monthly Income</b>			<b>\$40,070</b>

<b>Estimated Market Rents</b>			
2	2B/1Ba	\$1,895	\$3,790
12	1Br/1Ba	\$1,650	\$19,800
13	Studios	\$1,400	\$18,200
	Add'l Income		\$3,000
	Laundry Income		\$500
<b>Total Monthly Income</b>			<b>\$45,290</b>

# Estimated Annual Operating Expenses

## Operating Expenses

Management Exp.	\$27,841
Utilities	\$40,500
Trash Removal	\$5,100
Repairs & Maintenance	\$18,000
Misc	\$5,000
Taxes	\$45,804
Insurance	\$17,550
<b>Total Annual Operating Expenses Estimated</b>	<b>\$160,295</b>

## Expenses Per:

Percent of Actual GSI	35%
Percent of Market GSI	31%
Expense Per Unit	\$5,937

# Pro Forma

## Estimated Annual Operating Proforma

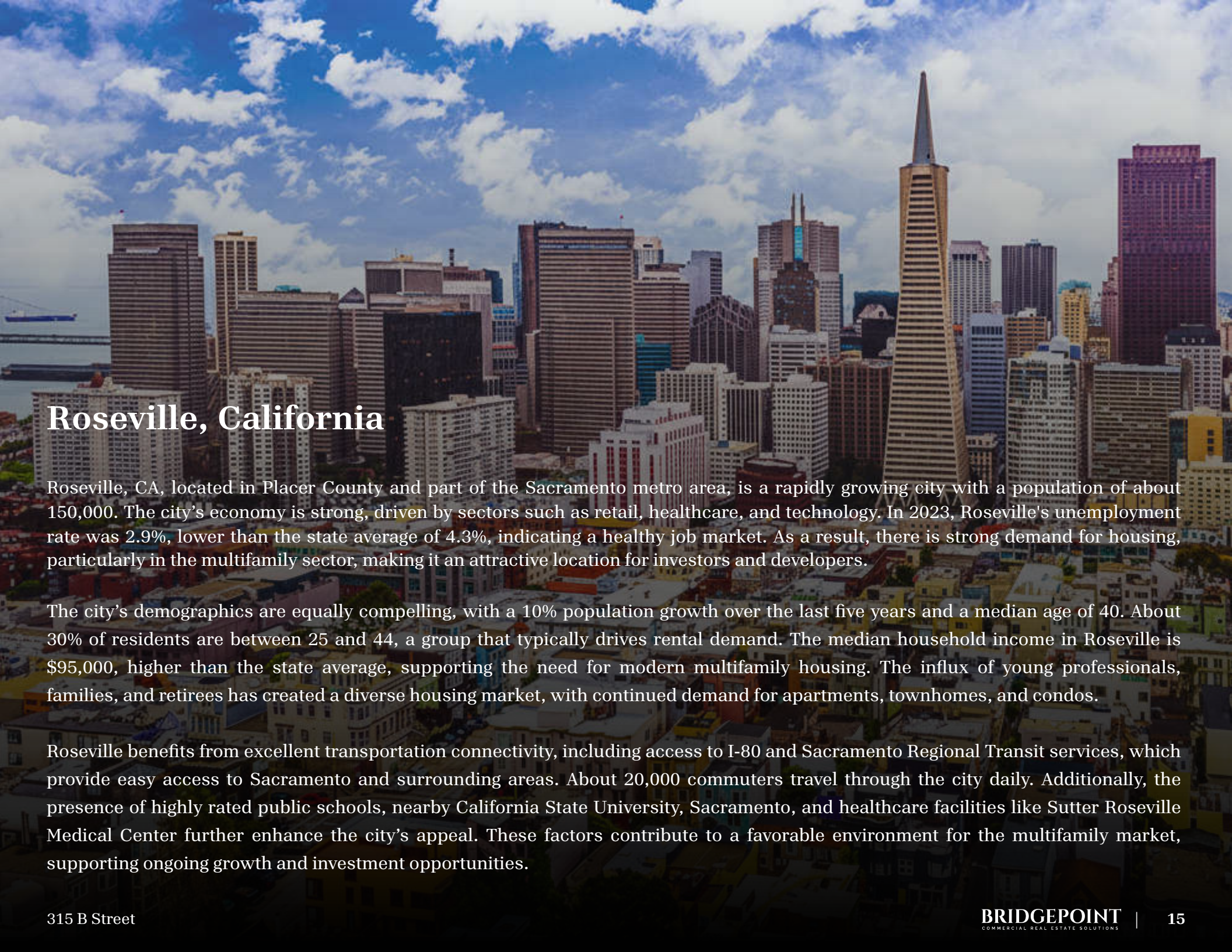
		Actual	Market
Gross Scheduled Income		\$480,840	\$543,480
<b>Vacancy Factor</b>	3.5%	\$16,829	\$19,022
Gross Operating Income		\$464,011	\$524,458
Less: Expenses	35%	\$160,295	\$164,266
<b>Net Operating Income</b>		<b>\$303,716</b>	<b>\$364,164</b>
Less: 1st TD Payments		(\$130,129)	(\$130,129)
<b>Pre-Tax Cash Flow</b>		<b>\$173,587</b>	<b>\$234,035</b>
<b>Cash-On-Cash Return</b>		<b>8.6%</b>	<b>11.6%</b>
<b>Principal Reduction</b>		<b>\$47,033</b>	<b>\$47,033</b>
<b>Total Potential Return End of Year One</b>		<b>10.92%</b>	<b>13.9%</b>



