



**"A CLEAR PERSPECTIVE OF COMMERCIAL
REAL ESTATE"**

31st Street Apartments Zion, IL

**APARTMENT SERVICES
COMMERCIAL SERVICES
LAND SERVICES
INVESTMENT SERVICES**

OFFERING MEMORANDUM

January 2020

WWW.TRICOUNTYRE.COM

31st Street Apartments, Zion, IL

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31st Street Apartments, Zion, IL

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OFFERING SUMMARY



31st Street Apartments

2902 31st Street

2805 31st Street

Zion, IL 60099

Unit Mix - 2902 31st Street

No. of Units	Unit Type	Approx. Square
8	2 Bed 1 Bath	850
Total		6,800



Unit Mix - 2805 31st Street

No. of Units	Unit Type	Approx. Square
5	2 Bed 1 Bath	750
Total		3,750
13	Total Square Feet	10,550

Price	\$790,000
Down Payment (25%)	\$197,500
Price/Unit	\$60,769
Number of Buildings	Two
Number of Stories	Two and One
Year Built	1989
Building Size	7,160 SF and 3,892 SF
Lot Size	43,500 SF and 19,602 SF

Vital Data

Cap Rate-Pro Forma	9.03%
GRM-Pro Forma	6.02
Net Cash Flow after Debt Service - Pro Forma	\$28,741
Total Return Pro-Forma	\$41,916



FINANCING

Financing	
Loan Amount (75%)	\$592,500
Down Payment	\$197,500
Interest Rate	4.5%
Amortization	25 Years
Balloon	5 Years
Yearly Payments (P & I)	\$42,563
Debt Coverage Ratio	1.66



2902 31st Street



2805 31st Street

Unit Mix

No. of Units	Unit Type	Approx. Square	Proforma Rents	Rent/SF	Monthly Rent
8	2 Bed 1 Bath	850	\$900	\$1.06	\$7,200
5	2 Bed 1 Bath	750	\$850	\$1.13	\$4,250
13	Total Average	810	\$880	\$1.10	\$11,450



INCOME & EXPENSES

Total Number of Units 13
Total Rentable Area 10,550 SF

Income	Projected 2019	Per Unit	Pro Forma	Per Unit
Gross Income	\$130,800	\$10,062	\$137,400	\$10,569
Other Income	\$500			
Laundry			\$1,000	\$77
Gross Potential Income	\$131,300		\$138,400	\$10,646
Vacancy Allowance 5%	\$6,540		\$6,870	
Effective Gross Income	\$124,760	\$9,597	\$131,530	\$10,118
Expenses				
Real Estate Taxes	\$29,429	\$2,264	\$30,000	\$2,308
Insurance	\$3,000	\$231	\$3,500	\$269
Supplies	\$500	\$38	\$500	\$38
License/Inspection	\$975	\$75	\$975	\$75
Employees Lawn/Snow	\$2,375	\$183	\$2,500	\$192
Cleaning/Repairs	\$2,000	\$154	\$2,000	\$154
Scavenger	\$3,634	\$280	\$2,000	\$154
Electrical	\$3,215	\$247	\$3,250	\$250
Water & Sewer	\$5,930	\$456	\$6,000	\$462
Appliances & Carpet	\$1,000	\$77	\$1,000	\$77
Management	Owner		\$6,500	\$500
Painting & Decorating	\$2,000	\$154	\$2,000	\$154
Total Potential Expenses	\$54,058	\$4,158	\$60,225	\$4,633
Expenses Per SF	\$5.14		\$5.70	
% of EGI	43%		46%	
Net Potential Income	\$70,702		\$71,305	



31st Street Apartments

Zion, IL

FINANCIAL OVERVIEW

		Annualized Operating Statement		
Location		Income	Projected 2019	Pro Forma
2902 31st Street		Gross Potential Income	\$130,800	\$137,400
2805 31st Street		Other Income	\$500	\$1,000
Zion, IL 60099		Total Potential Gross	\$131,300	\$138,400
		Less Vacancy	\$6,540	\$6,870
Price:	\$790,000	Effective Gross Income	\$124,760	\$131,530
Down Payment	\$197,500	Less: Expenses	\$54,058	\$60,225
Number of Units	13	Net Operating Income	\$70,702	\$71,305
Rentable SF	10,550	Debt Service (P & I)	\$42,564	\$42,564
Price/SF	\$74.88	Debt Coverage Ratio	1.66	1.66
CAP Rate Current	8.95%	Net Cash Flow after Debt Service	14%/\$28,138	14.5%/\$28,741
CAP Rate Pro-Forma	9.03%	Principal Reduction	\$13,175	\$13,175
GRM Current	6.02	Total Return	20%/\$41,313	21%/\$41,916
GRM Pro-Forma	5.71			
Lot Size	63,102 SF			
		Expenses		
		Real Estate Taxes	\$29,429	\$30,000
		Insurance	\$3,000	\$3,500
		Supplies	\$500	\$500
		License/Inspection	\$975	\$975
		Employees Lawn/Snow	\$2,375	\$2,500
		Cleaning/Repairs	\$2,000	\$2,000
		Scavenger	\$3,634	\$2,000
		Electrical	\$3,215	\$3,250
		Water & Sewer	\$5,930	\$6,000
		Appliances & Carpet	\$1,000	\$1,000
		Management	Owner	\$6,500
		Painting & Decorating	\$2,000	\$2,000
		Total Expenses	\$54,058	\$60,225
		Expenses/Unit	\$4,158	\$4,633

Scheduled Income

# of Units	Unit Type	Approx. SF	Current Rents	Rent/SF Income	Monthly Income	Pro Forma Rents	Rent/SF	Monthly Income
8	2 Bed 1 Bath	850	\$830	\$1.02	\$6,640	\$900	\$1.06	\$7,200
5	2 Bed 1 Bath	750	\$850	\$1.13	\$4,250	\$850	\$1.13	\$4,250
13	Total/Wtd Average			\$1.08	\$10,890		\$1.10	\$11,450

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INVESTMENT OVERVIEW



2902 31st Street

- All Two Bedroom Units
- Tenant Heated
- Pitched Roofs



2805 31st Street

- Eat-in Kitchens
- Private Patios
- Large Oversized Lot!

