

OFFERING MEMORANDUM

540 CUESTA DEL MAR DRIVE, OXNARD, CA



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This Offering Memorandum is subject to prior placement, errors, omissions, changes, or withdrawal without notice, and does not constitute a recommendation or advice as to the value of the property by the Apartment Investment Specialists or the Seller. Each prospective purchaser is to rely upon its own investigations, evaluation, and judgment as to the advisability of purchase.

The Seller and the Apartment Investment Specialists expressly reserve the right, at their sole discretion, to reject all expressions of interest or offers to purchase the Property and/or terminate discussions with any party at any time with or without notice. Seller shall have no legal commitment or obligation to any purchaser reviewing this Offering Memorandum, or accepting an offer to purchase the Property, unless a written agreement for the purchase of the Property has been fully executed, delivered, and approved by the Seller, and any conditions to Seller and Buyer obligations thereunder have been satisfied or waived. Apartment Investment Specialists is not authorized to make any representations nor agreements on behalf of the Seller.

540 CUESTA DEL MAR DRIVE, OXNARD, CA

PROPERTY PHOTOS



540 CUESTA DEL MAR DRIVE, OXNARD, CA

PROPERTY PHOTOS



540 CUESTA DEL MAR DRIVE, OXNARD, CA

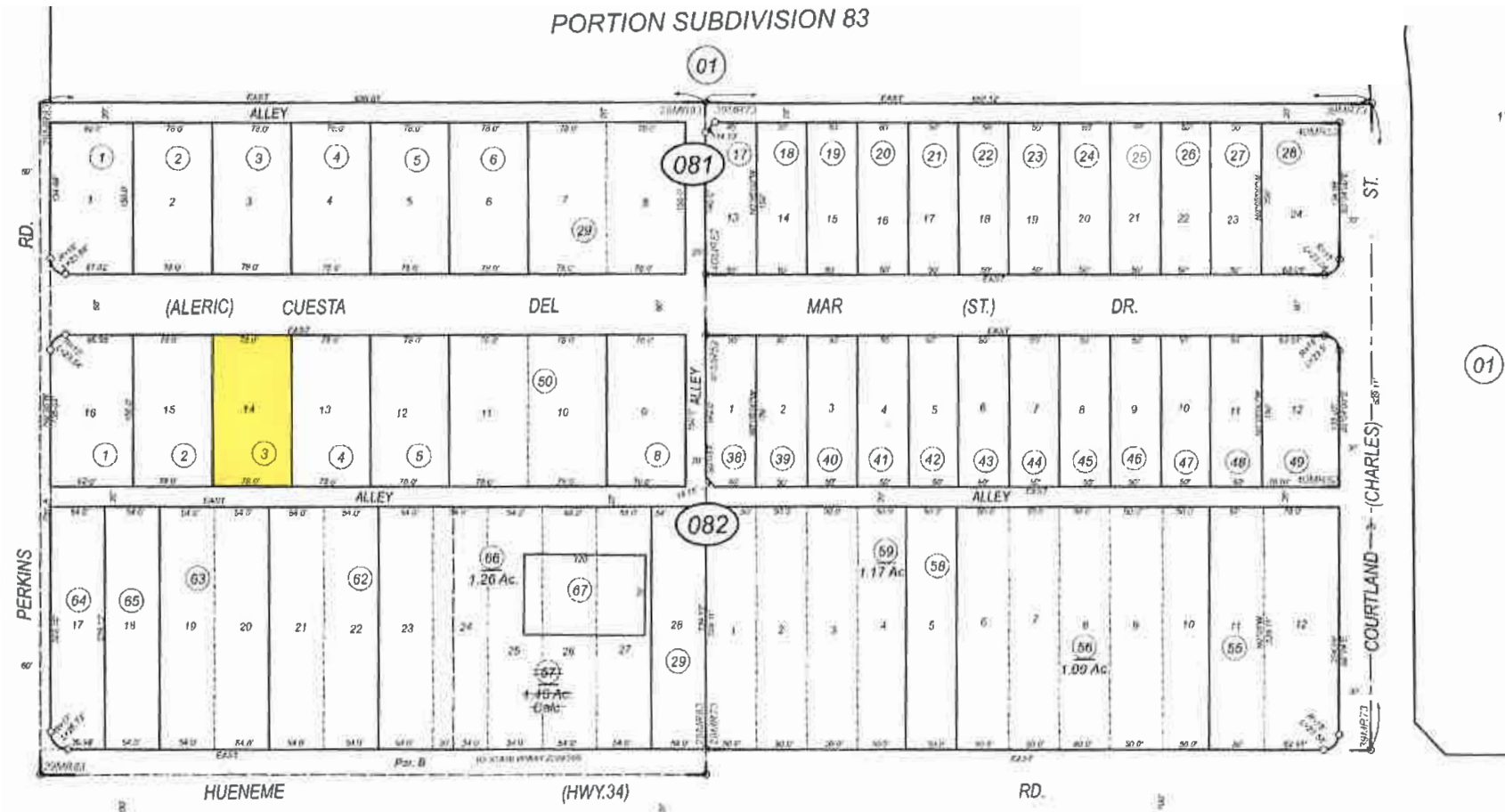
PROPERTY PHOTOS



540 CUESTA DEL MAR DRIVE, OXNARD, CA



540 CUESTA DEL MAR DRIVE, OXNARD, CA PARCEL MAP

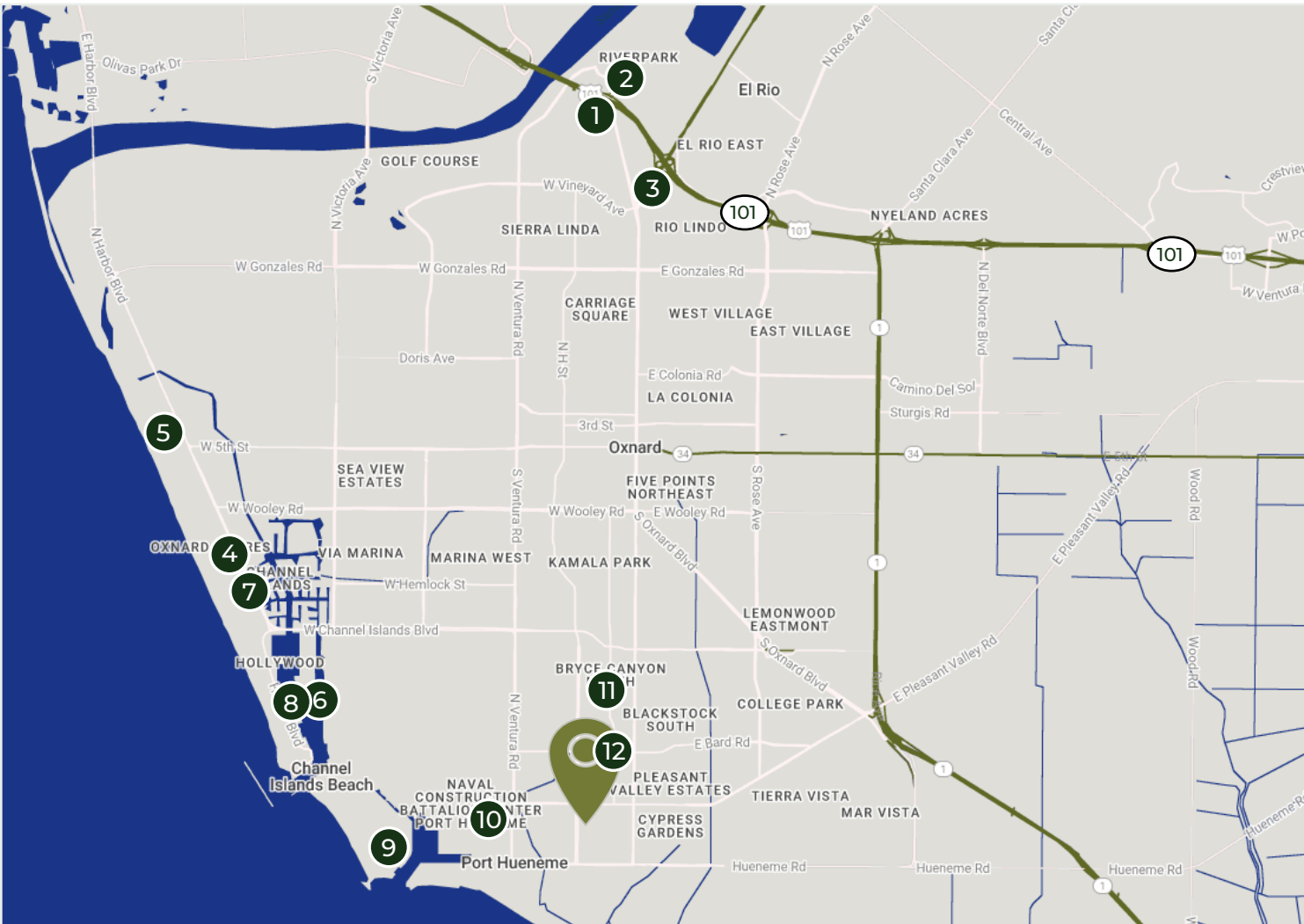


540 CUESTA DEL MAR DRIVE, OXNARD, CA



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LOCATION OVERVIEW



- 1 Junction at Wagon Wheel residences
- 2 The Collection at Riverpark
- 3 The Tower Club
- 4 Oxnard Shores
- 5 Oxnard Beach
- 6 Channel Islands Harbor
- 7 Mandalay Beach
- 8 Hollywood By the Sea
- 9 Silver Strand Beach
- 10 Port of Hueneme
- 11 E.O. Green Junior High School
- 12 Hueneme High School

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PROPERTY SUMMARY

This 14 unit apartment community in South Oxnard presents a compelling opportunity for investors seeking strong cash flow, stable operations, and long term value growth. Priced at \$3,100,000 (approximately \$221,430 per unit), the property generates an estimated \$315,000 in annual gross income, resulting in a highly attractive Gross Rent Multiplier (GRM) of 9.9—a metric rarely seen in today's market.

