

2011

Business Plan for Acquisition of Condos & Duplexes Real Estate Properties

State: California

County's: Sacramento County's

Location: Sacramento; Citrus Heights & North Highlands

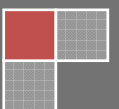


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1. Overview

1.1 Property Area Background:

Real estate investment involves the commitment of funds to property with an aim to generate income through rental or lease and to achieve capital appreciation. This business plan covers Condos & Duplex residential acquisition opportunities identified by investors- Mr. XXX. He desires to invest in multi-family condos & duplex residential real estate sector within Sacramento County, CA.

The selected locations for investment in real estate property are Sacramento; Foothill Farms; Citrus Heights & North Highlands. The business plan presents the profile of individual locations including a comparative analysis of these properties with similar properties in the area.

Sacramento rise to global prominence in such a short time is a testament to the can-do spirit of its residents and businesses and to a culture of thinking big. Sacramento County is a county in the U.S. state of California. The Greater Sacramento metropolitan area consists of eight counties with Sacramento County being the largest. Sacramento County extends from the low delta lands between the Sacramento River and San Joaquin River north to about ten miles beyond the State Capitol and east into the foothills of the Sierra Nevada Mountains.

1.2 Investor Background:

Education qualification wise, Mr. XXX has educated from American River College.

Mr. XXX has seven years of experience in real estate industry in the area of Sacramento. He always effectively helps numerous clients to invest in properties for financial investment & usage purpose. He is an active member of Master Club at Sacramento Association of Realtors, California Association of Realtors, Metrolist, BBB.

In January 2007, Mr. XXX started his own real estate company with the role of President in “ABC Company” located at Sacramento, CA which is successfully operating at this time. The company has grown from one to 38 agents and gross income of \$880,000 last year.

The primary objectives of “ABC Company” are:

- ✓ Become profitable serving the real estate investment opportunities becoming available in the rapidly growing different section of the Sacramento County.
- ✓ Develop a solid, corporate identity in our specified target market area.
- ✓ Become one of the top real estate firms in the county.
- ✓ Realize a positive return on investment.

Keys to Success:

“ABC Company” keys to long-term survivability and profitability are as follows:

- ✓ Establish and maintain close contacts with residential real estate listing services, and all other services in real estate segment.
- ✓ Keeping close contact with clients and establishing a well functioning long-term relationship with them to generate repeat business and obtain a superior reputation.
- ✓ Establish a comprehensive service experience for organization clients that include consultation, sale preparation, community information, moving consultation, etc.

1.3 Combined Snapshot of Properties available for acquisition:

Property type: Condos/Duplex

Occupancy: 95%-100%

Building size: Not Specified

No. of units: 5

Property use type: Investment

No. of stories: 2-3

Property sub-type: Garden/Low rise

Lot size: N/A

Amenities:

- ✓ Well maintained property with strong returns.
- ✓ Parking and garages for all units.
- ✓ Non Rent Control.
- ✓ Great Rental Area.
- ✓ Separately metered for gas and electric.
- ✓ Secured Entry.



2.1 Sacramento, CA – (95841 & 95842)

Overview:

Sacramento is the capital city of the U.S. state of California and the county seat of Sacramento County. It is located at the confluence of the Sacramento River and the American River in the northern portion of California's expansive Central Valley. Sacramento is the core cultural and economic center of the Sacramento. Its metropolitan area is the fourth largest in California after the Greater Los Angeles Area, San Francisco Bay Area, and the San Diego metropolitan area as well as the 25th largest in the United States. A city attaining global status, Sacramento was cited by Time magazine as America's most ethnically and racially integrated city.