# Financing Summary

Financing Summary		
Downpayment:		\$2,020,000
		45%
Interest Rate:	3.45%	<i>Assumable thru 2031</i>
Amortized over:	30	Years
Proposed Loan Amount:		\$2,430,000
Debt Coverage Ratio:		
Current:		2.33
Market:		2.80



An aerial view of a city skyline, featuring the Transamerica Pyramid as the most prominent skyscraper. The sky is blue with scattered white clouds. The foreground shows a dense residential area with smaller buildings and houses.

## Roseville, California

Roseville, CA, located in Placer County and part of the Sacramento metro area, is a rapidly growing city with a population of about 150,000. The city's economy is strong, driven by sectors such as retail, healthcare, and technology. In 2023, Roseville's unemployment rate was 2.9%, lower than the state average of 4.3%, indicating a healthy job market. As a result, there is strong demand for housing, particularly in the multifamily sector, making it an attractive location for investors and developers.

The city's demographics are equally compelling, with a 10% population growth over the last five years and a median age of 40. About 30% of residents are between 25 and 44, a group that typically drives rental demand. The median household income in Roseville is \$95,000, higher than the state average, supporting the need for modern multifamily housing. The influx of young professionals, families, and retirees has created a diverse housing market, with continued demand for apartments, townhomes, and condos.

Roseville benefits from excellent transportation connectivity, including access to I-80 and Sacramento Regional Transit services, which provide easy access to Sacramento and surrounding areas. About 20,000 commuters travel through the city daily. Additionally, the presence of highly rated public schools, nearby California State University, Sacramento, and healthcare facilities like Sutter Roseville Medical Center further enhance the city's appeal. These factors contribute to a favorable environment for the multifamily market, supporting ongoing growth and investment opportunities.



# Market Insights

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## ↑ Strong Economic Growth

Roseville's economy is thriving, with a low unemployment rate of 2.9% in 2023. Growth in retail, healthcare, and technology sectors drives job creation, boosting demand for multifamily housing as workers seek convenient living options.

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## 🏠 Rising Population Demand

With a 10% population increase over the last five years and a median household income of \$95,000, Roseville sees rising demand for modern multifamily housing. The city attracts young professionals, families, and retirees, creating opportunities for developers.