The property benefits from consistent 4% annual rent increases, aligned with Oxnard's Rent Stabilization Ordinance (RSO). These predictable increases support steady year over year revenue growth and enhances long term cash flow. Even with the landlord covering all utility expenses, the asset maintains a cap rate just under 6%, reflecting efficient operations and strong tenant performance.

The unit mix includes 10 one-bedroom units, 2 two-bedroom units, and 2 three-bedroom units, all surrounding a welcoming central courtyard. The tenant community at the property is reliable, with rent payments made on the first Saturday of each month, and has had historically low vacancy. When a unit becomes available, it is typically leased quickly.

Over the past several years, the property has undergone approximately \$263,300 in capital improvements, including the recent installation of bathroom exhaust fans in every unit to reduce moisture and improve long term durability. With major upgrades already completed and minimal property deferred maintenance, the next owner can expect stable operations and continued financial performance.

Overall, this offering combines below market pricing metrics, dependable income, and above average property condition, making it a standout investment opportunity in coastal Ventura County.

ASKING PRICE	\$3,100,000
UNITS	14
PER UNIT PRICE	\$221,429
UNIT MIX	(10) 1BD/1BA; (2) 2BD/1BA; (2) 3 BD/1BA
BUILDING AREA (SqFt)	8,700
PARCEL AREA (SqFt)	11,325
APN	222-0-082-035
ANNUAL GROSS RENTS	\$313,980
GRM (Current Rents)	9.9
GRM (RSO 2027 Increases)	9.5
NOI (Current Rents)	\$180,032
CAP RATE (Current Rents)	5.8%
CAP RATE (RSO 2027 Increases)	6.2%

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CAPITAL IMPROVEMENTS

\$263K+

IN RECENT IMPROVEMENTS

Over the last couple of years, ownership launched a proactive and highly focused campaign to upgrade the property's infrastructure and building components, with the goal of maximizing long term asset value. A well maintained, attractive community encourages residents to take pride in where they live. When tenants feel connected to a clean, functional environment, they are more likely to remain in that tenant community longer, make consistent timely monthly rental payments, and take better care of their units and shared spaces.