Key Facts of Sacramento, CA 95841:

Community Summary

- ✓ Jan. 2011 cost of living index: 90.7 (less than avg., U.S. average is 100)
- ✓ Land area: 4.3 sq. mi.
- ✓ Occupancy rate: 100%
- ✓ Population density: 4,770 people per square mile

Housing Stability

- ✓ Annual Residential Turnover: 22%
- ✓ 5+ year in Residency: 33%
- ✓ Mean Price of units:

| | Sacramento | CA |
|------------------------------|------------|-----------|
| In 2 unit structures | \$235,207 | \$634,434 |
| In 3-or-4-unit structures | \$153,538 | \$443,730 |
| In 5-or-more-unit structures | \$137,782 | \$418,318 |

Key Facts of Sacramento, CA 95842:

Community Summary

- ✓ Jan. 2011 cost of living index: 87.7 (less than, U.S. average is 100)
- ✓ Land area: 4.1 sq. mi.
- ✓ Occupancy rate: 100%
- ✓ Population density: 8,097 people per square mile

Housing Stability

- ✓ Annual Residential Turnover: 21%
- ✓ 5+ year in Residency: 38%
- ✓ Mean Price of units:

| | Foothill Farms | CA |
|------------------------------|----------------|-----------|
| In 2 unit structures | \$876,199 | \$634,434 |
| In 3-or-4-unit structures | \$150,994 | \$443,730 |
| In 5-or-more-unit structures | \$446,739 | \$418,318 |

Market Trend:

Sacramento, CA - Sacramento's home resale inventories decreased slightly, with a 4 percent decrease since June 2011. Distressed properties such as foreclosures and short sales remained the same as a percentage of the total market in June. ***Decrease in resale inventories indicates stabilization in real estate market in this area and potentially an upturn in the near future.***

Sacramento Market Snapshots

| | Today | 1 Month ago | 6 month ago | 1 year ago |
|--------------------------|--------------|--------------------|--------------------|-------------------|
| Total Inventory | 3681 | 3832 | 4011 | 4155 |
| % Distressed | 14% | 14% | 15% | 15% |
| Median Days on Market | 74 | 71 | 77 | 66 |
| Median House Size | 1391 | 1396 | 1375 | 1378 |
| Median Price Per Sq. Ft. | \$92 | \$94 | \$96 | \$105 |

Income and Community Profile:

| Indicators | Sacramento 95841 | Sacramento 95842 |
|--------------------------|-------------------------|-------------------------|
| Median Household Income | \$40,186 | \$47,230 |
| Average household Income | \$56,585 | \$56,234 |
| Average Household Value | \$140,500 | \$129,900 |
| Per capita income | \$24,029 | \$20,137 |
| Ethnicity | White dominated | White dominated |

(Refer Annexure for detailed location profiles)

Financial Key indicators:

| Rate | Sacramento 95841 | Sacramento 95842 |
|---------------------------------------|-------------------------|-------------------------|
| Avg. Capitalization Rate for property | 7.62% | 7.13% |
| Avg. Net Operating Income | \$12,152.38 | \$7,035.96 |

(Avg. Rate & Prices derived from same budget properties)

Market/Property Analysis Conclusion: Sacramento, Sacramento County

Sacramento, CA - The property in Sacramento is in an attractive and convenient location and compares well with similar properties in the locality. The properties in this area command higher prices than average prices across Sacramento County. For instance, the median sales price for homes in Sacramento 95842 from Apr 11 to Jun 11 was \$111,000. The prices in Sacramento multi-family market though lower than last year have seen an upwards trend amidst signs of recovery. This presents an ideal opportunity to buy ahead of the rising price curve.

These statistics indicate stabilization in the real estate market in this area and provides a good opportunity for value buys in this attractive and key locality of Sacramento County.

2.2 Citrus Heights, CA – (95610 & 95621)

Overview:

Citrus Heights is a city in Sacramento County, California, USA. The city incorporated January 2, 1997 (1 January according to the official city website), becoming the fifth city in Sacramento County.

Within the city limits are 34,295 housing units. The city's vacancy rate is approximately four percent. 65% of the city's housing units are primarily single-family units. Citrus Heights provides an affordable living environment with quality services, central within the Sacramento region.

The Citrus Heights real estate market is comprised primarily of single family homes and condos, but also has a good selection of duplexes and fourplexes for investors.

In March of 2010 Citrus Heights was proud to open the new, energy efficient-over 29,000 square foot Community Center. The center is located in Fountain Square which is home to the City Hall, Police Department and award winning Rose Garden. The Community Center includes both a Senior Center and Teen Center and is available for rent; great for weddings, business meetings and other private events.