The 31st Street Apartments is a two-building brick complex each built in 1989. There is an eight-unit two story building on an acre lot and a single story five unit. All units are two-bedroom with eat-in kitchens, private patios and individual heat/water heaters paid by the tenants.

2902 31st Street, Zion IL

The eight-unit building sits on an acre lot with tons of parking and a storage shed on the north side of the building. The building is brick and has a hip roof. There is a north and south entrance which houses four units and a private laundry facility. All eight units are spacious with a large family rooms, eat-in kitchens and private patios.

2805 31st Street, Zion IL

The five-unit single story brick building sits on a half-acre lot with two parking spaces for each unit. The building has a pitched roof and separate entrances for each unit. There are five two-bedroom apartments with eat-in kitchens and private patios. There are laundry facilities and owner storage on the south side of the building.

The property is located across the street from the renowned Thunder Hawk Golf Course at Lewis Avenue and 31st street.



31st Street Apartments

Zion, IL

PROPERTY SUMMARY

The Offering

Property	31 st Street Apartments
Property Address	2902 31 st Street, Zion, IL 60099 2805 31 st Street, Zion, IL 60099

Site Description

Site Description	
Assessors Parcel Number - 2902 31st Street	04-29-204-025
Assessors Parcel Number - 2805 31st Street	04-29-207-034
Number of Units	13
Year Built	1989
Total Building Square Feet	11,052 SF
Rentable Square Feet	10,550 SF
Lot Size	63,102 SF
Type of Ownership	Fee Simple



2902 31st Street



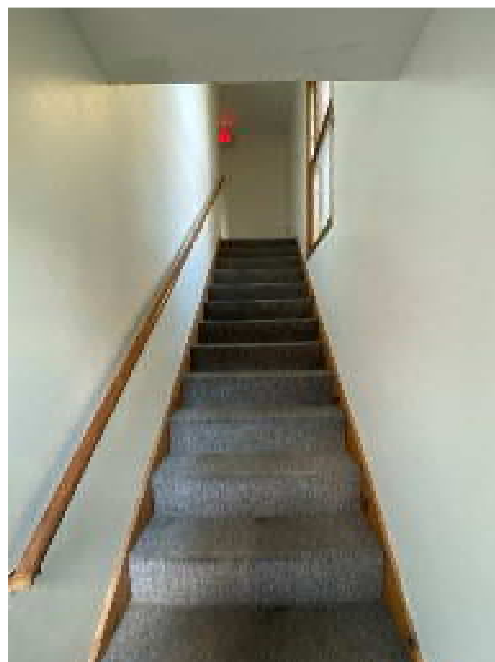
2805 31st Street

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31st Street Apartments Zion, IL

PROPERTY PHOTOS



**"A CLEAR PERSPECTIVE OF COMMERCIAL
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31st Street Apartments Zion, IL

PROPERTY PHOTOS



**"A CLEAR PERSPECTIVE OF COMMERCIAL
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RECENT SALES

RECENT SALES



Site 1

2909 Willow Lane
Zion, IL 60099

No. of Units 16
Sales Price \$1,045,000
Price Per Unit \$65,312
Price Per SF \$99.51
CAP Rate 9%
GRM 6.14
Date Sold 07/2018

Units	Unit Type
16	2 Bed / 1 Bath



Site 2

3301 Colgate Avenue
Zion, IL 60099

No. of Units 8
Sales Price \$450,000
Price Per Unit \$56,250
Price Per SF \$63.63
CAP Rate 8.60%
GRM 5.6
Date Sold 07/2019

Units	Unit Type
8	2 Bed / 1 Bath



Site 3

108 N McAree
Waukegan, IL 60085

No. of Units 10
Sales Price \$670,000
Price Per Unit \$67,000
Price Per SF \$56.17
CAP Rate 8.3%
GRM 6.32
Date Sold 10/2019

Units	Unit Type
10	2 Bed / 1 Bath



RECENT SALES

RECENT SALES



Site 4

2635 W. Cornelia
Waukegan, IL 60085

No. of Units	9
Sales Price	\$520,000
Price Per Unit	\$57,778
Price Per SF	\$92.86
CAP Rate	7.69%
GRM	6.2
Date Sold	05/2019

Units	Unit Type
5	2 Bed / 1 Bath
4	1 Bed / 1 Bath



Site 5

2713 Cornelia Avenue
Waukegan, IL 60085

No. of Units	9
Sales Price	\$524,000
Price Per Unit	\$58,222
Price Per SF	\$77.83
CAP Rate	7.63%
GRM	6.2
Date Sold	05/2019