EXTERIOR IMPROVEMENTS

New Roof	\$39,000
New Windows (throughout property)	\$60,573
New Gutters	\$6,500
New Interior/Exterior Paint	\$44,315
Deck Tex-Coating	\$14,375



TENANT / INTERIOR IMPROVEMENTS

New Wall Heaters (all units)	\$15,550
Bathroom Fan Extractors (all units)	\$16,000



STRUCTURAL/COMMON AREA IMPROVEMENTS

Balcony Upgrade	\$37,500
Railing Renovations	\$29,500



TOTAL CAPITAL IMPROVEMENTS

\$263,300

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Rent Roll (all tenants are current)

Unit	Bed/Bath	Move-in Date	Term*	Current Rent	Date of Last Rent Increase	Date of Next RSO Rent Increase**	Pro Forma Rent Increase based on RSO**
1	1/1	Jan-2026	MTM	\$1,900	N/A	May-27	\$1,976
2	1/1	Apr-2017	MTM	\$1,690	May-26	May-27	\$1,758
3	3/1	Dec-2016	MTM	\$2,040	May-26	May-27	\$2,122
4	2/1	Nov-2014	MTM	\$1,860	May-26	May-27	\$1,934
5	1/1	Oct-2016	MTM	\$1,690	May-26	May-27	\$1,758
6	1/1	May-2023	MTM	\$1,795	May-26	May-27	\$1,867
7	1/1	Aug-2015	MTM	\$1,630	May-26	May-27	\$1,695
A	1/1	Sep-2016	MTM	\$1,870	May-26	May-27	\$1,945
B	1/1	Oct-2011	MTM	\$1,630	May-26	May-27	\$1,695
C	3/1	Dec-2022	MTM	\$2,800	May-26	May-27	\$2,912
D	2/1	Sep-2013	MTM	\$1,860	May-26	May-27	\$1,934
E	1/1	Dec-2023	MTM	\$1,965	May-26	May-27	\$2,044
F	1/1	Jun-2016	MTM	\$1,690	May-26	May-27	\$1,758
G	1/1	Dec-2021	MTM	\$1,745	May-26	May-27	\$1,815
TOTALS				\$26,165			\$27,212

* MTM is the acronym for Month-to-Month Lease Term

** RSO is the acronym for city of Oxnard's Rent Stabilization Ordinance as it pertains to its 4% annual rent increase cap

540 CUESTA DEL MAR DRIVE, OXNARD, CA

FINANCIALS

PROPERTY DETAILS

Price	\$3,100,000
Number of Units	14
Price Per Unit	\$221,429
Lot Size (sq ft)	11,325
Building size (sq ft)	8,700
Year Built	1964
APN	222-0-082-035

FINANCING SUMMARY

Down Payment	\$1,054,000
Loan Amount	\$2,046,000
Loan Type	I/O
Interest Rate	5.90%
Monthly Debt Service	\$10,060
Annual Debt Service	\$120,714

VALUE BENCHMARKS

GRM (X)

Current Rents	9.9
RSO 2027 Increases	9.5

Cap Rate (%)

Current Rents	5.8%
RSO 2027 Increases	6.2%

Cash-on Cash Return (%)

Current Rents	5.6
RSO 2027 Increases	6.7

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FINANCIALS

OPERATING SUMMARY	CURRENT RENTS	RENT POST 2027 RSO INCREASE
Revenue		
Gross Scheduled Income	\$313,980	\$326,544
Laundry Income	\$0	\$0
Total Annual Income	\$313,980	\$326,544
Less: 3% Vacancy	(\$9,419)	(\$9,796)
Total Effective Gross Income	\$304,561	\$316,748
Expenses		
Property Taxes*	\$37,646	\$37,646
Insurance	\$10,000	\$10,000
Utilities	\$42,180	\$42,180
Landscape	\$3,600	\$3,600
Pest Control	\$1,875	\$1,875
Total Property Management (5%)	\$15,228	\$15,837
Repairs & Maintenance (\$750/unit)	\$10,500	\$10,500
Replacement Reserves (\$250/unit)	\$3,500	\$3,500
Total Annual Expenses	\$124,529	\$125,138
NOI/Cash Flow		
Net Operating Income (NOI)	\$180,032	\$191,609
Less: Annual Debt Service	(\$120,714)	(\$120,714)
Before Tax Cash Flow	\$59,318	\$70,895

*(1.207999 % + \$198 special assessments)