Key Facts of Citrus Heights 95610, CA:

Community Summary

- ✓ Jan. 2011 cost of living index: **88.8** (less than, U.S. average is 100)
- ✓ Land area: **7.8** sq. mi.
- ✓ Occupancy rate: 100%
- ✓ Population density: **5,788** people per square mile

Housing Stability

- ✓ Annual Residential Turnover: 22%
- ✓ 5+ year in Residency: 36%
- ✓ Mean Price of units:

| | Citrus Heights 95610 | CA |
|------------------------------|-----------------------------|-----------|
| In 2 unit structures | \$390,151 | \$634,434 |
| In 3-or-4-unit structures | \$151,326 | \$443,730 |
| In 5-or-more-unit structures | \$211,663 | \$418,318 |

Key Facts Citrus Heights 95621, CA:

Community Summary

- ✓ Jan. 2011 cost of living: **87.8** (less than avg., U.S. average is 100)
- ✓ Land area: **6.7** sq. mi.
- ✓ Occupancy rate: 100%
- ✓ Population density: **6,388** people per square mile

Housing Stability

- ✓ Annual Residential Turnover: 19%
- ✓ 5+ year in Residency: 38%
- ✓ Mean Price of units:

| | Citrus Heights 95621 | CA |
|------------------------------|----------------------|-----------|
| In 2 unit structures | \$348,592 | \$634,434 |
| In 3-or-4-unit structures | \$117,666 | \$443,730 |
| In 5-or-more-unit structures | \$190,009 | \$418,318 |

Market Trends:

Citrus Heights, CA - Citrus Heights's home resale inventories increased slightly, with a 1 percent increase since June 2011. Distressed properties such as foreclosures and short sales remained the same as a

Citrus Heights Market Snapshots

| | Today | 1 Month Ago | 6 Months Ago | 1 Year Ago |
|--------------------------|-------|-------------|--------------|------------|
| Total Inventory | 388 | 386 | 455 | 452 |
| % Distressed | 13% | 13% | 18% | 18% |
| Median Days on Market | 70 | 63 | 73 | 69 |
| Median House Size | 1380 | 1380 | 1364 | 1402 |
| Median Price Per Sq. Ft. | \$100 | \$101 | \$107 | \$118 |

percentage of the total market in this area. ***Decrease in resale inventories indicates positive stabilization in real estate market and potentially an upturn in the near future***

Income & Community Profile:

| Indicators | Citrus Heights 95610 | Citrus Heights 95621 |
|--------------------------|----------------------|----------------------|
| Median Household Income | \$55,981 | \$51,080 |
| Average household Income | \$68,528 | \$63,722 |
| Average Household Value | \$180,000 | \$152,100 |
| Per capita income | \$26,796 | \$425,451 |
| Ethnicity | White dominated | White dominated |

(Refer Annexure for detailed location profiles)

Financial Key indicators:

| Rate | Citrus Heights 95610 | Citrus Heights 95621 |
|---------------------------------------|----------------------|----------------------|
| Avg. Capitalization Rate for property | 6.08% | 6.32% |
| Avg. Net Operating Income | \$9,136.21 | \$9,496.85 |

(Avg. Rate & Prices derived from same budget properties)

Market/Property Analysis Conclusion: Citrus Heights

Citrus Heights - The property in Citrus Heights is in an attractive and convenient location and compares well with similar properties in the locality. The properties in this area command higher prices than average prices across Sacramento County.

The prices in Citrus Heights multi-family market though lower than last year have seen an upwards trend amidst signs of recovery. This presents an ideal opportunity to buy ahead of the rising price curve.

2.3 North Highlands, CA - 95660

Overview:

North Highlands is a census-designated place (CDP) in Sacramento County, California, United States. It is part of the Sacramento–Arden-Arcade–Roseville Metropolitan Statistical Area. In North Highlands, travelers can find dozens of great activities such as Taqueria El Portal, Lou's Drive In, and Scuba World. North Highlands offers 57 dining establishments, a product, a whole bunch of brewery/bars, four shops, and two fun attractions.

