LUCRUM

Offering Memorandum

Vista Garden Apartments

20951 Roscoe Blvd. Canoga Park, CA 91304

Multifamily Investment Opportunity

FOR SALE

PROPERTY WEBSITE

lucrumre.com

EQUITY UNION COMMERCIAL

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Vista Garden Apartments

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Vista Garden Apartments

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EQUITY UNION COMMERCIAL

Vista Garden Apartments

01. PROPERTY OVERVIEW

Vista Garden Apartments

Property Overview

Street Address:	20951 Roscoe Blvd.
City:	Canoga Park
State:	California
Zip Code:	91304
APN:	2779-007-018
Rentable Square Feet:	±34,370 SF
Lot Size:	±35,494SF
Year Built:	1963
Number of Units:	34
Number of Buildings:	1
Number of Stories:	2
Water:	Master-Metered
Electric:	Individually-Metered
Gas:	Individually-Metered
Construction:	Wood-Frame
Roof:	Flat
Parking:	34 Gated Parking
Zoning:	LAR3
Unit Mix:	(1) Studio/1 Bath | (1) 1 Bed/1 Bath (30) 2 Beds/2 Baths | (2) 3 Beds/2 Baths

Vista Garden Apartments

Property Description

Lucrum Group is proud to present the Vista Garden Apartments, a 34-unit multifamily investment opportunity ideally located at 20951 Roscoe Blvd, Canoga Park, CA. Built in 1963, this two-story, garden-style community offers ±34,370 building square feet on a ±0.81-acre lot, combining classic architectural appeal with thoughtful upgrades in the heart of the San Fernando Valley adjacent to the Warner Center.

This investment opportunity is priced attractively at an 8.71 GRM, cash flows nicely with 30% down-payment and offers many attractive financing options.

The property features a diverse unit mix of studio, one-bedroom, two-bedroom, and three-bedroom residences, with 88% comprised of spacious two-bedroom, two-bath units—a highly desirable floor plan for today's renters. Tenant amenities include two on-site laundry facilities, controlled-access entry, gated parking with assigned spaces, and a swimming pool surrounded by tropical landscaping, creating a tranquil and community-oriented living environment.

Major systems are in serviceable condition and do not currently present any issues, buyer to verify:

+ **Roof:** Partial resurfacing, currently in serviceable condition.

+ **Plumbing:** Majority of vertical lines believed to be replaced with copper, with additional re-pipe work completed as necessary. Buyer to verify.

+ **Electrical:** Panels by Blakeman Brothers, with no current issues reported.

+ **Utilities:** Operating expenses expected to normalize following recent repairs to reduce excess water usage.

Select interiors have been remodeled with laminate hardwood-inspired flooring, granite countertops, stainless-steel appliances, mirrored closet doors, and central air conditioning. Ground-floor units feature expansive patios, while upper-level residences include private balconies, enhancing tenant comfort and lifestyle.

Constructed of wood-frame and painted stucco exterior. Recent capital improvements include completed soft story retrofit. Vista Garden Apartments is well-positioned for both stability and growth. With ±25% rent upside potential, this property represents a compelling opportunity for investors seeking immediate income with long-term value creation in a thriving Los Angeles submarket.

Location Description

Canoga Park, located in the western San Fernando Valley of Los Angeles, is a diverse and dynamic neighborhood with a population of approximately 60,000 residents. Known for its strong community character and suburban appeal, the area offers an attractive balance of residential comfort, modern amenities, and accessibility to greater Los Angeles.

Strategically positioned about 28 miles northwest of Downtown Los Angeles, Canoga Park enjoys excellent connectivity. It is bordered by Warner Center, Woodland Hills, West Hills, Winnetka, and Chatsworth, with Calabasas and Simi Valley also nearby. The neighborhood benefits from proximity to the Metro G Line (Orange Line), which connects residents to the Red Line at North Hollywood, providing access to Downtown Los Angeles and the broader regional transit network. Major bus routes and the Warner Center Shuttle further enhance mobility across the Valley.

The community is supported by a wealth of shopping, dining, and entertainment options. Historic Old Town Canoga Park along Sherman Way offers local shops and eateries, while Westfield Topanga & The Village, one of the Valley's premier retail destinations, features national and luxury retailers, diverse dining, and entertainment venues. Residents also enjoy weekly farmers markets and a wide variety of neighborhood grocery stores, reinforcing the area's convenience and community appeal.

