



PACIFIC ST. APARTMENTS

SAN BERNARDINO

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Patricia Tortone
Agent

CADRE: 02119146

Phone: (949) 547 1748

Email: sundialrealty@yahoo.com

Laura DeJesus
Broker

CADRE: 01984662

Phone: (949) 973 4535

Email: sundialrealty@yahoo.com

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Property Overview



Property Highlights

- Price per unit = \$272,971 (per 2 bedroom units)
- Price = \$1,910,800
- Cap Rate = 6.0%, GRM = 12
- Unit Mix:
 - 2 - 3 Bedroom / 2 Bath
 - 4 - 2 Bedroom / 1 Bath
- GBA = 5,317 SF, LOT = 0.29 AC
- Great In-place rents with room to increase.
- Gated property
- 1 Car Garage per unit
- 11 Additional Parking Spaces
- On-site Pool
- On-site Laundry
- All HVAC units

Property Overview



General

Pacific St. Apartments is a turn-key apartment complex, located in an opportunity zone, at 25235 Pacific St, San Bernardino has higher rents compared to others in the area, a good buy @ \$272,971 per 2 bed / 1 bath units.

This multifamily property, featuring a blend of three-bedroom and two-bedroom units, onsite laundry and a community pool, provides investors with a reliable and steady income stream. It includes five newly remodeled units, which greatly minimizes immediate capital requirements. **Four of these units were renovated in 2025.**

Each apartment has HVAC's, dual pane windows, and tile or plank floors. The apartments are individually metered for gas and electricity. Trash, water, and sewer are included in the rent. The community features a stable, family oriented tenant base. The actual Five Year Vacancy Rate is 1.4%.

Property Overview



4 new refrigerators, 1 new cooktop and 3 new stoves were added during the 2025 remodels. Additionally, a new washer and dryer were installed in the laundry area.

Pacific St. Apartments is conveniently located close to local shops, schools, public transit, employment hubs, and popular tourist destinations (Big Bear, Lake Arrowhead, Yaamava Resort). With easy access to major highways it's an attractive option for commuters.

Pacific St. Apartments stands out from the area comparables because of its higher rents, stable tenant base, the very low five year vacancy rate, and the overall condition of the building (newer paint, major capital investments to minimize expenditures). With an actual cap rate 6.0% and proforma cap rate 6.7%, this property compares better to properties with 7 and more units as shown in the comparables.

This is rare chance to own a turn-key stabilized property with 100% occupancy in a core San Bernardino County location with strong demographics and proven rental demand. ideal for investors seeking a low maintenance asset.

SUMMARY

Property	Pacific Apartments
Property Address	25235 Pacific St. San Bernardino, CA 92404
Parcel Number	0273-141-63-0000
Zoning	RM
Total Units	6
Year Built	1962
GBA (SF)	5,317
Est Lot Size (SF)	12,000
Type of Ownership	LLC
Rent Control	Yes
No of Buildings	2
Street Frontage	Pacific St
Cross Street	N Del Rosa Dr
Highway Access	Yes
Land for addt'l Development	No
Parking	12 (6 Garages and 6 in front of Garages) plus 5 extra spaces
Amenities	Gated Community, Pool, Laundry Area, Individual Garages w/addt'l Parking, HVAC's, Electric Stoves & Water Heaters, 4 new Refrigerators
Electric, Gas	Individually metered
Sewer/Water & Trash	Landlord Pays