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SALES COMPARABLES

Subject Property	City	Unit Mix	No. of Units	Sq Ft	Income	Year Built	List Price	PP SQ FT	Price Per Unit	GRM			
 540 Cuesta Del Mar Dr	Oxnard	10 (1 BD / 1 BA), 2 (2 BD / 1 BA), 2 (3 BD / 1 BA)	14	8,700	\$313,980	1964	\$3,100,000	\$356	\$221,429	9.9			
Sales Comparables	Sale Date	City	Unit Mix	No. of Units	Sq Ft	Income	Year Built	DOM	List Price	Sold Price	PP SQ FT	Price Per Unit	GRM
1 560 W Gonzales Road	3/11/26	Oxnard	12 (1 BD / 1 BA), 6 (2 BD / 1 BA), 6 (2 BD / 2 BA)	24	22,267	\$554,856	1960	4	\$6,600,000	\$6,000,000	\$269	\$250,000	10.8
2 506 S G Street	12/23/25	Oxnard	10 (1 BD / 1 BA)	10	2,994	NA	1954	NA	\$1,330,000	\$1,330,000	\$444	\$133,000	NA
3 541 Cuesta Del Mar Drive	12/5/25	Oxnard	10 (1 BD / 1 BA), 4 (2 BD / 1 BA)	14	8,700	\$303,288	1964	46	\$2,995,000	\$2,825,000	\$325	\$201,786	9.3
4 441 Occidental Drive	9/30/25	Oxnard	13 (Studio), 14 (1 BD / 1 BA), 2 (2 BD / 1 BA)	29	14,135	\$595,848	1962	NA	\$4,995,000	\$4,500,000	\$318	\$155,172	7.6
5 611 S E Street	9/19/25	Oxnard	1 (Studio), 1 (1 BD / 1 BA), 7 (2 BD / 1 BA)	9	5,880	NA	1965	NA	\$1,800,000	\$1,575,000	\$268	\$175,000	NA
6 2951-3011 Albany Drive	9/11/25	Oxnard	12 (1 BD / 1 BA), 20 (2 BD / 1 BA)	32	29,492	\$646,812	1974	26	\$7,700,000	\$6,971,057	\$236	\$217,846	10.8
7 1200 N H Street	5/27/25	Oxnard	9 (1 BD / 1 BA), 9 (2 BD / 1 BA)	18	8,637	NA	1968	NA	NA	\$4,647,331	\$538	\$258,185	NA

540 CUESTA DEL MAR DRIVE, OXNARD, CA

SALES COMPARABLES



540 Cuesta Del Mar Drive,
Oxnard, CA

List Price	\$3,100,000	Price/Unit	\$221,429
Building Size	8,700 SF	Price/SF	\$356
Lot Size	11,325 SF	Annual Income	\$313,980
Year Built	1964	# of Units	14
GRM (Current)			9.9
GRM (RSO Next Increase 2027)			9.5



560 W Gonzales Road,
Oxnard, CA

Sale Price	\$6,000,000	Price/Unit	\$250,000
Sale Date	3/11/26	Price/SF	\$269
Building Size	22,267 SF	Annual Income	\$554,856
Lot Size	30,056 SF	GRM	10.8
Year Built	1960	# of Units	24
Unit Mix		# of Units	
1 Bed / 1 Bath		12	
2 Bed / 1 Bath		6	
2 Bed / 2 Bath		6	



506 S G Street,
Oxnard, CA

Sale Price	\$1,330,000	Price/Unit	\$133,000
Sale Date	12/23/25	Price/SF	\$444
Building Size	2,994 SF	Annual Income	NA
Lot Size	6,939 SF	GRM	NA
Year Built	1954	# of Units	10
Unit Mix		# of Units	
1 Bed / 1 Bath		10	



541 Cuesta Del Mar Drive,
Oxnard, CA

Sale Price	\$2,825,000	Price/Unit	\$201,786
Sale Date	12/5/25	Price/SF	\$325
Building Size	8,700 SF	Annual Income	\$303,288
Lot Size	11,761 SF	GRM	9.3
Year Built	1964	# of Units	14
Unit Mix		# of Units	
1 Bed / 1 Bath		10	
2 Bed / 1 Bath		4	



441 Occidental Drive,
Oxnard, CA

Sale Price	\$4,500,000	Price/Unit	\$155,172
Sale Date	9/30/25	Price/SF	\$318
Building Size	14,135 SF	Annual Income	\$595,848
Lot Size	27,443 SF	GRM	7.6
Year Built	1962	# of Units	29
Unit Mix		# of Units	
Studio		13	
1 Bed / 1 Bath		14	
2 Bed / 1 Bath		2	



611 S E Street,
Oxnard, CA

Sale Price	\$1,575,000	Price/Unit	\$175,000
Sale Date	9/19/25	Price/SF	\$268
Building Size	5,880 SF	Annual Income	NA
Lot Size	6,969 SF	GRM	NA
Year Built	1965	# of Units	9
Unit Mix		# of Units	
Studio		1	
1 Bed / 1 Bath		1	
2 Bed / 1 Bath		7	



2951-3011 Albany Drive,
Oxnard, CA

Sale Price	\$6,971,057	Price/Unit	\$217,846
Sale Date	9/11/25	Price/SF	\$236
Building Size	29,492 SF	Annual Income	\$646,812
Lot Size	44,431 SF	GRM	10.8
Year Built	1974	# of Units	32
Unit Mix		# of Units	
1 Bed / 1 Bath		12	
2 Bed / 1 Bath		20	