Canoga Park continues to attract capital investment and redevelopment, with new residential, retail, and infrastructure projects supported by city initiatives such as the Transit Oriented Communities (TOC) program. These improvements underscore the neighborhood's position as a growing hub for multifamily housing demand, making Vista Garden Apartments ideally situated within a market poised for sustained growth and long-term value creation.

Vista Garden Apartments

Property Highlights

+ 88% of units are spacious 2-bedroom, 2-bath unit types
+ Value-add investment with ±25% rental upside potential
+ Select interiors upgraded with stainless steel appliances, granite countertops, and laminate hardwood-inspired flooring
+ Private patios and balconies available in many units
+ Swimming pool and two on-site laundry facilities
+ Controlled-access entry, gated parking with assigned spaces, and security cameras throughout

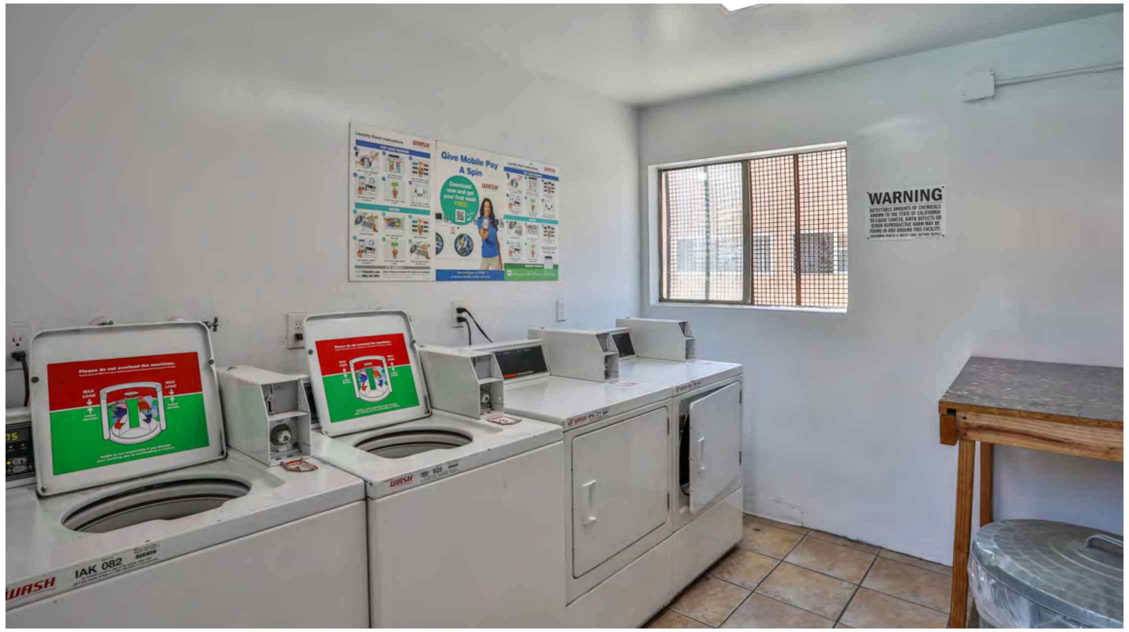
Location Highlights

+ Adjacent to Warner Center and the planned Rams NFL Village
+ Minutes from Chatsworth, Calabasas, and Tarzana
+ Close to both shopping, dinning & public transit
+ 49% of residents are renters (CoStar)