Units	Unit Type
9	2 Bed 2 Bath



Site 6

340-348 N. Oakwood Avenue
Waukegan, IL 60085

No. of Units	12
Sales Price	\$750,000
Price Per Unit	\$62,500
Price Per SF	\$71.43
CAP Rate	N/A
GRM	6.4
Date Sold	01/2018

Units	Unit Type
6	1 Bed / 1 Bath
6	2 Bed / 1 Bath



Zion, IL

RECENT SALES - Zion



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COMPARABLE SALES

Average Capitalization Rate	8.24%
Average Gross Rent Multiplier	6.13
Average Price Per Unit:	\$61,177

CAP Rate Calculation - Pro Forma	$\$70,702 / 8.24\% =$	\$858,033
GRM Calculation - Pro Forma	$\$131,300 \times 6.13 =$	\$804,869
Price Per Unit Calculation	$\$61,177 \times 13 =$	\$795,301

Blended Average Computation:	\$819,401
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Zion, IL
2902 31st Street
2805 31st Street

FOR SALE



31st Street Apartments 8 and 5 Unit Apartment Buildings

Built: 1989
Unit Mix: 13 Two-Bedroom/1 Bath
Building Size: 7,160 and 3,892 Square Feet
Lot Size: 34,500 and 19,602 Square Feet
Tax ID No.: 04-29-204-025; 04-29-207-034

Taxes: W 21st St
\$29,429

The 31st Street Apartments are a two-building brick complex each built in 1989. There is an eight unit two-story building on an acre lot and a single story five unit. All units are two-bedroom with eat-in kitchens, private patios and individual heat/water heaters paid by the tenants.

Potential Gross Income: \$137,400
Potential Expenses: \$60,225
Potential Net Income: \$71,305

Asking Price: \$790,000

Demographics: 1/3/5 Miles
Population: 8,587/51,480/103,890
Ave. HHI: \$72,632/\$78,754/\$77,980

Google Earth

Image NOAA
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Contact: Donald R. Glyman, President, Tri-County Commercial Real Estate, Inc, 144 W Park Ave, Suite 100, Libertyville, IL, 60048 - 847.615.1200 - don@tricityre.com



2909 31st Street



2805 31st Street

Lake
Michigan





Demographic and Income Profile

2909 31st St, Zion, Illinois, 60099
Ring: 1 mile radius

Prepared by Esri
Latitude: 42.43908
Longitude: -87.85274

Summary	Census 2010	2019	2024				
Population	8,610	8,587	8,506				
Households	2,688	2,699	2,679				
Families	2,053	2,037	2,014				
Average Household Size	3.18	3.16	3.15				
Owner Occupied Housing Units	1,606	1,490	1,525				
Renter Occupied Housing Units	1,082	1,209	1,155				
Median Age	30.2	31.0	32.1				
Trends: 2019 - 2024 Annual Rate	Area	State	National				
Population	-0.19%	-0.03%	0.77%				
Households	-0.15%	-0.01%	0.75%				
Families	-0.23%	-0.12%	0.68%				
Owner HHs	0.47%	0.22%	0.92%				
Median Household Income	2.69%	2.52%	2.70%				
Households by Income	2019		2024				
	Number	Percent	Number	Percent			
	<\$15,000	371	13.7%	288	10.8%		
	\$15,000 - \$24,999	221	8.2%	180	6.7%		
	\$25,000 - \$34,999	349	12.9%	303	11.3%		
	\$35,000 - \$49,999	271	10.0%	251	9.4%		
	\$50,000 - \$74,999	590	21.9%	556	20.8%		
	\$75,000 - \$99,999	302	11.2%	312	11.6%		
	\$100,000 - \$149,999	331	12.3%	404	15.1%		
	\$150,000 - \$199,999	137	5.1%	206	7.7%		
\$200,000+	128	4.7%	179	6.7%			
Median Household Income	\$54,064		\$61,745				
Average Household Income	\$72,632		\$88,134				
Per Capita Income	\$23,407		\$28,446				
Population by Age	Census 2010		2019		2024		
	Number	Percent	Number	Percent	Number	Percent	
	0 - 4	710	8.2%	682	7.9%	675	7.9%
	5 - 9	757	8.8%	659	7.7%	664	7.8%
	10 - 14	834	9.7%	646	7.5%	668	7.9%
	15 - 19	832	9.7%	660	7.7%	598	7.0%
	20 - 24	547	6.4%	727	8.5%	586	6.9%
	25 - 34	1,194	13.9%	1,383	16.1%	1,514	17.8%
	35 - 44	1,191	13.8%	1,068	12.4%	1,107	13.0%
	45 - 54	1,133	13.2%	1,015	11.8%	934	11.0%
	55 - 64	742	8.6%	889	10.4%	812	9.5%
	65 - 74	367	4.3%	529	6.2%	589	6.9%
	75 - 84	199	2.3%	221	2.6%	252	3.0%
	85+	104	1.2%	108	1.3%	106	1.2%
	Race and Ethnicity	Census 2010		2019		2024	
Number		Percent	Number	Percent	Number	Percent	
White Alone		3,947	45.8%	3,668	42.7%	3,506	41.2%
Black Alone		2,813	32.7%	2,839	33.1%	2,788	32.8%
American Indian Alone		44	0.5%	44	0.5%	43	0.5%
Asian Alone		210	2.4%	251	2.9%	279	3.3%
Pacific Islander Alone		4	0.0%	6	0.1%	6	0.1%
Some Other Race Alone		1,159	13.5%	1,303	15.2%	1,386	16.3%
Two or More Races		432	5.0%	476	5.5%	497	5.8%
Hispanic Origin (Any Race)		2,682	31.1%	2,997	34.9%	3,194	37.5%

Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2019 and 2024.