Key Facts of North Highlands 95660, CA:

Community Summary

- ✓ Jan. 2011 cost of living index in, North Highlands: 86.9 (less than avg., U.S. average is 100)
- ✓ Land area: 10.5 sq. mi.
- ✓ Occupancy rate: 100%
- ✓ Population density: 4,736 people per square mile

Housing Stability

- ✓ Annual Residential Turnover: 18%
- ✓ 5+ year in Residency: 43%
- ✓ Mean Price of units:

| | North Highlands | CA |
|------------------------------|-----------------|-----------|
| In 2 unit structures | \$360,776 | \$634,434 |
| In 5-or-more-unit structures | \$206,909 | \$418,318 |

Market Trend:

North Highlands, CA - North Highlands's home resale inventories increased slightly, with a 5 percent increase in June 2011. **Decrease in**

North Highlands Market Snapshots

| | Today | 1 Month Ago | 6 Months Ago | 1 Year Ago |
|--------------------------|-------|-------------|--------------|------------|
| Total Inventory | 154 | 146 | 181 | 167 |
| % Distressed | 17% | 20% | 14% | 19% |
| Median Days on Market | 67 | 62 | 73 | 75 |
| Median House Size | 1122 | 1114 | 1152 | 1102 |
| Median Price per Sq. Ft. | \$75 | \$73 | \$80 | \$95 |

resale inventories indicates positive stabilization in real estate market and potentially an upturn in the near future. The median days on market for houses on sale has gone down since six months ago indicating again strengthening demand.

Income & Community Profile:

- ✓ Median Household Income: \$39,481
- ✓ Average Household Income: \$50,925
- ✓ Average Household Value: \$105,000
- ✓ Per capita income: \$16,626
- ✓ Ethnicity: White dominated

(Refer Annexure for detailed location profiles)

Financial Key indicators:

- ✓ Avg. Cap Rate for property: 7.10%
- ✓ Avg. Net Operating Income: \$5,264.45

(Avg. Rate & Prices derived from same budget properties)

Market/Property Analysis Conclusion: North Highlands 95660

The median sales price for homes in North Highlands from Apr 11 to Jun 11 was \$86,250 based on 234 sales. The prices in North Highlands multi-family market though lower than last year have seen an upwards trend amidst signs of recovery.

Lower prices with good selection and competitive interest rates create a perfect time to buy in North Highlands. These statistics indicate positive approach in the real estate market and provides a good opportunity for value buys in the current market.

3. Financial Model's – Comparative Analysis

A. Net Operating Income by Properties

(Amt. in Dollar \$)

| Net Operating Income | | | | | | |
|--|--------------------|--------------------|-------------------|-------------------|-------------------|--------------------|
| Property | 95841 | 95842 | 95610 | 95621 | 95660 | Total |
| Market Value | \$210,000 | \$150,000 | \$130,000 | \$80,000 | \$60,000 | \$630,000.00 |
| Gross Rent Multiplier (GRM) | 5.2 | 5.3 | 6.2 | 7.8 | 5.6 | |
| Yearly Estimated Rental Income (1) | 40,320.00 | 28,320.00 | 21,000.00 | 12,900.00 | 10,680.00 | 113,220.00 |
| Yearly Non-Rental Income (2) | 25,676.31 | 18,034.55 | 13,373.08 | 8,214.89 | 6,801.17 | 72,100.00 |
| Total Income A. (1+2) | 65,996.31 | 46,354.55 | 34,373.08 | 21,114.89 | 17,481.17 | 185,320.00 |
| Salaries of Main. & Other Staff (3) | 21,474.09 | 15,082.99 | 11,184.42 | 6,870.43 | 5,688.08 | 60,300.00 |
| Marketing/Advertisement Expenses (4) | 6,410.17 | 4,502.38 | 3,338.63 | 2,050.87 | 1,697.93 | 18,000.00 |
| Utilities (5) | 3,256.37 | 2,287.21 | 1,696.03 | 1,041.84 | 862.55 | 9,144.00 |
| Insurance, Real Estate Expenses (6) | 1,942.28 | 1,364.22 | 1,011.61 | 621.41 | 514.47 | 5,454.00 |
| Other Expenses (7) | 14,102.38 | 9,905.25 | 7,344.99 | 4,511.92 | 3,735.45 | 39,600.00 |
| Total Operating Expenses B. (3+4+5+6+7) | 47,185.30 | 33,142.05 | 24,575.68 | 15,096.49 | 12,498.49 | 132,498.00 |
| Operating Income C. (a-b) | 18,811.01 | 13,212.50 | 9,797.40 | 6,018.40 | 4,982.68 | 52,822.00 |
| Annual Taxes (7) | 2,520.00 | 1,800.00 | 960.00 | 960.00 | 720.00 | 66,000.00 |
| Net Operating Income | \$16,291.01 | \$11,412.50 | \$8,837.40 | \$5,058.40 | \$4,262.68 | \$45,862.00 |