20951


20951


7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WARNING


Smoking
NOT PERMITTED
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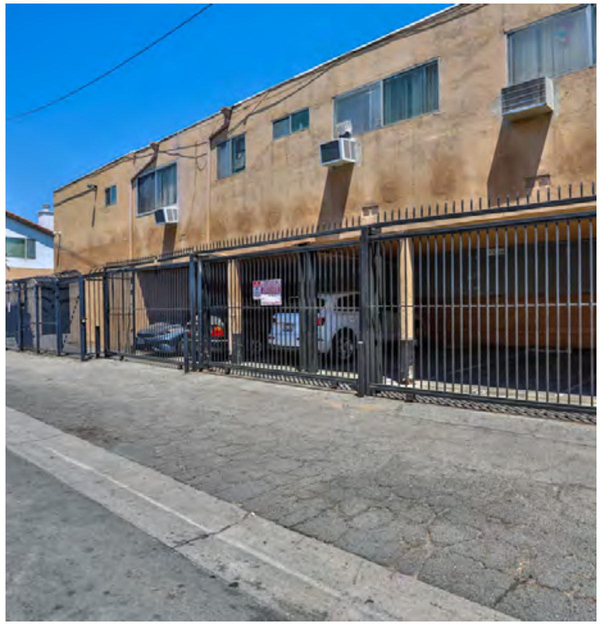
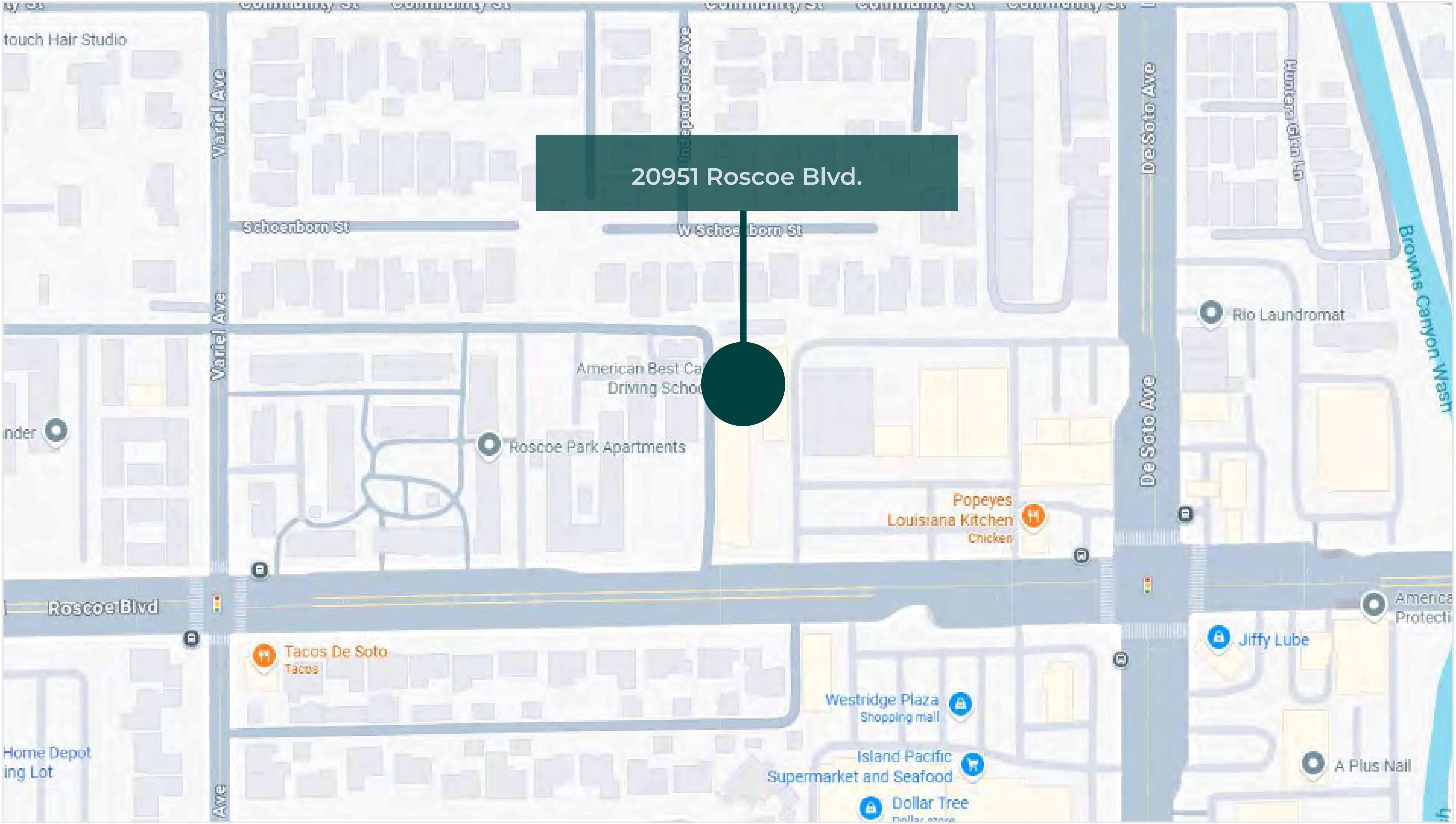