Exterior Photos



Exterior Photos



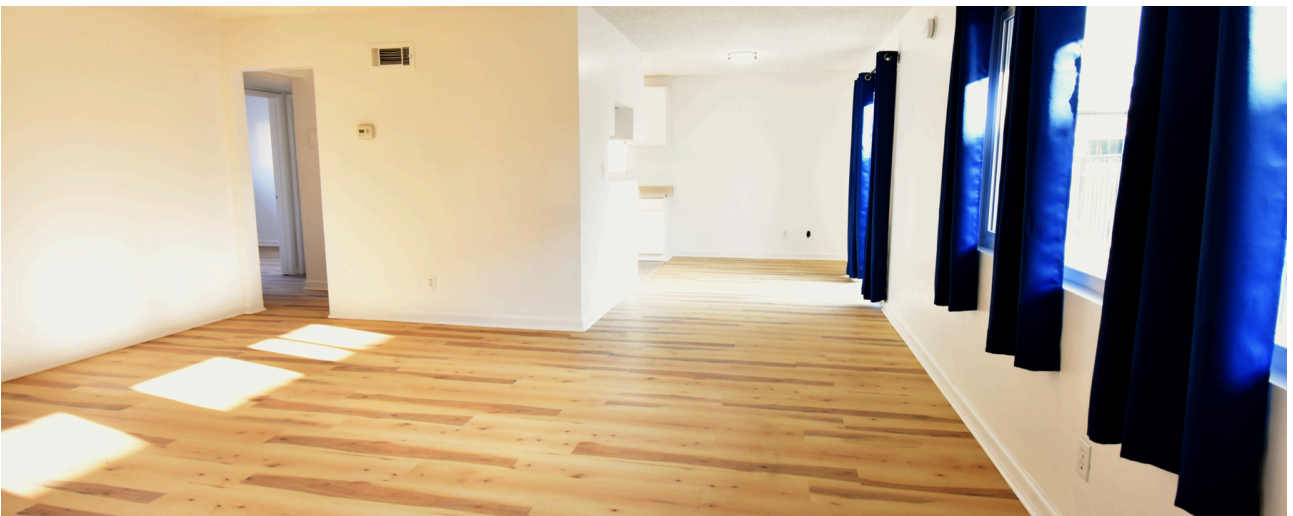
Photos of Apt 37



Photos of Apt 39



Photos of Apt 45



Photos of Apt 47



Location Overview



SAN BERNARDINO MARKET FUNDAMENTALS

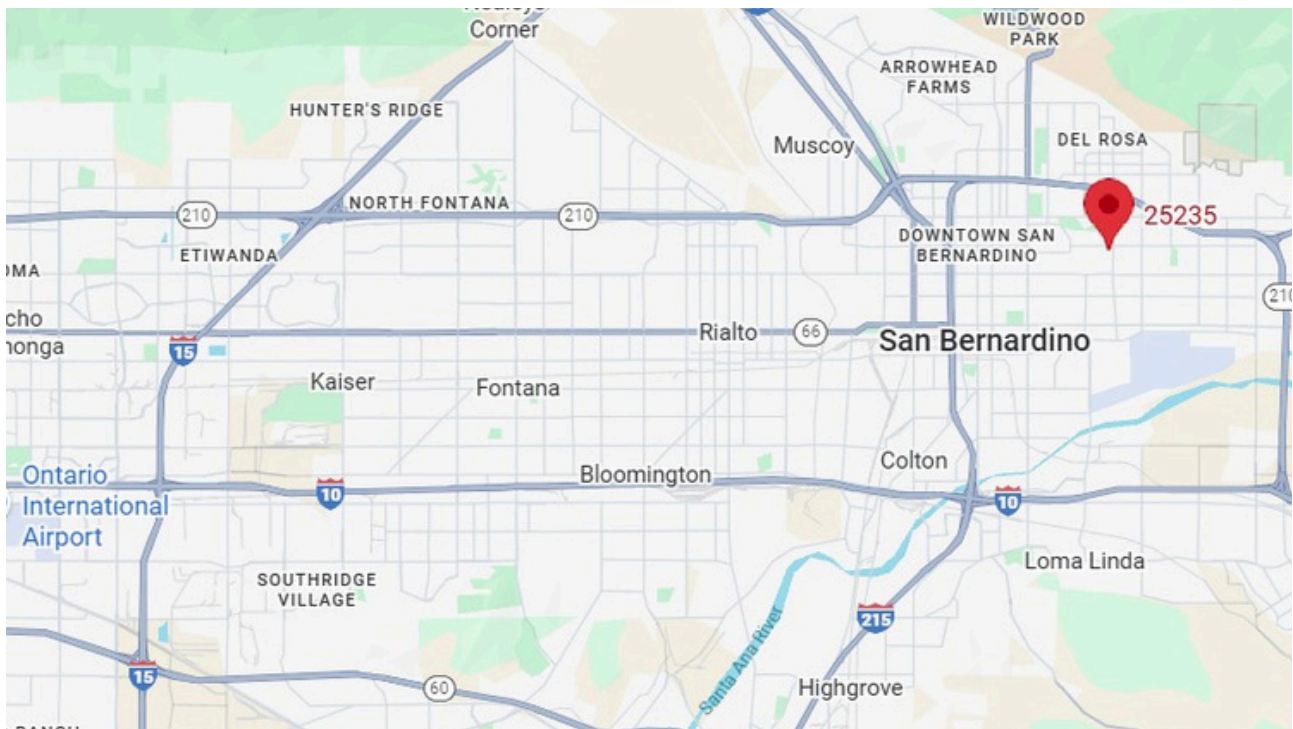
- Strategic location for multifamily investment. Opportunity Zone in the Inland Empire just 60 miles from Los Angeles.
- Strong regional connectivity to logistics and employment centers.
- Local economy supported by healthcare, education, government, warehousing, light manufacturing and the Ontario International Airport.
- Three major healthcare facilities in the immediate area: Kaiser Permanente, Dignity Health, and the Ballard Rehabilitation Hospital.