Avg. Cap Rate of Sacramento market (6%-7.5%) & derived Cap Rate from model are equivalent & favorable.

Note: **Loan Period: 30 Years; Interest Rate: 6.50%; % Financed by loan: 65%
 **As compare with derived NOI, it's favorable.

B. Debt-Service Coverage Ratio

(Amt. in Dollar \$)

| Debt-Service Coverage Ratio (DSCR) | |
|--|------------------------------------|
| Property | Property (inc. all four locations) |
| Property Value | \$630,000 |
| % Financed by Bank | 65% |
| Loan Value | \$409,500 |
| Loan Period(in months) | 360 |
| Monthly Principle Payment | \$1,137.50 |
| Interest Rate | 6.50% |
| Monthly Interest (* First Installment) | \$2,218.13 |
| Total Installment Amount | \$3,355.63 |
| DSCR Ratio | 1.14 |
| Favorable | |

Note: ** Bank Finance: 65%; Loan Tenure: 30 Years; Interest rate: 6.50%
 **As compare with derived DSCR, it's favorable.

4. Conclusion

The neighborhoods of all Sacramento locations are properly planned and developed. The other's motive which attract investor for these locations are:

- ✓ 95% - 100% occupancy rate;
- ✓ For good locality & amenities;
- ✓ Proper planned & developed area.

The Key findings of Business Plan are:

- Similarly, if all these Sacramento County's locations hope to attract green/clean technology the all locations must convince other investors to invest their valuable money in these areas which will protect their investment. All properties are tremendous with their localities & amenities within the market rate.
- Real Estate investor is looking for a home (condos / duplex) in the Sacramento area. Investor likes this area because it is safe, affordable and only 20 minutes to downtown Sacramento.
- As the Sacramento area continues to grow, fundamentals should strengthen likely forcing prices and capitalization rates more in line with regional and national averages.
- With an average capitalization rate and price per unit that are lower than national and regional averages, the Sacramento condos & duplex real estate market may present some upside potential.
- Mr. XXX has an enormous experience in Real Estate market with a superior & apparent executive panel which works mutually to accomplish Mr. XXX organizational objective.
- The all above localities are central location, public transportation and easy access to Interstate 80 and Highway 50, make Sacramento County a great choice for investors.

Annexure

Comparison Chart

The Fair Market Rents show average gross rent estimates based on figures provided by the U.S. Department of Housing and Urban Development (HUD).

Fair Market Rents Comparison

| | 95841 | 95842 | 95610 | 95621 | 95660 |
|---------------|---------|---------|---------|---------|---------|
| Studio | \$674 | \$670 | \$708 | \$705 | \$683 |
| One Bedroom | \$766 | \$763 | \$806 | \$802 | \$777 |
| Two Bedroom | \$934 | \$930 | \$983 | \$978 | \$948 |
| Three Bedroom | \$1,348 | \$1,342 | \$1,418 | \$1,411 | \$1,367 |
| Four Bedroom | \$1,546 | \$1,538 | \$1,626 | \$1,618 | \$1,568 |