Street Map



20951 Roscoe Blvd.
Community St
Varlel Ave
Schoenborn St
W Schoenborn St
De Soto Ave
Browns Canyon Wash
Rio Laundromat
American Best Car Driving School
Roscoe Park Apartments
Popeyes Louisiana Kitchen
Chicken
Roscoe Blvd
Tacos De Soto
Tacos
Jiffy Lube
Westridge Plaza
Shopping mall
Island Pacific Supermarket and Seafood
Dollar Tree
A Plus Nail
touch Hair Studio
Home Depot
ing Lot

Satellite Map (3D)

Vista Garden Apartments

02. FINANCIALS

Financials Pricing Details

Price	$7,250,000
Number of units	34
Price per unit	$213,235
Price per Square Foot	$210.94
Gross Square Footage	±34,370
Lot Size	±35,494 SF
Year Built	1963

Returns	Current	Pro Forma
CAP Rate	5.99%	8.79%
GRM	8.71	6.96

Rent Roll Summary

# of Units	Unit Type	AVG Current	Pro Forma
1	Studio + 1 Bath	$1,601	$1,625
1	1 Bed + 1 Bath	$1,775	$1,795
30	2 Beds + 2 Baths	$1,927	$2,450
2	3 Beds + 2 Baths	$2,801	$3,195

Financials Operating Data

Annual Income		Current		Pro Forma
Scheduled Gross Income		$831,994		$1,040,979
Less: Vacancy/Deductions	3.00%*	($24,960)	3.00%*	($31,229)
Gross Operating Income		$807,035		$1,009,750
Less: Expenses	44.81%*	($372,795)	35.81%*	($372,795)
Net Operating Income		$434,239		$636,954
Less Debt Service		($347,696)		($347,696)
Pre-Tax Cash Flow	3.98%**	$86,543	13.30%**	$289,258
Plus Principal Reduction		$67,740		$67,740
Total Return Before Taxes	7.09%**	$154,283	16.41%**	$356,998
Expenses				
Real Estate Taxes		$90,625		$90,625
Insurance		$38,750		$38,750
Utilities		$99,494		$99,494
Landscaping		$1,800		$1,800
Pool		$2,190		$2,190
Rubbish		$18,452		$18,452
Maintenance & Repairs		$38,788		$38,788
Misc		$8,500		$8,500
Off-Site Management		$41,600		$41,600
On-Site Management		$32,596		$32,596
Total Expenses		$372,795		$372,795
Per Square Foot		$10.85		$10.85
Per Unit		$10,964.57		$10,964.57

* As a percentage of Scheduled Gross Income.

** As a percentage of Down Payment.

Financials Rent Roll

#	Unit Type	SF	Rent	Rent Per SF	Pro Forma Rent	Pro Forma Rent Per SF	Note
1	3 Beds/2 Baths	--	$2,806.75	--	$3,195.00	--	--
2	2 Beds/2 Baths	--	$1,995.55	--	$2,450.00	--	--
3	2 Beds/2 Baths	--	$1,369.18	--	$2,450.00	--	--
4	2 Beds/2 Baths	--	$2,312.30	--	$2,450.00	--	--
5	2 Beds/2 Baths	--	$1,727.84	--	$2,450.00	--	--
6	2 Beds/2 Baths	--	$2,125.00	--	$2,450.00	--	--
7	2 Beds/2 Baths	--	$2,450.00	--	$2,450.00	--	Vacant
8	2 Beds/2 Baths	--	$1,521.77	--	$2,450.00	--	--
9	2 Beds/2 Baths	--	$1,588.02	--	$2,450.00	--	--
10	2 Beds/2 Baths	--	$2,209.35	--	$2,450.00	--	--

Financials Rent Roll

#	Unit Type	SF	Rent	Rent Per SF	Pro Forma Rent	Pro Forma Rent Per SF	Note
11	2 Beds/2 Baths	--	$1,569.50	--	$2,450.00	--	--
12	2 Beds/2 Baths	--	$1,157.00	--	$2,450.00	--	--
13	2 Beds/2 Baths	--	$2,450.00	--	$2,450.00	--	Vacant
14	2 Beds/2 Baths	--	$2,145.00	--	$2,450.00	--	--
15	3 Beds/2 Baths	--	$2,795.00	--	$3,195.00	--	--
16	2 Beds/2 Baths	--	$2,005.29	--	$2,450.00	--	Manager
17	2 Beds/2 Baths	--	$1,765.57	--	$2,450.00	--	--
18	2 Beds/2 Baths	--	$1,945.00	--	$2,450.00	--	--
19	2 Beds/2 Baths	--	$2,276.30	--	$2,450.00	--	--
20	2 Beds/2 Baths	--	$2,343.25	--	$2,450.00	--	--