GROWTH DRIVERS

- Downtown revitalization, infrastructure improvements designed to support business growth and stable employment.
- Newly opened vocational High Schools like the Pacific High School (Vocational Career and Technology Center dedicated to prepare students for immediate employment).
- Proximity to logistics hubs (Amazon, FedEx, and UPS).
- Expanding education, healthcare and manufacturing sectors.



Location Overview



Demographic Analysis

Total Population	224,775
2024 Households	201,109
Median home value	\$397,822
Median household income	\$70,613
Average Rent (2 bedroom)	\$1,774
Average Rent (3 bedroom)	\$2,387
Pacific St Vacancy (last 5 years)	1.4%

Property Financials

RENT ROLL

Unit	Type	Appliances	Assgn'd Parking	Actual Rent
1	3 Bed / 2 Bath	Electric Water Heater & Cooktop, HVAC	2	2,575
2	2 Bed / 1 Bath	Electric Water Heater & Stove, HVAC, Fridge	2	1,850
3	2 Bed / 1 Bath	Electric Water Heater & CookTop, HVAC, Fridge	2	1,850
4	3 Bed / 2 Bath	Electric Water Heater & Stove, Fridge, HVAC	2	2,700
5	2 Bed / 1 Bath	Electric Water Heater & Stove, HVAC	2	1,925
6	2 Bed / 1 Bath	Electric Water Heater & Stove, HVAC, Fridge	2	1,925
	Total		12*	12,825

*TOTAL 17 PARKING SPACES, 12 ASSIGNED PLUS 5 OPEN SPACES

Property Financials

RENT ROLL

ACTUAL					
Unit Qty	Type	SF (est)	Average Rent (\$)	(\$/SF)	Gross (\$)
2	3 Bed/2 Bath	1,350	2,638	1.95	5,276
4	2 Bed/1 Bath	830	1,888	2.23	7,552
6	Total / Average				12,828

PRO FORMA					
Unit Qty	Type	SF (est)	Average Rent (\$)	(\$/SF)	Gross (\$)
2	3 Bed/2 Bath	1,350	2,916	2.16	5,832
4	2 Bed/1 Bath	830	2,079	2.50	8,316
6	Total / Average				14,148



INCOME SUMMARY

Actual

Income (\$)	Monthly (\$)	Yearly (\$)
Gross Rent	12,828	153,936
Laundry	200	2,400
Vacancy (1.4%)**	(180)	(2,160)
Total	13,028	156,336

**** PACIFIC ST 5 YEAR VACANCY = 1.4%**

Pro Forma

Income (\$)	Monthly (\$)	Yearly (\$)
Gross Rent	14,148	169,776
Laundry	320	3,840
Total	14,468	173,616

EXPENSE SUMMARY

Actual

Expenses (\$)	Monthly (\$)	Yearly (\$)
Electricity	134	1,608
Water	470	5,640
Gas	16	192
Trash	195	2,340
Landscaping	100	1,200
Pool	300	3,600
Maintenance	200	2,400
Office & Permits	141	1,692
Insurance		7,074
Taxes		10,904
Total Expenses		36,650
NOI		117,344

Pro Forma

Expenses (\$)	Monthly (\$)	Yearly (\$)
Electricity	134	1,608
Water	470	5,640
Gas	16	192
Trash	195	2,340
Landscaping	100	1,200
Pool	300	3,600
Maintenance	200	2,400
Office & Permits	141	1,692
Insurance		7,074
Taxes		19,108
Total Expenses		44,854
NOI		128,762