Comparison Table of All Location Property within the Sacramento County, CA

| Demographics | 95841 | 95842 | 95610 | 95621 | 95660 | California |
|------------------------------|--------|--------|--------|--------|--------|------------|
| Population | 19,932 | 31,783 | 44,420 | 41,954 | 30,107 | 37,329,450 |
| Population Change Since 1990 | 2.00% | 4.00% | 9.00% | 4.00% | 4.00% | 25.00% |
| Population Density | 4,770 | 8,097 | 5,788 | 6,388 | 4,736 | 228 |
| Male | 9,500 | 15,423 | 21,846 | 20,097 | 14,756 | 18,698,655 |
| Female | 10,432 | 16,359 | 22,574 | 21,858 | 15,351 | 18,630,795 |
| Never Married | 5,085 | 7,446 | 10,081 | 8,331 | 6,565 | 8,721,115 |
| Married | 6,272 | 11,091 | 17,278 | 16,289 | 10,380 | 14,363,847 |
| Separated | 790 | 1,190 | 1,773 | 1,535 | 1,214 | 2,015,983 |
| Widowed | 935 | 1,036 | 1,927 | 2,781 | 1,441 | 1,609,209 |
| Divorced | 2,749 | 3,532 | 4,705 | 4,956 | 2,963 | 2,760,681 |
| Number of households | 8,082 | 11,335 | 16,874 | 16,242 | 9,673 | 12,357,432 |
| Average Household Size | 2.42 | 2.8 | 2.6 | 2.56 | 3.1 | 2.95 |
| Median Age | 33.26 | 30.65 | 34.3 | 36.38 | 31.43 | 34.34 |

Source: US Census

| Income and Jobs | 95841 | 95842 | 95610 | 95621 | 95660 | California |
|-------------------------------------|----------|----------|----------|----------|----------|------------|
| Median Household Income | \$40,186 | \$47,230 | \$55,981 | \$51,080 | \$39,481 | \$59,657 |
| Average household Income | \$56,585 | \$56,234 | \$68,528 | \$63,722 | \$50,925 | \$86,132 |
| Per capita income | \$24,029 | \$20,137 | \$26,796 | \$25,451 | \$16,626 | \$29,600 |
| Median Disposable Income | \$35,141 | \$40,444 | \$46,774 | \$43,290 | \$34,530 | \$49,471 |
| Average Total Household Expenditure | \$47,192 | \$47,289 | \$54,166 | \$51,500 | \$44,233 | \$62,849 |
| Sales Tax Rate | 8.75% | 8.75% | 8.75% | 8.75% | 8.75% | N/A |
| White Collar Jobs | 75.77% | 74.85% | 79.42% | 80.70% | 71.05% | 77.80% |
| Blue Collar Jobs | 24.23% | 25.15% | 20.58% | 19.30% | 28.95% | 22.20% |

Source: US Census

| Ethnicity | 95841 | 95842 | 95610 | 95621 | 95660 | California |
|--------------------------------|--------|--------|--------|--------|--------|------------|
| White | 12,327 | 17,979 | 29,683 | 28,328 | 15,756 | 23,555,123 |
| African American | 1,277 | 2,858 | 1,792 | 1,725 | 2,722 | 2,042,192 |
| Hispanic | 2,826 | 5,610 | 6,306 | 5,533 | 6,614 | 13,986,868 |
| Native American, Eskimo, Aleut | 216 | 332 | 426 | 423 | 365 | 377,285 |
| Asian / Pacific Islander | 1,305 | 1,950 | 2,287 | 2,094 | 1,826 | 3,954,275 |

| | | | | | | |
|-----------------------------|-------|-------|--------|-------|-------|-----------|
| Hawaiian / Pacific Islander | 119 | 203 | 193 | 222 | 191 | 133,884 |
| Other | 4,689 | 8,460 | 10,040 | 9,163 | 9,247 | 7,266,691 |

Source: US Census

| Education | 95841 | 95842 | 95610 | 95621 | 95660 | California |
|----------------------|-------|-------|-------|-------|-------|------------|
| Less than 9th Grade | 726 | 849 | 1,017 | 1,086 | 1,820 | 2,511,340 |
| Some High School | 1,149 | 1,544 | 1,763 | 2,031 | 2,478 | 2,086,305 |
| High School Graduate | 3,504 | 6,567 | 8,206 | 8,905 | 5,990 | 5,538,040 |
| Some College | 3,623 | 5,620 | 8,255 | 8,405 | 4,752 | 4,928,289 |
| Associate Degree | 1,344 | 1,860 | 3,252 | 2,665 | 1,398 | 1,877,676 |
| Bachelors Degree | 1,832 | 2,237 | 4,674 | 3,791 | 1,281 | 4,661,997 |
| Graduate Degree | 695 | 713 | 1,862 | 1,376 | 380 | 2,619,046 |