Financials Rent Roll

#	Unit Type	SF	Rent	Rent Per SF	Pro Forma Rent	Pro Forma Rent Per SF	Note
21	2 Beds/2 Baths	--	$1,995.00	--	$2,450.00	--	--
22	2 Beds/2 Baths	--	$1,315.44	--	$2,450.00	--	--
23	2 Beds/2 Baths	--	$2,450.00	--	$2,450.00	--	Vacant
24	2 Beds/2 Baths	--	$1,533.29	--	$2,450.00	--	--
25	2 Beds/2 Baths	--	$1,302.32	--	$2,450.00	--	--
26	2 Beds/2 Baths	--	$1,611.77	--	$2,450.00	--	--
27	2 Beds/2 Baths	--	$2,450.00	--	$2,450.00	--	--
28	2 Beds/2 Baths	--	$1,973.92	--	$2,450.00	--	--
29	2 Beds/2 Baths	--	$2,075.00	--	$2,450.00	--	--
30	2 Beds/2 Baths	--	$2,450.00	--	$2,450.00	--	Vacant

Financials Rent Roll

#	Unit Type	SF	Rent	Rent Per SF	Pro Forma Rent	Pro Forma Rent Per SF	Note
31	2 Beds/2 Baths	--	$2,185.00	--	$2,450.00	--	--
32	2 Beds/2 Baths	--	$1,521.77	--	$2,450.00	--	--
33	1 Bed/1 Bath	--	$1,775.00	--	$1,795.00	--	--
34	Studio/1 Bath	--	$1,601.44	--	$1,625.00	--	--
	Totals	**--**	**$66,797.62**	**--**	**$83,310.00**	**--**	**--**

Financials Rent Roll

Other Income	--	Monthly Income	--	Pro Forma Income	--	Note
Laundry Income	--	$449.00	--	$449.00	--	--
Parking Income	--	$700.00	--	$700.00	--	--
RUBS Income		$1,290.00		$2,193.00	--	--
Other Income		$96.00		$96.00	--	--
Total Other Income	--	$2,535.00	--	$3,438.00	--	--
Monthly SGI	**--**	**$69,332.62**	**--**	**$86,748.00**	**--**	**--**

Financials Loan Options

Indicative Loan Pricing	Vista Garden Apartments		
Loan Product	**Option 1** **3-Year Fixed**	**Option 2** **5-Year Fixed**	**Option 3** **3-Year Fixed**
Loan Amount	$5,075,000	$4,350,000	$4,350,000
Downpayment	$2,175,000	$2,900,000	$2,900,000
Loan Term	30 Years	10 Years	10 Years
Amortization	30 Years	30 Years	30 Years
Prepay	3-2-1%	5-4-3%	3-2%
Monthly Payment	$28,975	$24,835	$24,563
Approximate Annual Payment	$347,696	$298,025	$294,750
Recourse	Yes	Yes	Yes
Debt Coverage Ratio (DCR)	1.20	1.20	1.20
Loan to Value	70%	60%	60%
Loan Fee	1%	1%	1%
Current Interest Rate	5.55%	5.55%	5.45%
Appraisal/Due Diligence	$7,500	$7,500	$7,500
Closing/Processing/Underwriting	Included Above	Included Above	Included Above

The interest rates listed above and any spreads derived there from are subject to market influences, which may impact loan proceeds. All terms are subject to review and approval by the lender and are subject to change until rate/spread lock. This analysis is based upon information provided by Convoy Capital. Final terms and conditions are subject to change. | October 2025.

Vista Garden Apartments

03. COMPARABLES

Rent Comparables Studio + 1 Bath

#	Property	Units	Built	Rent	SF	Rent/SF	Distance	Notes
1	8561 De Soto Ave. Canoga Park, CA 91304	170	1973	$1,600.00	450	$3.56	0.8 Miles	New Renovation
2	8900 Topanga Canyon Blvd. Canoga Park, CA 91304	116	1964	$1,710.00	450	$2.62	1.7 Miles	New Renovation
3	8609 De Soto Ave. Canoga Park, CA 91304	123	1976	$1,770.00	442	$2.40	0.9 Miles	Older Renovation
4	21707 Roscoe Blvd. Canoga Park, CA 91304	--	--	$1,295.00	400	$2.81	0.7 Miles	Original Condition
	Average	**136**	**1971**	**$1,593.75**	**436**	**$2.84**	**1.03 Miles**	**--**
	20951 Roscoe Blvd. Pro Forma Rent	34	1963	$1,625.00	--	--	--	--
	20951 Roscoe Blvd. Current Ave. Rent	34	1963	$1,601.00	--	--	--	--