**ACTUAL GROSS INCOME TO EXPENSE
RATIO = 23%**

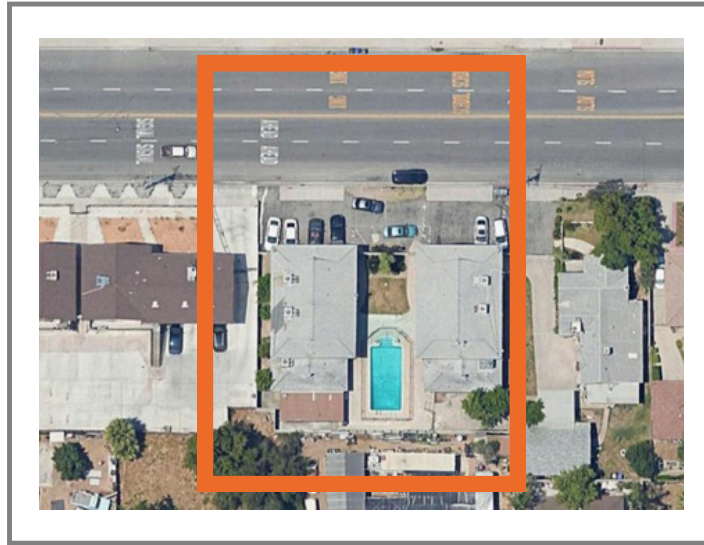
**PRO FORMA GROSS INCOME TO
EXPENSE RATIO = 26%**

PRICING SUMMARY

LIST PRICE	
\$1,910,800	
Down Payment (40%)	\$764,400
First Trust Deed	\$1,146,400
Effective Gross Income	\$156,336
Net Operating Income	\$115,942
Debt Service	\$6,402
DSCR	1.5
Cash on Cash Return %	5 %
Cap Rate	6.0
Gross Rent Multiplier	12
Price per Unit (equivalent)*	\$272,971

*14 BEDROOMS, 8 BATHROOMS = 7 -
2 BED / 1 BATH UNITS

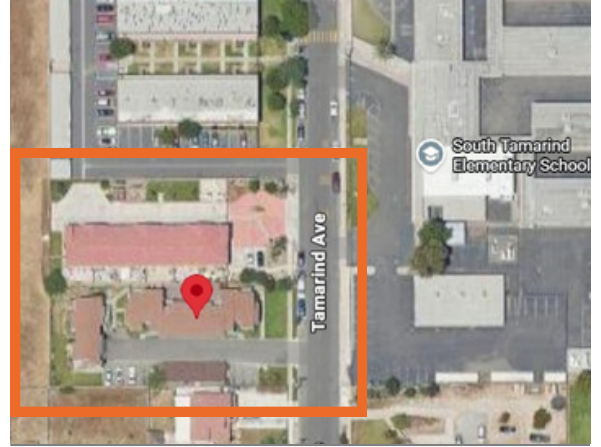
Sales Comparables



SUBJECT	PACIFIC ST APARTMENTS 25235 PACIFIC ST SAN BERNARDINO, CA 92404
SUMMARY	
Survey Date	Dec 2025
List Price	\$1,910,800
Cap Rate	6.0
Price per Unit	\$272,971
Total Acreage	0.29 AC
Year Built	1962
APN	0273-141-63-0000

*14 BEDROOMS AND 8 BATHROOMS
OR 7 - 2 BED / 1 BATH UNITS

Sales Comparables



1	25225 PACIFIC ST. SAN BERNARDINO, CA 92404	2	8582 TAMARIND AVE. FONTANA, CA 92335
SUMMARY	6 UNITS	SUMMARY	9 UNITS
Survey Date	Feb 2026	Survey Date	Feb 2026
Sale Date	Apr 2025	Sale Date	Jan 2026
Sales Price	\$1,050,000	Sales Price	\$2,115,000
\$ / Unit	\$175,000	\$ / Unit	\$235,000
Year Built	1978	Year Built	1985
GBA	6,270 SF	GBA	7,548 SF
Cap Rate	4.75%	Cap Rate	5.52%
NOI (est)	49,875	NOI (est)	116,748

Sales Comparables



3	1420 E DATE ST SAN BERNARDINO, CA 92404
SUMMARY	10 UNITS
Survey Date	Dec 2025
Sale Date	Sep 8, 2025
Sales Price	\$2,150,000
\$ / Unit	\$215,000
Year Built	1954
GBA	14,646 SF
Cap Rate	4.05%
NOI (est)	87,075

4	2635 PACIFIC ST. HIGHLAND, CA 92346
SUMMARY	10 UNITS
Survey Date	Feb 2026
Sale Date	Nov 23, 2024
Sales Price	\$2,100,000
\$ / Unit	\$210,000
Year Built	1964
GBA	9,020 SF
Cap Rate	6.24%
NOI (est)	131,040