1200 N H Street,
Oxnard, CA

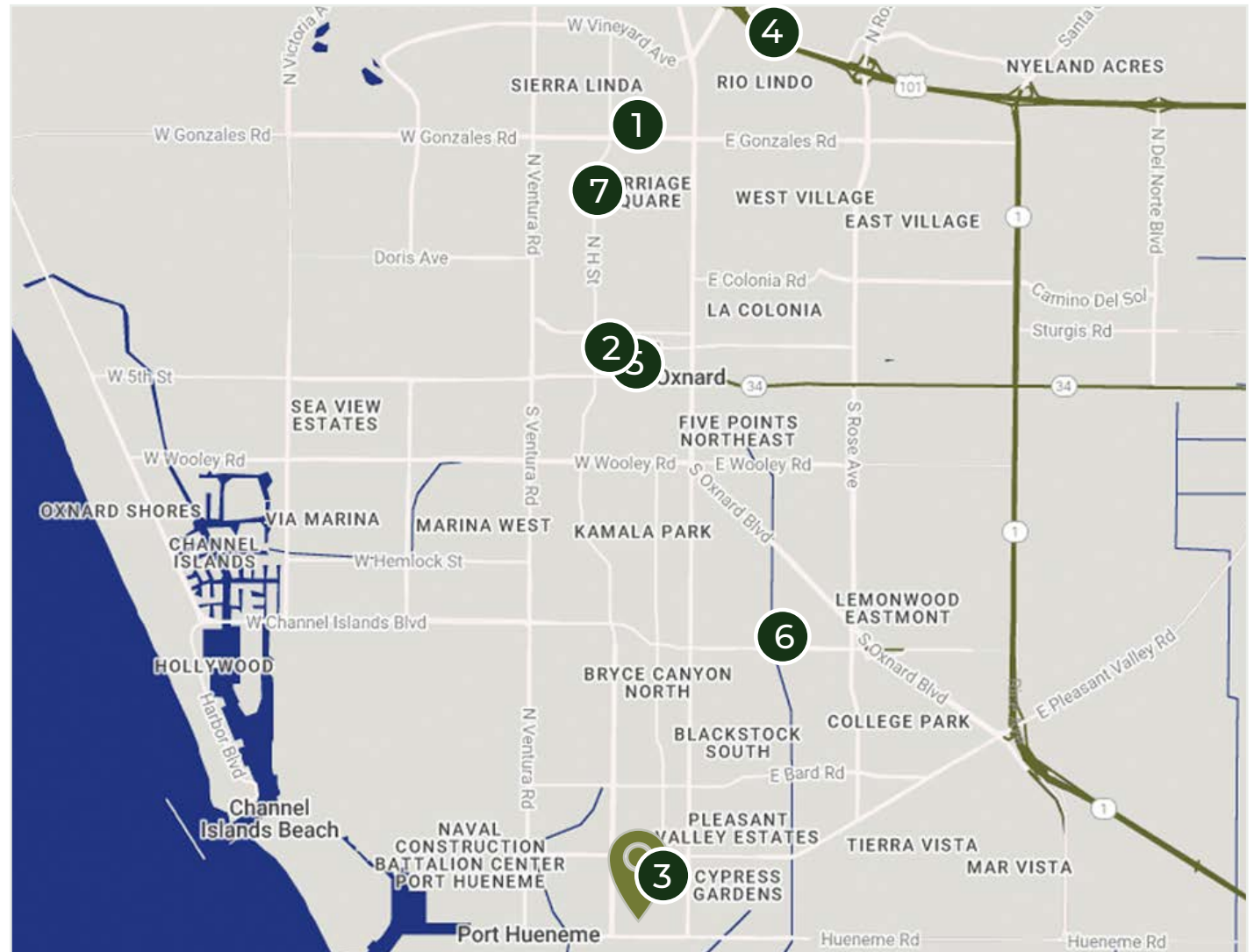
Sale Price	\$4,647,331	Price/Unit	\$258,185
Sale Date	5/27/25	Price/SF	\$538
Building Size	8,637 SF	Annual Income	NA
Lot Size	15,246 SF	GRM	NA
Year Built	1968	# of Units	18
Unit Mix		# of Units	
1 Bed / 1 Bath		9	
2 Bed / 1 Bath		9	

540 CUESTA DEL MAR DRIVE, OXNARD, CA

SALES COMPARABLES

SALE COMPS MAP

-  540 Cuesta Del Mar Drive, Oxnard, CA
-  560 W Gonzales Road
-  506 S G Street
-  541 Cuesta Del Mar Drive
-  441 Occidental Drive
-  611 S E Street
-  2951-3011 Albany Drive
-  1200 N H Street