Rent Comparables 1 Bed + 1 Bath

#	Property	Units	Built	Rent	SF	Rent/SF	Distance	Notes
1	21431 Saticoy St. Canoga Park, CA 91304	52	1975	$1,800.00	830	$2.77	1.3 Miles	Older Renovation
2	8740 Owensmouth Ave. Canoga Park, CA 91304	59	1978	$1,954.00	600	$2.66	1.9 Miles	New Renovatrion
3	8740 Owensmouth Ave. Canoga Park, CA 91304	19	1962	$1,975.00	750	$2.41	1.3 Miles	New Renovatrion
4	8371 Northgate Ave. Canoga Park, CA 91304	23	1964	$1,800.00	700	$2.86	1.0 Miles	Older Renovation
	Average	**38**	**1970**	**$1,882.00**	**720**	**$2.68**	**1.38 Miles**	**--**
	20951 Roscoe Blvd. Pro Forma Rent	34	1963	$1,795.00	--	--	--	--
	20951 Roscoe Blvd. Current Ave. Rent	34	1963	$1,775.00	--	--	--	--

Rent Comparables 2 Beds + 2 Baths

#	Property	Units	Built	Rent	SF	Rent/SF	Distance	Notes
1	8211 Owensmouth Ave. Canoga Park, CA 91304	47	1961	$2,650.00	1,000	$2.65	0.8 Miles	Older Renovation
2	20918 Gresham St. Canoga Park, CA 91304	49	2003	$2,595.00	992	$2.62	1.1 Miles	New Renovation
3	21350 Parthenia St. Canoga Park, CA 91304	24	1988	$2,395.00	1,000	$2.40	0.9 Miles	Older Renovation
4	8900 Topanga Canyon Blvd. Canoga Park, CA 91304	116	1977	$2,880.00	1,025	$2.81	1.5 Miles	New Renovation
5	20211 Sherman Way Canoga Park, CA 91306	102	1976	$2,455.00	1,022	$2.40	2.3 Miles	New Renovation
	Average	**68**	**1981**	**$2,595.00**	**1,008**	**$2.57**	**1.32 Miles**	**--**
	20951 Roscoe Blvd. Pro Forma Rent	34	1963	$2,450.00	--	--	--	--
	20951 Roscoe Blvd. Current Ave. Rent	34	1963	$1,927.00	--	--	--	--