December 30, 2019

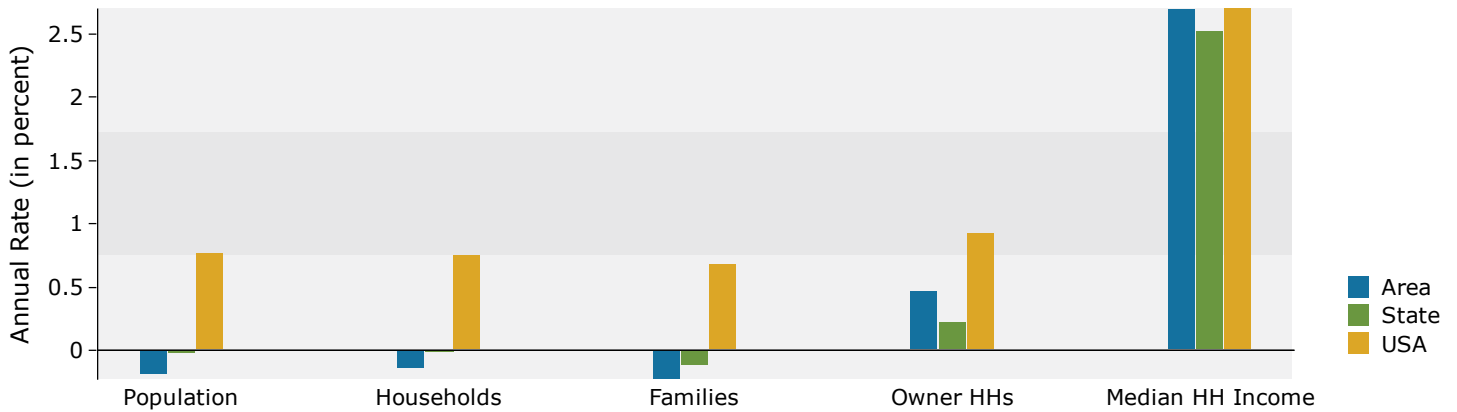


Demographic and Income Profile

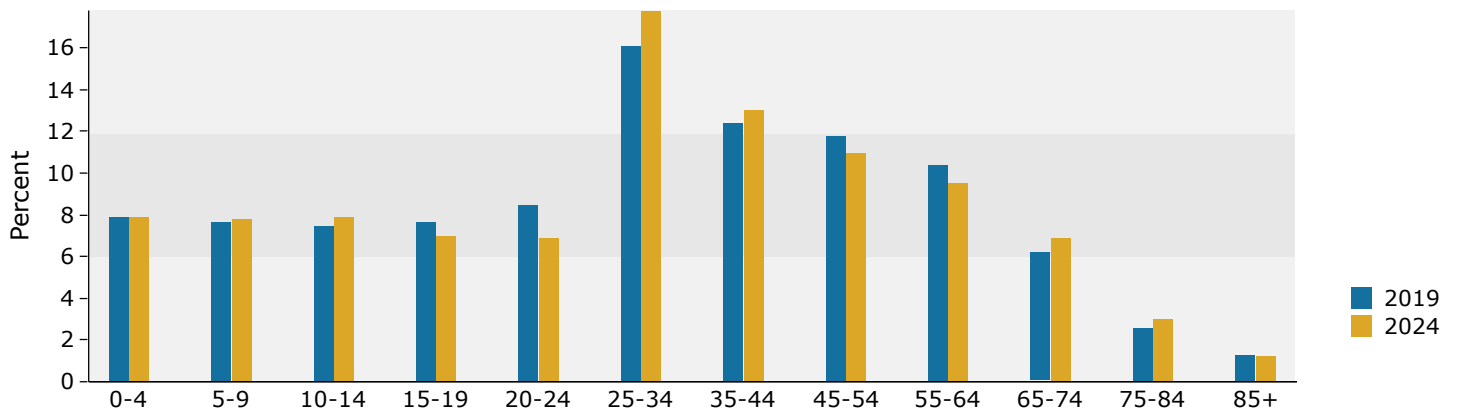
2909 31st St, Zion, Illinois, 60099
Ring: 1 mile radius