540 CUESTA DEL MAR DRIVE, OXNARD, CA

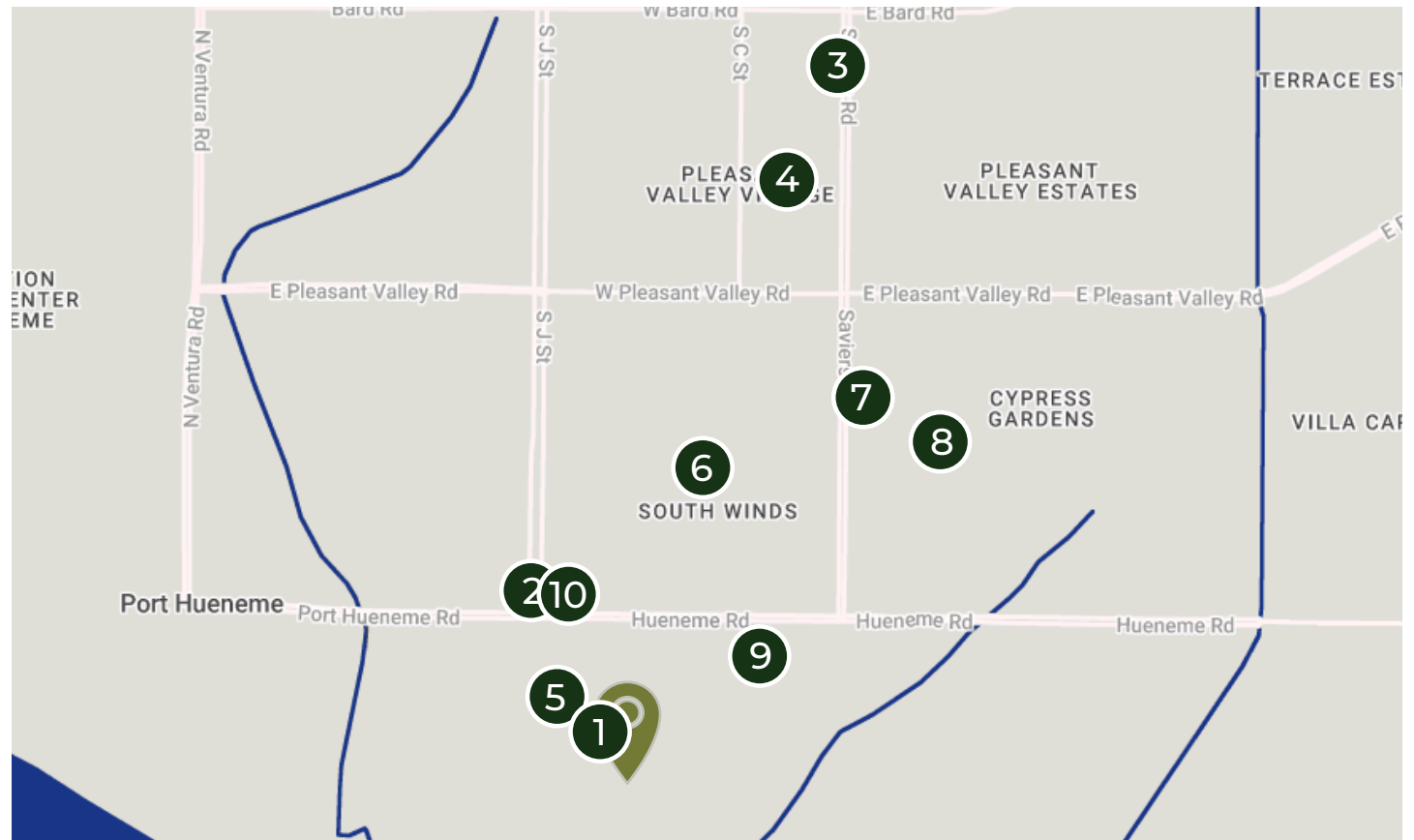
OXNARD RENT COMPARABLES

Subject Property	City	Unit Type	Avg Rent / Unit
540 Cuesta Del Mar Drive	Oxnard	1 Bed / 1 Bath	\$1,761
 540 Cuesta Del Mar Drive	Oxnard	2 Bed / 1 Bath	\$1,860
540 Cuesta Del Mar Drive	Oxnard	3 Bed / 1 Bath	\$2,420
1-Bedroom Rentals	City	Unit Type	Rent
1 561 Cuesta Del Mar Drive	Oxnard	1 Bed / 1 Bath	\$1,750
2 5200 S J Street	Oxnard	1 Bed / 1 Bath	\$2,191
3 3650 Samuel Avenue	Oxnard	1 Bed / 1 Bath	\$2,165
4 3941 Saviers Road	Oxnard	1 Bed / 1 Bath	\$1,895
2-Bedroom Rentals	City	Unit Type	Rent
5 5415-5417 Roland Way	Oxnard	2 Bed / 1 Bath	\$2,295
6 4901 S C Street	Oxnard	2 Bed / 1 Bath	\$2,450
7 194 Fashion Park Place	Oxnard	2 Bed / 1 Bath	\$2,495
3-Bedroom Rentals	City	Unit Type	Rent
8 500 E. Dollie Street	Oxnard	3 Bed / 2 Bath	\$3,250
9 211 W Clara Street	Oxnard	3 Bed / 2 Bath	\$3,600
10 5200 S. J Street	Oxnard	3 Bed / 2 Bath	\$3,275

540 CUESTA DEL MAR DRIVE, OXNARD, CA

OXNARD RENT COMPARABLES

RENT COMPS MAP	
	540 Cuesta Del Mar Drive Oxnard, CA
	561 Cuesta Del Mar Drive
	5200 S J Street
	3650 Samuel Avenue
	3941 Saviers Road
	5415-5417 Roland Way
	4901 S C Street
	194 Fashion Park Place
	500 E. Dollie Street
	211 W Clara Street
	5200 S. J Street



540 CUESTA DEL MAR DRIVE, OXNARD, CA
MARKET OVERVIEW



540 CUESTA DEL MAR DRIVE, OXNARD, CA

MARKET OVERVIEW

OXNARD, CALIFORNIA

Oxnard, California, is a vibrant city located in Ventura County on California's South Coast. Known for its beautiful beaches, such as those in the Channel Islands Harbor, and its rich agricultural heritage, Oxnard offers a mix of suburban and urban living. The city is the most populous in Ventura County, with a diverse population and a strong Latino community. Oxnard is also a key transportation hub, featuring connections with Amtrak, Union Pacific, and Metrolink, and is home to a regional airport. The city hosts numerous cultural and recreational events, including the popular annual Dallas Cowboys Training Camp and various summer concerts and festivals.



SKILLED LABOR POOL

Oxnard, California, has a robust skilled labor pool, especially in the agricultural and manufacturing sectors. The city's strategic location and strong agricultural base, particularly in berry and vegetable production, have created a significant demand for skilled labor in food processing and related industries. Additionally, Oxnard is home to various manufacturing companies, with about 12% of its residents employed in this sector. Despite a national labor shortage, local staffing agencies like Skillset Group have been expanding their presence to meet the needs of these industries by providing specialized recruitment services for roles ranging from forklift drivers and packers to process engineers and plant managers.



AGRICULTURAL HERITAGE

Oxnard, California, is a major agricultural hub primarily due to its location on the fertile Oxnard Plain, which provides ideal conditions for growing a variety of crops, especially strawberries, which the region is famous for. The mild, Mediterranean-like climate allows for year-round farming, supporting a robust agricultural economy. Additionally, the proximity to key markets in Southern California, including Los Angeles, enhances the efficiency of distributing fresh produce. This agricultural prominence is further bolstered by the presence of extensive food processing facilities that prepare the harvested crops for national and international markets.



TRANSPORTATION HUB

Naval Base Ventura County (NBVC), situated in Ventura County, California, serves as a cornerstone for both national defense and local economic prosperity. It encompasses three primary operating facilities: Point Mugu, Port Hueneme, and San Nicolas Island, each contributing uniquely to the base's strategic military capabilities. Beyond its defense role, NBVC is a vital economic engine for Ventura County. It is one of the county's largest employers, providing thousands of military and civilian jobs, which in turn stimulate local economic growth. The presence of the base supports a wide range of secondary industries, from defense contractors to local service businesses, enhancing the economic diversity and resilience of the region. Additionally, NBVC's community engagement and environmental initiatives foster strong partnerships with local organizations and contribute to the county's sustainability efforts. Through these multifaceted contributions, NBVC significantly enriches Ventura County's social and economic landscape.