Source: US Census

| Climate | 95841 | 95842 | 95610 | 95621 | 95660 | California |
|----------------------------------|---------|---------|---------|---------|---------|------------|
| Average January High Temperature | 55.10°F | 54.50°F | 54.50°F | 54.50°F | 55.10°F | 55.03°F |
| Average January Low Temperature | 41.30°F | 39.20°F | 39.20°F | 39.20°F | 41.30°F | 35.19°F |
| Average July High Temperature | 93.80°F | 94.80°F | 94.80°F | 94.80°F | 93.80°F | 87.41°F |
| Average July Low Temperature | 60.90°F | 60.60°F | 60.60°F | 60.60°F | 60.90°F | 56.48°F |
| Annual Precipitation | 19.87 | 24.61 | 24.61 | 24.61 | 19.87 | 25.51 |
| Earthquake Risk | 92 | 91 | 88 | 88 | 92 | 364 |
| Weather Risk | 9 | 9 | 9 | 9 | 10 | 15 |
| Air Pollution Index | 85 | 85 | 84 | 84 | 86 | 97 |

Source: US Census

| Crime | 95841 | 95842 | 95610 | 95621 | 95660 | California |
|---------------------|-------|-------|-------|-------|-------|------------|
| Total Crime Risk | 67 | 47 | 63 | 62 | 104 | 99 |
| Personal Crime Risk | 93 | 68 | 95 | 88 | 109 | 119 |
| Property Crime Risk | 53 | 36 | 45 | 48 | 114 | 95 |

Source: US Census

| Residential | 95841 | 95842 | 95610 | 95621 | 95660 | California |
|---|-----------|-----------|-----------|-----------|-----------|------------|
| Average Home Sale Price | \$140,500 | \$129,900 | \$180,000 | \$152,100 | \$105,000 | \$247,000 |
| Homes Owned | 3,235 | 6,122 | 8,646 | 9,991 | 5,683 | 7,141,991 |
| Homes Rented | 4,847 | 5,213 | 8,228 | 6,250 | 3,990 | 5,215,441 |
| Vacant Homes | 728 | 800 | 1,631 | 1,033 | 851 | 1,134,104 |
| Median Dwelling Age (Years) | 28 | 22 | 23 | 25 | 36 | 30 |
| Median Years in Residence | 2.8 | 3.48 | 3.43 | 3.75 | 4.11 | 3.32 |
| Annual Residential Turnover | 22.20% | 20.72% | 21.65% | 18.53% | 18.00% | 18.87% |
| Median Travel Time to Work | 22.27 | 22.44 | 23.34 | 22.55 | 22.49 | 22.22 |
| Transportation to Work: Public | 3.00% | 3.00% | 2.00% | 2.00% | 4.00% | 5.00% |
| Transportation to Work: Drive / Carpool | 90.00% | 94.00% | 92.00% | 93.00% | 91.00% | 87.00% |
| Transportation to Work: Walk / Bike / Other | 4.00% | 3.00% | 4.00% | 2.00% | 3.00% | 4.00% |
| Transportation to Work: Work at Home | 3.00% | 1.00% | 3.00% | 3.00% | 2.00% | 4.00% |
| Recycling Likelihood Index | 90 | 98 | 129 | 115 | 85 | 110 |

Source: US Census

Abbreviations

- AC: Acre
- ARM: Adjustable-Rate Mortgage
- Avg.: Average
- Bl: Billion
- Cap rate: Capitalization rate
- °F: Fahrenheit
- FRM: Fixed-Rate Mortgage
- GRM: Gross Rent Multiplier
- Ml: Million
- NOI: Net Operating Income
- Sq. ft.: Square feet
- Sq. mi: square mile
- Property Crime Risk: Crimes against property have been a central concern in many societies and cultures throughout history.
- Y-O-Y: Year over Year