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## 🏠 Access to Transportation

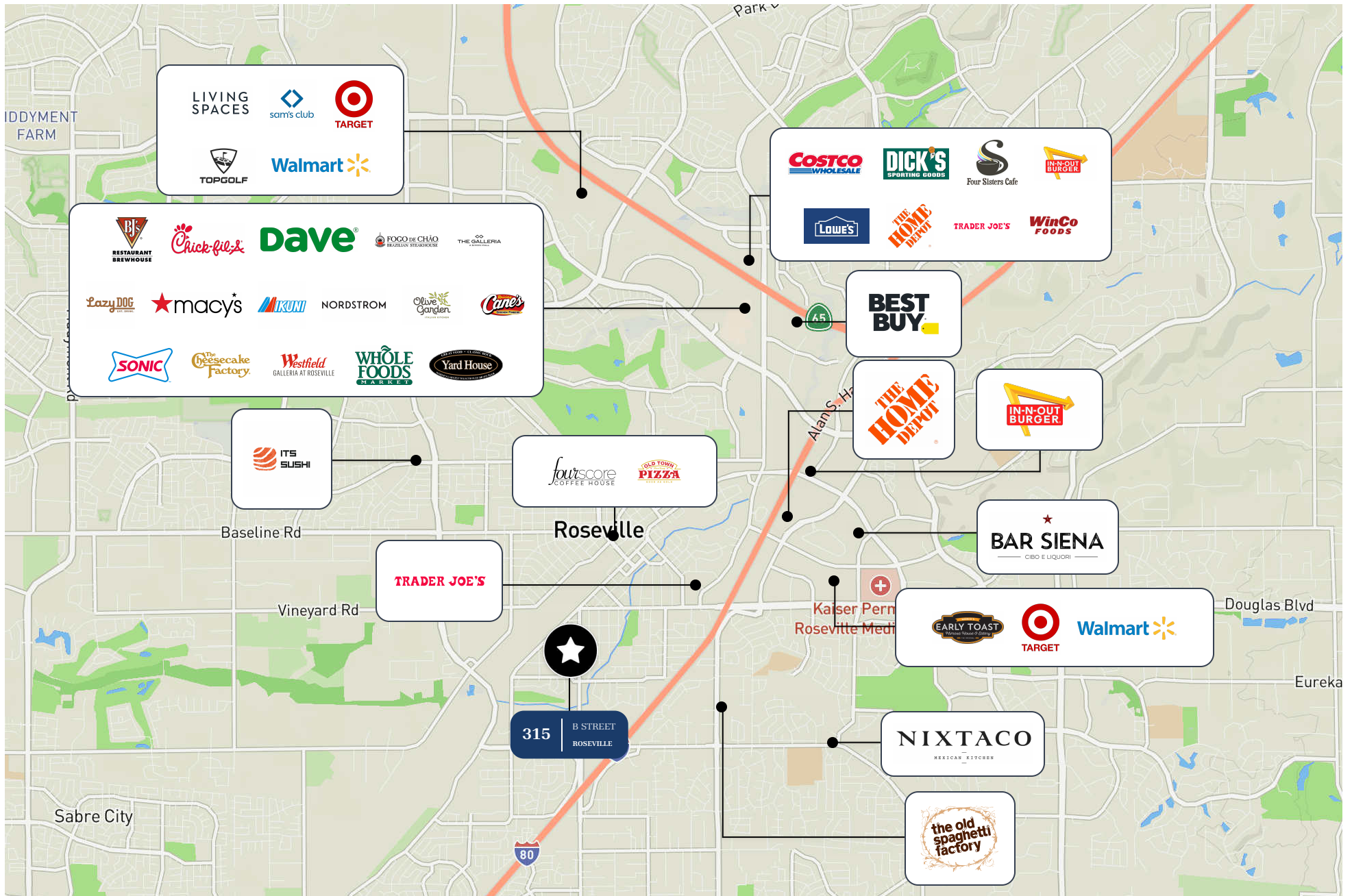
Located along I-80 and served by Sacramento Regional Transit, Roseville offers easy access to major employment centers. Approximately 20,000 commuters pass through daily, making it a prime location for renters seeking suburban living with convenient transportation.