POPULATION



842K

HOUSEHOLDS



278K

MEDIAN AGE



39

MEDIAN HH INCOME



95K

ECONOMY

- Oxnard's beautiful beaches and proximity to the Channel Islands attract tourists, boosting the local economy through hospitality and recreational services.
- With access to major highways, rail services (Amtrak, Union Pacific, Metrolink), and a regional airport, Oxnard plays a crucial role in transportation and logistics in Southern California.
- Oxnard is a major agricultural hub, particularly known for its strawberry production, which significantly contributes to the local and state economy.

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MARKET & DEMOGRAPHIC OVERVIEW

POPULAR POINTS OF INTEREST



DOWNTOWN OXNARD is a vibrant and historic area that serves as the cultural and economic heart of the city. It features a mix of charming historic buildings, such as the Carnegie Art Museum and Heritage Square, which reflect the rich architectural heritage of the area. The downtown district hosts numerous community events and festivals throughout the year, adding to its lively atmosphere. With a variety of local shops, restaurants, and entertainment venues, downtown Oxnard offers a diverse and dynamic experience for residents and visitors alike.



CHANNEL ISLANDS HARBOR, is in Oxnard, California, is a vibrant and picturesque maritime destination offering a wide range of recreational activities and amenities. This bustling harbor is a hub for boating, kayaking, and fishing enthusiasts, providing easy access to the scenic Channel Islands. Visitors can rent boats or kayaks, take harbor cruises, or simply enjoy the serene waterfront views. The harbor also features several parks and beaches, perfect for picnicking, sunbathing, and beachcombing.

In addition to its recreational offerings, Channel Islands Harbor is home to the Channel Islands Maritime Museum, which boasts an impressive collection of maritime art, ship models, and nautical artifacts. The museum provides a fascinating glimpse into the region's maritime history and heritage. The harbor area is dotted with a variety of restaurants, cafes, and shops, making it a lively spot for dining and shopping. Whether you're looking to explore the waters, enjoy a leisurely meal, or learn about maritime history, Channel Islands Harbor offers a diverse and engaging experience for visitors of all ages.



OXNARD STATE BEACH AND PARK is a scenic beach known for its beautiful views of the Channel Islands, wide sandy shores, and well-maintained facilities. It's a popular spot for picnicking, swimming, beachcombing, and enjoying the California coastline. The adjacent park offers amenities such as picnic tables, BBQ grills, and walking paths, making it a favorite among locals and visitors alike.

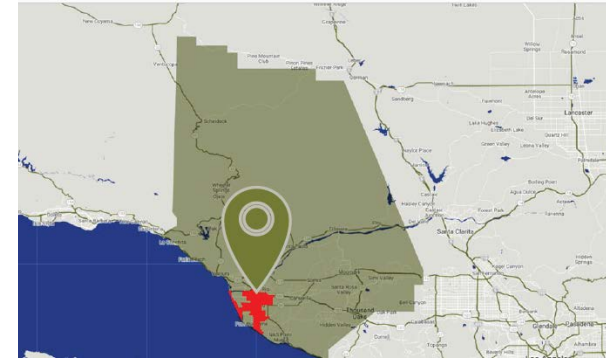


HERITAGE SQUARE is located in the downtown district, Heritage Square is a collection of fully renovated historic buildings that offer a glimpse into Oxnard's past. The area features more than 25 businesses, including restaurants, gift shops, and a visitor center. It hosts various community events throughout the year, such as concerts and holiday celebrations, providing a charming and culturally rich experience for visitors.

540 CUESTA DEL MAR DRIVE, OXNARD, CA

MARKET & DEMOGRAPHIC OVERVIEW

DEMOGRAPHIC HIGHLIGHTS



POPULATION

Oxnard, California has a population of approximately 198,000. The city is ethnically diverse, with 75.9% identifying as White, 7.2% as Asian, 2.6% as Black, and 73.6% as Hispanic or Latino. The median age is 34.1 years, with 26.2% under 18 and 10.9% aged 65 and older. Economically, the median household income is \$90,409, with a poverty rate of 13.8% and an unemployment rate of 5.7%. The city's population density is about 7,358.5 people per square mile. Oxnard's coastal location offers beautiful beaches, a mild climate, and a variety of recreational activities, making it an attractive place to live. Its proximity to Los Angeles provides access to urban amenities while maintaining a smaller community feel.



HOUSEHOLDS

Oxnard, California, has approximately 51,099 households. The average household size is 3.92 persons. About 54.6% of the housing units are owner-occupied, and the median value of these homes is \$587,200. Monthly housing costs for homeowners with a mortgage average \$2,506, while those without a mortgage pay around \$642. Renters face a median monthly rent of \$1,907. Oxnard is a family-friendly city with a median age of 33.1. 26.2% of households having children under the age of 18, and 66.4% of the residents speak a language other than English at home, reflecting the city's rich cultural diversity.



INCOME

Oxnard, California, boasts a median household income of \$90,049, reflecting its relatively strong economic position. Despite this, approximately 13.8% of the population lives below the poverty line, with a child poverty rate of 21.6%, highlighting areas of economic disparity within the city. The labor force participation rate is robust at 68.2%, and the unemployment rate is relatively low at 5.7%. Oxnard's economy benefits from a diverse mix of industries, including significant contributions from agriculture, manufacturing, retail, and healthcare sectors. The city's workforce is highly engaged, with 66.1% of residents speaking a non-English language at home, underscoring the city's cultural diversity and vibrant community life. Furthermore, Oxnard's economic landscape is supported by a well-educated population, with 70.1% of adults holding at least a high school diploma, and 18% possessing a bachelor's degree or higher. This educational foundation, combined with the city's strategic location and industry mix, makes Oxnard an attractive place for both residents and businesses.