Prepared by Esri
Latitude: 42.43908
Longitude: -87.85274

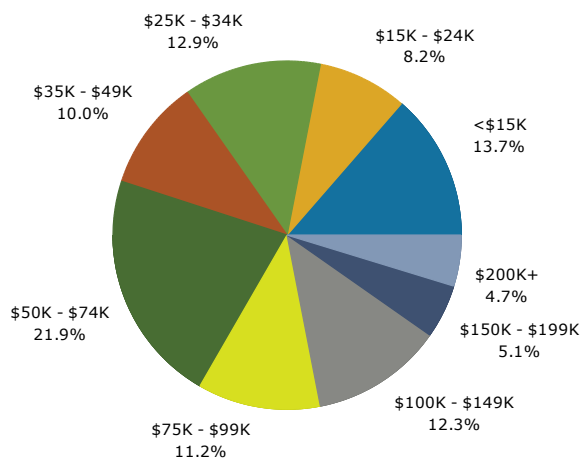
Trends 2019-2024



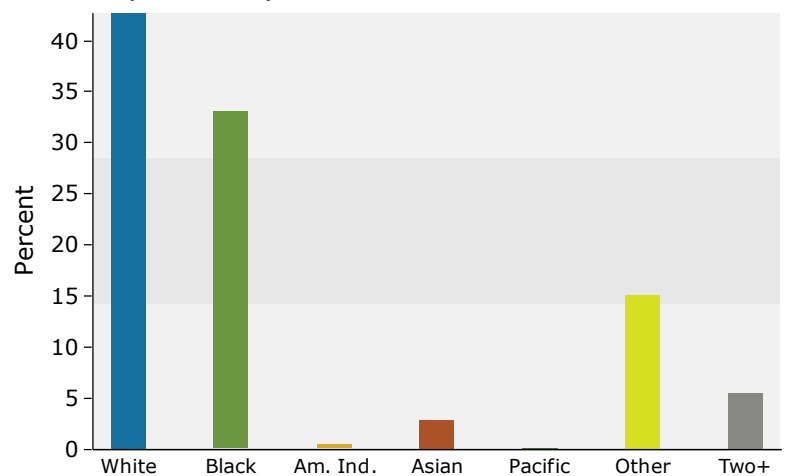
Population by Age



2019 Household Income



2019 Population by Race



2019 Percent Hispanic Origin: 34.9%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2019 and 2024.

December 30, 2019



Demographic and Income Profile

2909 31st St, Zion, Illinois, 60099
Ring: 3 mile radius

Prepared by Esri
Latitude: 42.43908
Longitude: -87.85274

Summary	Census 2010	2019	2024				
Population	51,886	51,480	50,930				
Households	17,507	17,498	17,344				
Families	12,945	12,776	12,608				
Average Household Size	2.93	2.91	2.91				
Owner Occupied Housing Units	12,318	11,517	11,652				
Renter Occupied Housing Units	5,189	5,981	5,692				
Median Age	34.3	35.5	35.7				
Trends: 2019 - 2024 Annual Rate	Area	State	National				
Population	-0.21%	-0.03%	0.77%				
Households	-0.18%	-0.01%	0.75%				
Families	-0.26%	-0.12%	0.68%				
Owner HHs	0.23%	0.22%	0.92%				
Median Household Income	3.53%	2.52%	2.70%				
Households by Income	2019		2024				
	Number	Percent	Number	Percent			
	<\$15,000	1,717	9.8%	1,381	8.0%		
	\$15,000 - \$24,999	1,363	7.8%	1,119	6.5%		
	\$25,000 - \$34,999	1,794	10.3%	1,486	8.6%		
	\$35,000 - \$49,999	1,989	11.4%	1,723	9.9%		
	\$50,000 - \$74,999	3,327	19.0%	3,101	17.9%		
	\$75,000 - \$99,999	2,761	15.8%	2,732	15.8%		
	\$100,000 - \$149,999	2,812	16.1%	3,348	19.3%		
	\$150,000 - \$199,999	967	5.5%	1,395	8.0%		
	\$200,000+	767	4.4%	1,059	6.1%		
Median Household Income	\$61,740		\$73,443				
Average Household Income	\$78,754		\$93,454				
Per Capita Income	\$26,979		\$32,072				
Population by Age	Census 2010		2019		2024		
	Number	Percent	Number	Percent	Number	Percent	
	0 - 4	3,790	7.3%	3,543	6.9%	3,530	6.9%
	5 - 9	3,968	7.6%	3,545	6.9%	3,493	6.9%
	10 - 14	4,331	8.3%	3,580	7.0%	3,615	7.1%
	15 - 19	4,255	8.2%	3,426	6.7%	3,262	6.4%
	20 - 24	3,248	6.3%	3,457	6.7%	2,906	5.7%
	25 - 34	6,833	13.2%	7,889	15.3%	8,144	16.0%
	35 - 44	7,083	13.7%	6,468	12.6%	6,947	13.6%
	45 - 54	7,734	14.9%	6,358	12.4%	5,792	11.4%
	55 - 64	5,391	10.4%	6,392	12.4%	5,680	11.2%
	65 - 74	2,948	5.7%	4,147	8.1%	4,563	9.0%
	75 - 84	1,621	3.1%	1,905	3.7%	2,223	4.4%
	85+	683	1.3%	770	1.5%	774	1.5%
Race and Ethnicity	Census 2010		2019		2024		
	Number	Percent	Number	Percent	Number	Percent	
	White Alone	30,885	59.5%	28,472	55.3%	27,032	53.1%
	Black Alone	10,543	20.3%	10,945	21.3%	10,927	21.5%
	American Indian Alone	306	0.6%	307	0.6%	301	0.6%
	Asian Alone	1,749	3.4%	2,134	4.1%	2,372	4.7%
	Pacific Islander Alone	26	0.1%	35	0.1%	35	0.1%
	Some Other Race Alone	6,172	11.9%	7,088	13.8%	7,618	15.0%
	Two or More Races	2,206	4.3%	2,499	4.9%	2,645	5.2%
	Hispanic Origin (Any Race)	14,464	27.9%	16,480	32.0%	17,727	34.8%

Data Note: Income is expressed in current dollars.

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2019 and 2024.