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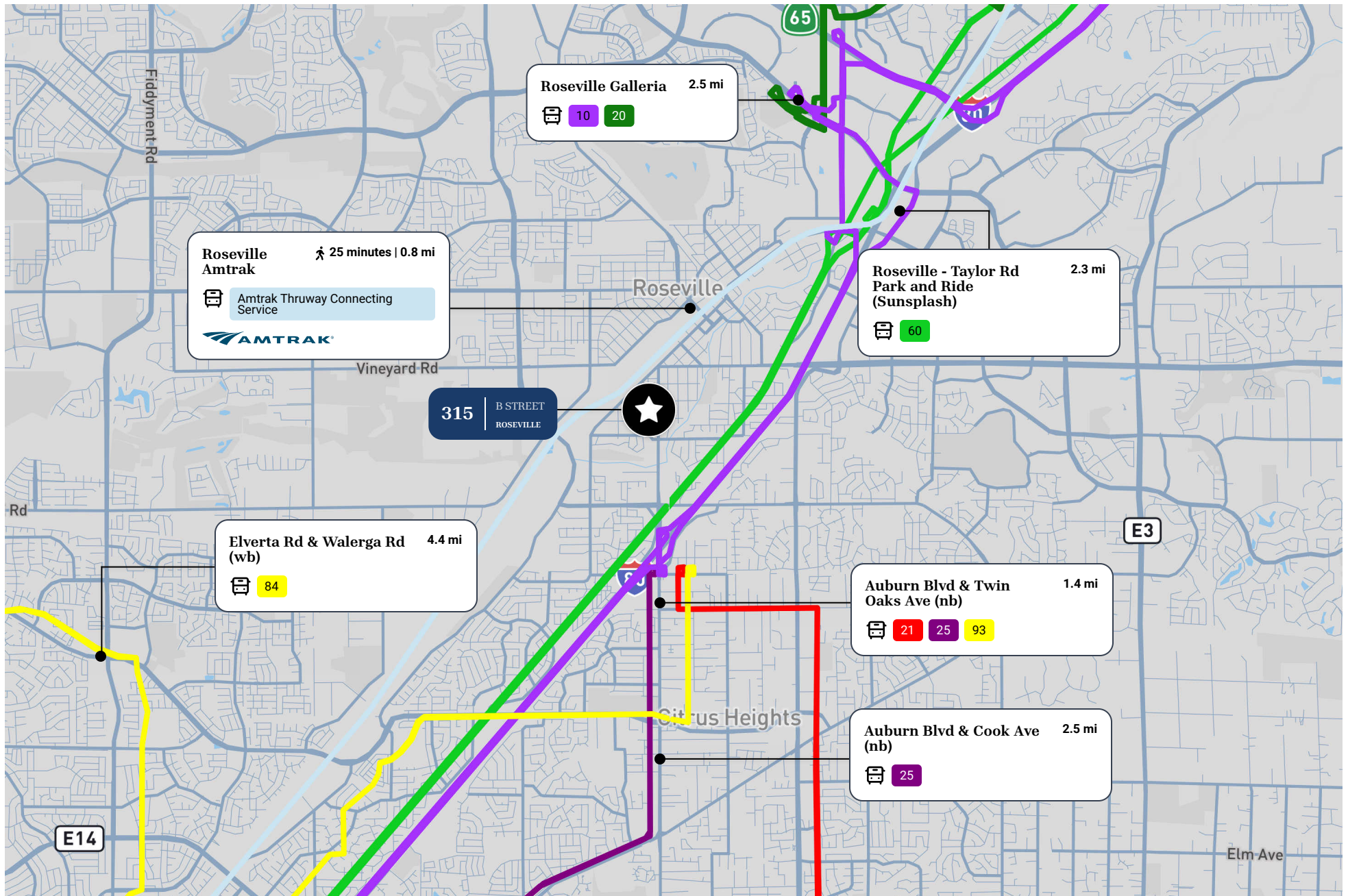
## ≡ High-Quality Education & Healthcare

Roseville's strong public schools and proximity to Sutter Roseville Medical Center make it a desirable location for families. These amenities support a growing population and continued demand for multifamily housing in the area.