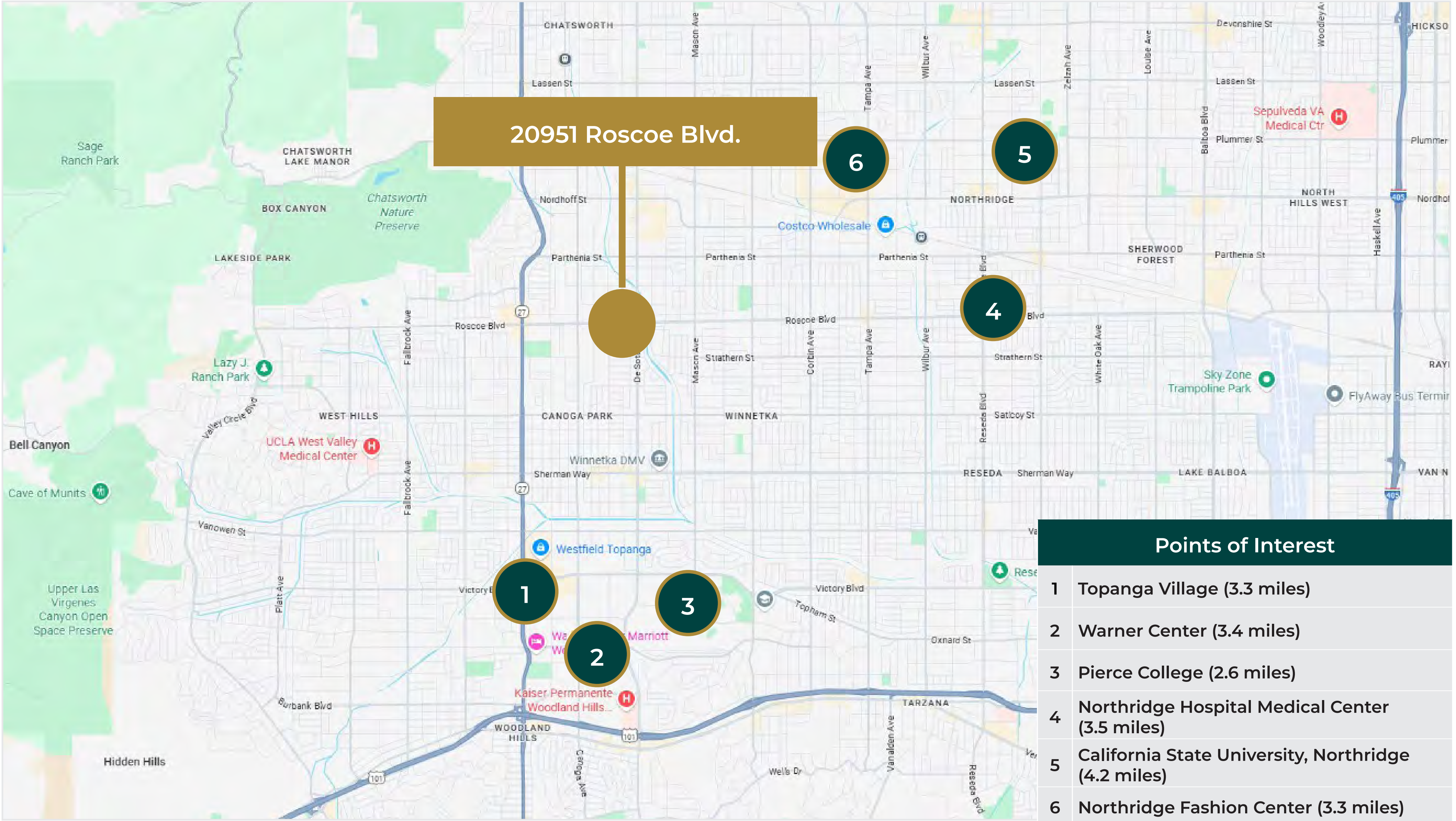
Rent Comparables 3 Beds + 2 Baths

#	Property	Units	Built	Rent	SF	Rent/SF	Distance	Notes
1	19926 Roscoe Blvd. Winnetka, CA 91306	32	1963	$2,999.00	1,083	$2.77	1.4 Miles	New Renovatrion
2	7050 Jordan Ave. Canoga Park, CA 91303	21	1965	$3,100.00	1,165	$2.66	2.2 Miles	Older Renovation
3	8600 International Ave. Canoga Park, CA 91304	112	1972	$3,500.00	1,450	$2.41	1.0 Miles	Older Renovation
4	21501 Roscoe Blvd. Canoga Park, CA 91304	140	2014	$3,934.00	1,375	$2.86	0.5 Miles	Older Renovation
	Average	**76**	**1979**	**$3,383.00**	**1,268**	**$2.68**	**1.28 Miles**	**--**
	20951 Roscoe Blvd. Pro Forma Rent	34	1963	$3,195.00	--	--	--	--
	20951 Roscoe Blvd. Current Ave. Rent	34	1963	$2,801.00	--	--	--	--

Vista Garden Apartments

04. AREA OVERVIEW

Points of Interest



Points of Interest	
1	Topanga Village (3.3 miles)
2	Warner Center (3.4 miles)
3	Pierce College (2.6 miles)
4	Northridge Hospital Medical Center (3.5 miles)
5	California State University, Northridge (4.2 miles)
6	Northridge Fashion Center (3.3 miles)

Vista Garden Apartments

Points of Interest

Topanga Village (3.3 miles)

Topanga Village is an open-air shopping and dining destination within the Westfield Topanga complex, offering a vibrant, pedestrian-friendly alternative to the indoor mall.

Warner Center (3.4 miles)

Warner Center is a 1,100-acre (1.7 square mile) mixed-use community in the western San Fernando Valley, designated as a Regional Center in Los Angeles' Canoga Park-West Hills-Winnetka-Woodland Hills Community Plan.