December 30, 2019

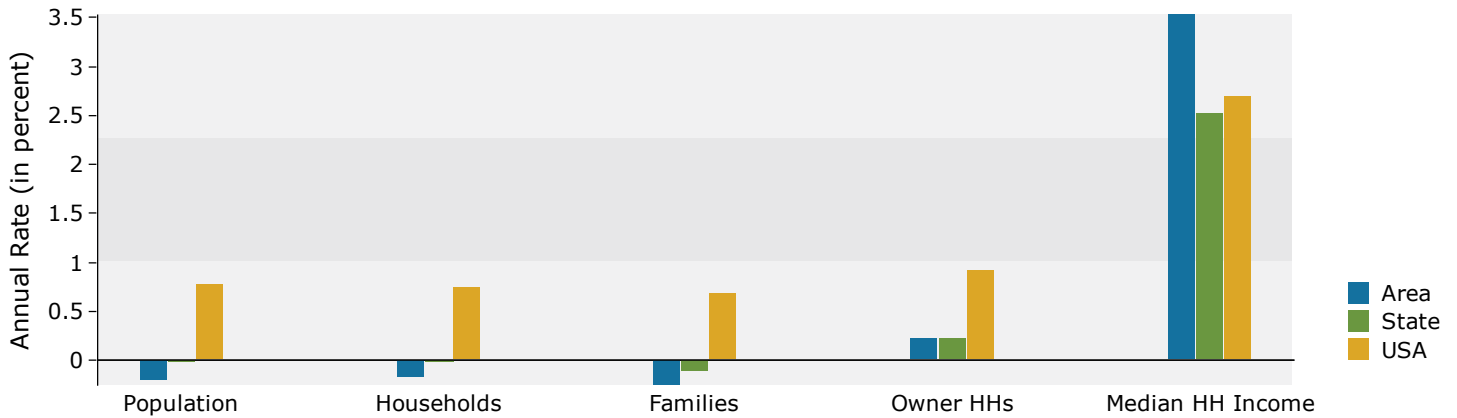


Demographic and Income Profile

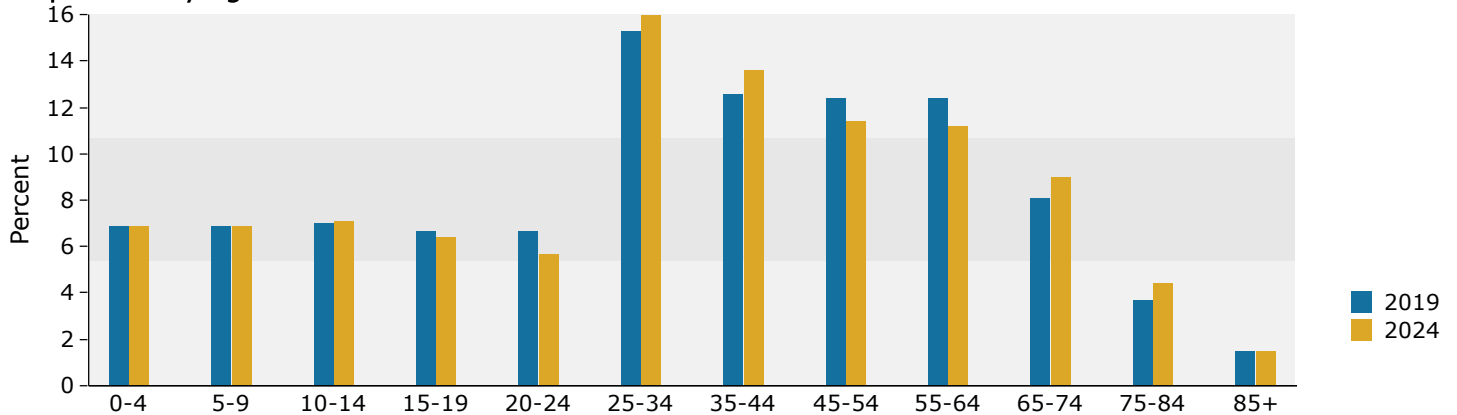
2909 31st St, Zion, Illinois, 60099
Ring: 3 mile radius

Prepared by Esri
Latitude: 42.43908
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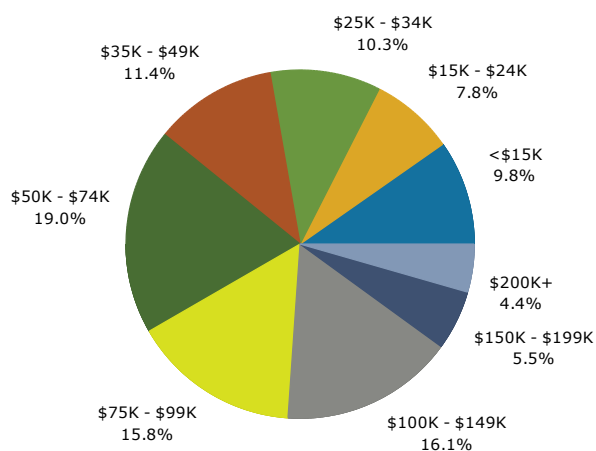
Trends 2019-2024