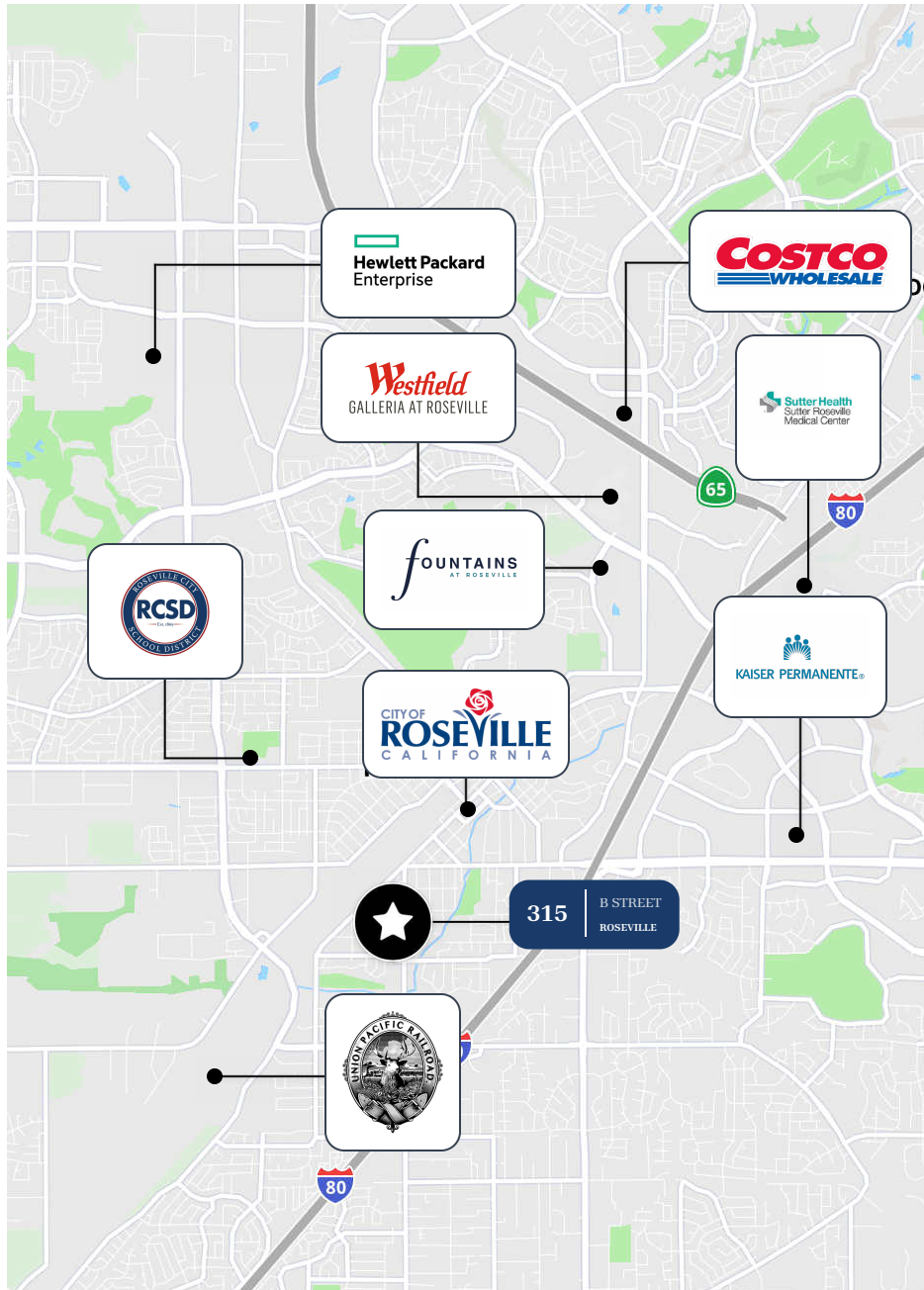
# Amenities Map



# Transportation Map



# Major Employers



The Roseville submarket is distinguished by a diverse and resilient employment base, providing a stable foundation for investment. The local economy is anchored by non-cyclical sectors such as healthcare, with major employers like Kaiser Permanente and Sutter Roseville Medical Center ensuring consistent job stability and growth. [3, 5] This is complemented by a significant high-tech presence from corporations including Hewlett Packard Enterprise and Oracle, which cultivate a high-wage labor pool and drive innovation. Further economic resilience is provided by a strong public sector, including the City of Roseville and local school districts, alongside foundational industries like the Union Pacific Railroad. The area's status as a major retail destination, highlighted by the Westfield Galleria at Roseville and Fountains at Roseville, generates substantial service-sector employment and attracts regional consumers. This well-balanced mix of healthcare, technology, government, and retail employers mitigates sector-specific risks and supports sustained, long-term demand for commercial assets.

Employer	Industry	Employees	Distance
Kaiser Permanente	Healthcare	5,800	2.7 mi
Sutter Roseville Medical Center	Healthcare	5,100	3.9 mi
Hewlett Packard Enterprise	Technology	5,000	4.6 mi
Oracle	Technology	2,000	9.5 mi
City of Roseville	Government	1,600	1.6 mi