Pierce College (2.6 miles)

Los Angeles Pierce College (LAPC), founded in 1947, is a public two-year community college within the Los Angeles Community College District (LACCD). Spanning 426 acres, it's one of the largest community college campuses in California and serves ±20,000 students.

Northridge Hospital Medical Center (3.5 miles)

Hospital Medical Center is a leading healthcare facility offering comprehensive medical services, including emergency care, surgery, and specialized treatments.

California State University, Northridge (4.2 miles)

Founded in 1958, CSUN is a public university in the California State University system, serving over 38,000 students across nine colleges. Its 356-acre campus in the San Fernando Valley is a hub for education, culture, and community engagement.

Northridge Fashion Center (3.3 miles)

Northridge Fashion Center is a large, super-regional shopping mall in Northridge, Los Angeles, featuring over 170 stores, anchor tenants, and diverse dining options, it's a key destination for shopping, entertainment, and community activities in the San Fernando Valley.

Local Developments

Uptown at Warner Center (Warner Center, Woodland Hills)

A 47-acre mixed-use development under the Warner Center 2035 Plan, featuring 6.035 million square feet of residential, commercial, and recreational space.

Rams Village at Warner Center Promenade

Rams Village at Warner Center is a planned $10 billion, 52-acre mixed-use development by Stan Kroenke in Woodland Hills. It will feature the Rams' new 350,000 sq ft headquarters and practice facility, 3,000 residential units, office and retail space, a hotel, two indoor performance venues, and over 9 acres of public space—transforming the former Promenade mall into a vibrant, urban destination.

7334 Topanga Canyon Blvd, Canoga Park, CA 91303

A 149-unit multifamily development catering to middle-income households earning up to 90% of the Area Median Income (AMI). The project is a new apartment building focused on providing affordable housing.

Local Developments

6920 N. Remmet Ave Affordable Housing

A proposed 48-unit apartment building designed for affordable housing, located just north of the Los Angeles River. The project is intended to serve lower-income residents.

7253 N. Remmet Ave Apartments + Retail

A mixed-use development featuring apartments and retail spaces, located near the G Line’s Sherman Way Station. The project is designed to integrate residential and commercial elements in a transit-oriented area.

Demographics

Canoga Park, Los Angeles, CA

Located in the western San Fernando Valley, Canoga Park is one of Los Angeles' most dynamic and evolving neighborhoods. Known historically as a blue-collar community, Canoga Park has seen steady revitalization over the years, drawing attention from investors, entrepreneurs, and developers looking to capitalize on its growing commercial potential. Canoga Park offers a diverse mix of retail, office, industrial, and mixed-use properties — making it a highly versatile market for commercial real estate.

QUICK FACTS:

+ Commercial Mix: Offers a variety of retail, office, industrial, and mixed-use properties.
+ Nearby Amenities: Close to Westfield Topanga, The Village, and the up coming Rams Village at Warner Center.
+ Transit Access: Served by the Metro G Line (Orange Line) and major roads like Topanga Canyon Blvd & Roscoe Blvd.
+ Investment Potential: Strong rental demand, stable cap rates, and proximity to Warner Center drive long-term value.

Average Household Income

$103,539

Median Age

36 years old

2023 Estiamted Population

41,261

Total Households

14,485

Bahcelors Degree or Higherr

25.68%

Overview

Los Angeles, California

The Los Angeles Metro Rail is an urban rail transportatio system serving Los Angeles County, California. It consists of six lines, including two subway lines and four light rail lines serving 93 stations. It connects with the Metro Busway bus rapid transit system and also with the Metrolink commuter rail system.

The City of Los Angeles holds many distinctions. L.A. is the entertainment capital of the world, a cultural mecca boasting more than 100 museums, and a paradise of idyllic weather. From tourist attractions like the Walk of Fame's collection of stars (numbering more than 2,614 and growing by one or two a month) to career opportunities like those presented in the expanding tech industry, Los Angeles is the place to be. It is the only city in North America to have hosted the Summer Olympics twice. Downtown L.A. is the largest government center outside of Washington, D. C. Los Angeles has the only remaining wooden lighthouse in the state (located in San Pedro's Point Fermin Park) and the largest historical theater district on the National Register of Historic Places (located Downtown on Broadway).

Los Angeles is on the leading edge of several growth industries. LA County, with more than 87,000 jobs in the fashion industry, has surpassed New York's fashion district workforce. The LA Five-County area also has more than 700,000 people at work in health services / biomedical activities and 190,000 people in aerospace and technology.

Investment Contacts

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