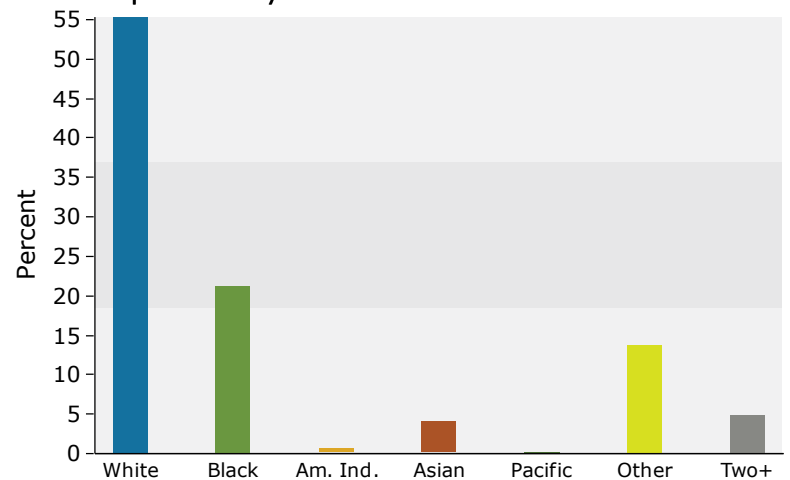
Population by Age



2019 Household Income



2019 Population by Race



2019 Percent Hispanic Origin: 32.0%



Demographic and Income Profile

2909 31st St, Zion, Illinois, 60099
Ring: 5 mile radius

Prepared by Esri
Latitude: 42.43908
Longitude: -87.85274

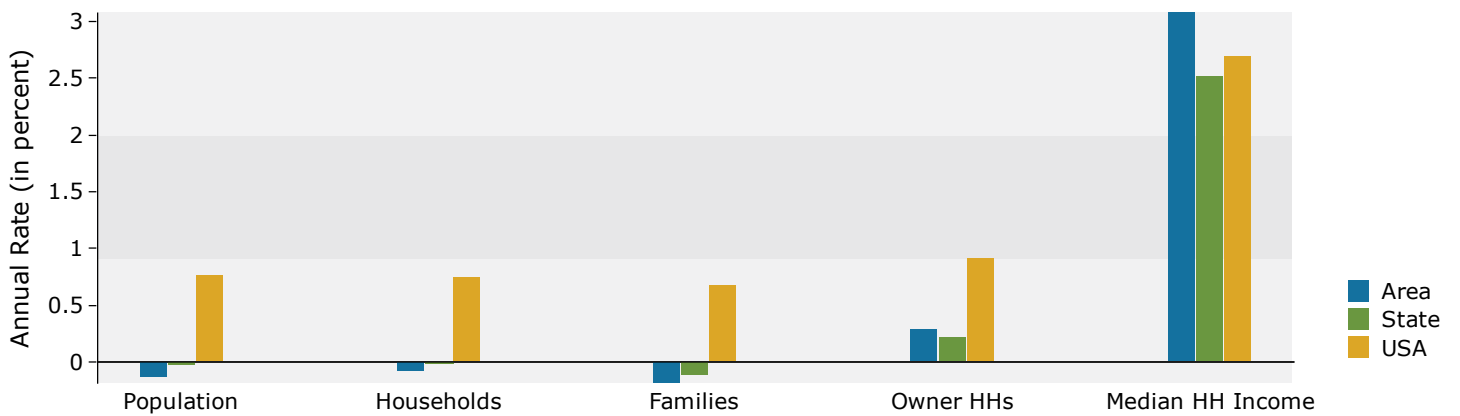
Summary	Census 2010		2019		2024			
Population	103,649		103,890		103,237			
Households	35,335		35,620		35,453			
Families	25,809		25,668		25,430			
Average Household Size	2.91		2.89		2.89			
Owner Occupied Housing Units	23,454		22,176		22,504			
Renter Occupied Housing Units	11,881		13,445		12,949			
Median Age	33.8		34.9		35.5			
Trends: 2019 - 2024 Annual Rate	Area		State		National			
Population	-0.13%		-0.03%		0.77%			
Households	-0.09%		-0.01%		0.75%			
Families	-0.19%		-0.12%		0.68%			
Owner HHs	0.29%		0.22%		0.92%			
Median Household Income	3.08%		2.52%		2.70%			
Households by Income				2019		2024		
				Number	Percent	Number	Percent	
	<\$15,000			3,388	9.5%	2,773	7.8%	
	\$15,000 - \$24,999			3,195	9.0%	2,658	7.5%	
	\$25,000 - \$34,999			3,636	10.2%	3,100	8.7%	
	\$35,000 - \$49,999			4,518	12.7%	4,024	11.4%	
	\$50,000 - \$74,999			6,723	18.9%	6,376	18.0%	
	\$75,000 - \$99,999			4,932	13.8%	4,911	13.9%	
	\$100,000 - \$149,999			5,465	15.3%	6,457	18.2%	
	\$150,000 - \$199,999			2,220	6.2%	3,097	8.7%	
\$200,000+			1,543	4.3%	2,056	5.8%		
Median Household Income			\$59,036		\$68,719			
Average Household Income			\$77,980		\$91,640			
Per Capita Income			\$26,776		\$31,515			
Population by Age	Census 2010		2019		2024			
	Number	Percent	Number	Percent	Number	Percent		
	0 - 4		7,920	7.6%	7,430	7.2%	7,409	7.2%
	5 - 9		8,041	7.8%	7,279	7.0%	7,137	6.9%
	10 - 14		8,385	8.1%	7,330	7.1%	7,276	7.0%
	15 - 19		8,188	7.9%	7,020	6.8%	6,771	6.6%
	20 - 24		6,706	6.5%	7,067	6.8%	6,261	6.1%
	25 - 34		14,361	13.9%	15,926	15.3%	16,046	15.5%
	35 - 44		14,405	13.9%	13,490	13.0%	14,357	13.9%
	45 - 54		15,070	14.5%	12,774	12.3%	11,912	11.5%
	55 - 64		10,732	10.4%	12,533	12.1%	11,406	11.0%
	65 - 74		5,557	5.4%	8,086	7.8%	8,963	8.7%
	75 - 84		3,058	3.0%	3,569	3.4%	4,297	4.2%
	85+		1,227	1.2%	1,386	1.3%	1,404	1.4%
	Race and Ethnicity	Census 2010		2019		2024		
Number		Percent	Number	Percent	Number	Percent		
White Alone		60,883	58.7%	57,301	55.2%	55,084	53.4%	
Black Alone		18,700	18.0%	19,265	18.5%	19,104	18.5%	
American Indian Alone		831	0.8%	827	0.8%	807	0.8%	
Asian Alone		3,572	3.4%	4,330	4.2%	4,793	4.6%	
Pacific Islander Alone		52	0.1%	69	0.1%	74	0.1%	
Some Other Race Alone		15,337	14.8%	17,296	16.6%	18,317	17.7%	
Two or More Races		4,275	4.1%	4,802	4.6%	5,059	4.9%	
Hispanic Origin (Any Race)		35,748	34.5%	40,052	38.6%	42,519	41.2%	