Union Pacific Railroad	Transportation	1,500	2.2 mi
Westfield Galleria at Roseville	Retail	1,500	3.4 mi
Roseville City School District	Education	1,000	3.3 mi
The Fountains at Roseville	Retail	1,000	2.8 mi
Costco Wholesale	Retail	500	4.2 mi



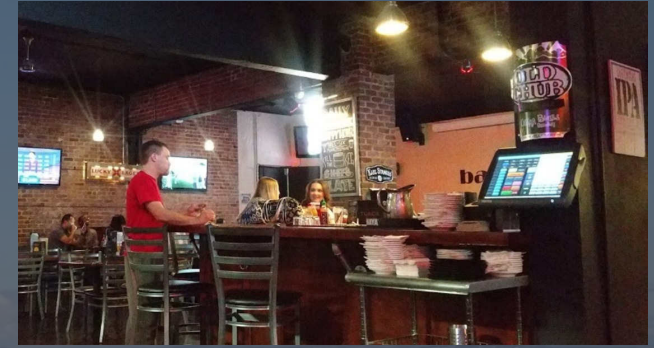
### Goose Port American Restaurant

A lively local favorite offering hearty American fare with Portuguese influences, wall-to-wall sports TVs, 20+ beer taps, creative cocktails, and a welcoming atmosphere for casual dinners or game nights



### The Monk's Cellar

Brewpub and gastropub in Downtown Roseville known for craft beers brewed on site, elevated comfort food, and a relaxed vibe perfect for lunch, dinner or drinks with friends.



### Bar 101 Eats & Drinks

Modern tavern with creative American bar food, a full drink menu, large beer selection, and plenty of screens for sports — ideal for happy hour or casual dining.



### House Divided

Cozy neighborhood bar with a great craft cocktail lineup and friendly service, perfect for after-work drinks or catching up with friends in a relaxed setting.



### Range Kitchen & Tap

Casual New American eatery with a diverse menu, local brews, and a welcoming atmosphere; great for brunch, lunch, dinner, and laid-back drinks.



### The Trocadero Club

Classic bar spot featuring a lively vibe, craft cocktails, and a long weekend hours — a go-to for nightlife and late-night drinks not far from downtown.



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