EMPLOYMENT

Oxnard, California, boasts a diverse and dynamic employment landscape with a labor force participation rate of 68.2% among residents aged 16 and older, and a relatively low unemployment rate of 5.7%. Key industries include agriculture, manufacturing, healthcare, and retail, bolstered by its strategic location near major transportation hubs like the Port of Hueneme. The city's median household income is \$90,409, though 13.8% of the population lives below the poverty line, with a child poverty rate of 21.6%. Oxnard's workforce is well-educated, with 70.1% of adults holding at least a high school diploma and 18% possessing a bachelor's degree or higher. Additionally, 66.1% of residents speak a non-English language at home, highlighting the city's rich cultural diversity. This blend of economic opportunity, educational attainment, and cultural vibrancy makes Oxnard an attractive place for residents and businesses alike.



HOUSING

In Oxnard, California, has approximately 51,099 households with an average household size of 3.92 persons. The housing market is characterized by a majority of owner-occupied homes, accounting for 54.6% of housing units. The median value of these homes is \$587,200, reflecting the city's relatively high cost of living. Homeowners with a mortgage face median monthly costs of \$2,506, while those without a mortgage pay around \$642 monthly. Renters in Oxnard encounter a median monthly rent of \$1,907. The city's residential stability is high, with 93.2% of residents living in the same house as the previous year. Additionally, 66.4% of households speak a language other than English at home, indicating a rich cultural diversity. Oxnard's housing market, supported by a mix of homeownership and rental opportunities, combined with its community's cultural vibrancy, makes it an appealing place to live.



EDUCATION

Oxnard has a well-educated population, with 70.1% of adults holding at least a high school diploma. Additionally, 18% of residents have obtained a bachelor's degree or higher, contributing to the city's skilled workforce. The city's educational institutions, ranging from public schools to higher education facilities, support a diverse student population. The Oxnard Union High School District and Oxnard School District provide comprehensive education to younger residents, while nearby colleges and universities offer higher education opportunities. Furthermore, Oxnard's cultural diversity is reflected in its education system, with 66.1% of residents speaking a non-English language at home, enriching the learning environment. This educational foundation supports local industries and enhances the community's overall quality of life, making Oxnard an attractive place for families and individuals seeking growth and opportunities.

540 CUESTA DEL MAR DRIVE, OXNARD, CA

ABOUT CRAIG LIEBERMAN & APARTMENT INVESTMENT SPECIALISTS

About Craig Lieberman

Craig Lieberman, President, Broker, and Managing Director of the Apartment Investment Specialists (and A.I.S. Property Management Services, the property management affiliate) has been personally investing in multifamily properties in Southern California since 1977 when he acquired his first residential investment property and entered the brokerage industry. Craig earned his graduate degree in Real Estate Appraisal and Investment Analysis from the University of Wisconsin-Madison during the mid-1980s preceded by him earning a bachelor's degree in business administration, with an emphasis in Real Estate & Finance, from San Diego State University, also a well-known and accredited university. Craig has a strong belief that his greatest professional responsibility to his clients is to provide intelligent and prudent advisory services, a skillset developed from years of advanced real estate academic work as well as his industry seasoning earned thru years of multifamily property brokerage experience. Craig has earned the CCIM designation (Certified Commercial Investment Member), the highest professional designation a commercial real estate professional can achieve and is recognized by and part of the National Association of Realtors. Craig's advanced understanding and practical knowledge of the 1031 exchange process, a critically important skillset required in an industry in which the majority of investors will utilize this tax management tool during the span of their investment lives, is evident by the professional accolade given him by the Santa Barbara Association of Realtors – the Jack Kelly Exchange of the Year award – awarded for completing a very complex exchange on behalf of one of his clients. Furthermore, he is intimately familiar with all aspects of the real estate investment process, including, but not limited to, cash flow analysis and valuation of multifamily property values, particularly those properties located along the central coast of California. Thru his property management company, A.I.S. Property Management Services, he provides owners of multifamily properties, many of whom he represented when they purchased the property managed, expert professional management services, an especially valuable skillset in this market environment fraught with continuously increasing tenant rights. Craig has provided brokerage and management services to his clients since 1996, with properties ranging in size from two to over 300+ units. In Craig's capacity as a multifamily property broker, he has represented numerous buyer and seller investors, many times of which he represented both parties to the sales transaction, representing over 150 sales transactions that equates to over a quarter of a billion dollars in sales volume.



Apartment Investment Specialists

The Apartment Investment Specialists (and its affiliate property management firm, A.I.S. Property Management Services) are full-service commercial brokerage and property management companies, specializing in the multifamily property sector. The investment community and other real estate brokerage companies often look to Craig and his multifamily property brokerage and management companies for the pulse of industry trends in value and rent activity. Whether you require expert brokerage representation in selling your property for the highest price, finding and purchasing your next multifamily property, or in optimizing the profitability of your investment thru sound property management services, our niche and long-term experience in multifamily property investments gives us the ability to provide expert advisory services. The hallmark of our value to our clients is our intimate understanding and knowledge of the multifamily property market, as well as our ability to quickly adapt to our clients' changing investment needs. These expert skills offered our clients has made Apartment Investment Specialists and A.I.S. Property Management Services perceived by the investment community as leading and respected boutique industry experts. With this niche professional background, Craig's companies have provided expert advisory services to what has become a significant and loyal investor base. The combination of our successful results and professional services, our hard work and dedication to our client needs, our strong belief in conducting business in an ethical and right way, along with exceeding our client expectations, and being fully accountable from start to finish have all contributed to the success of Craig and his companies in the multifamily property brokerage and management space.

Our Mission

Our number one goal to our clients is to help build their personal net worth so that they become loyal one client at a time, while always being dedicated to building their trust in us as their personal investment advisors – your trust in us is truly our most valued asset.



APARTMENT INVESTMENT SPECIALISTS

PRESENTED BY: *Craig Lieberman* 

AISPROPERTY MANAGEMENT SERVICES

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