Data Note: Income is expressed in current dollars.

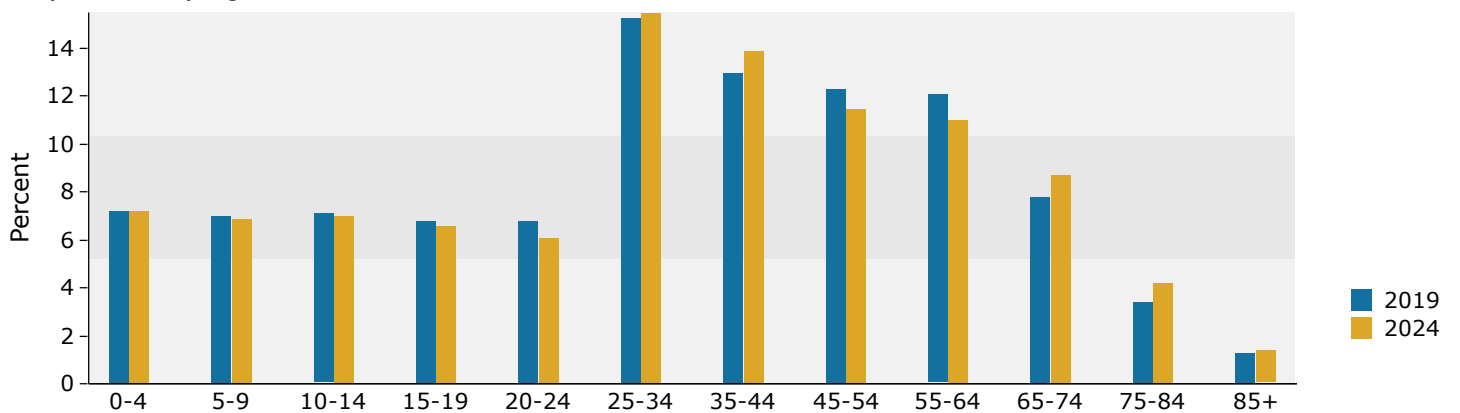
Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2019 and 2024.

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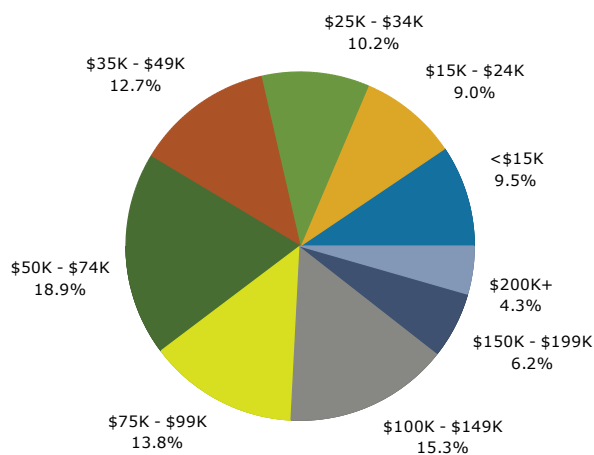
Trends 2019-2024



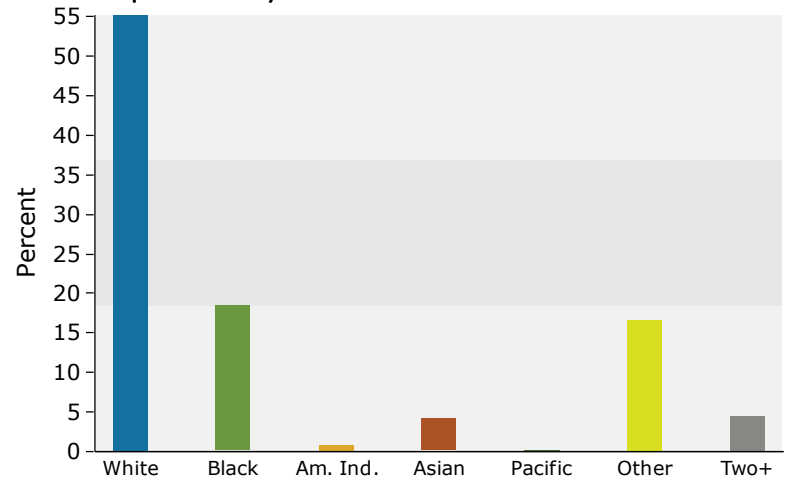
Population by Age



2019 Household Income



2019 Population by Race



2019 Percent Hispanic Origin: 38.6%