OFFERING MEMORANDUM

HOWARD STREET APARTMENTS

712 S. HOWARD STREET | CORONA, CA 92879

Marcus & Millichap

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ACIVITY ID:

HOWARD STREET APARTMENTS

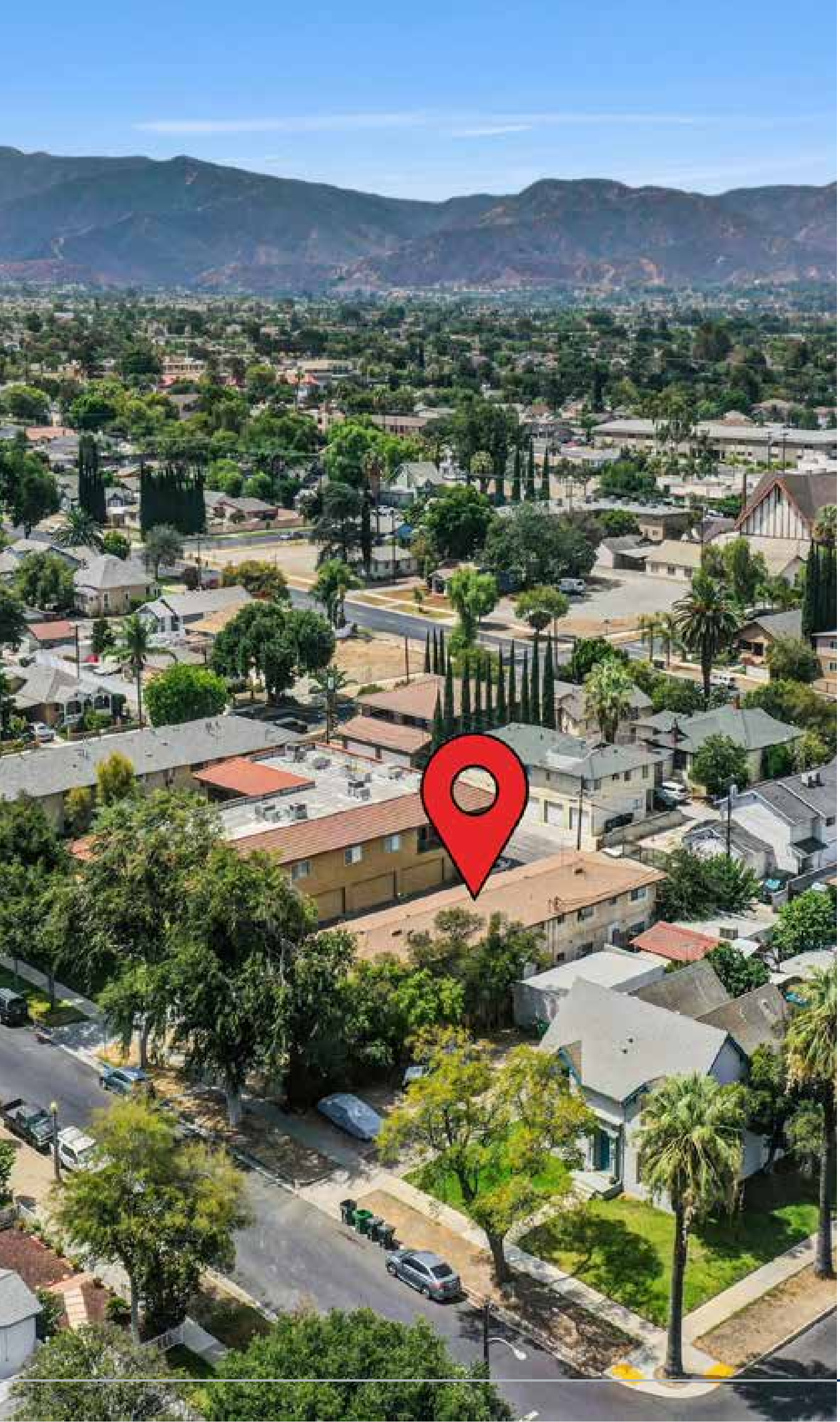
712 S. HOWARD STREET | CORONA, CA 92879

EXCLUSIVELY LISTED BY:

KEVIN STRUVE
Senior Managing Director Investments
C: 909.957.9243 | D: 909.456.7013
kevin.struve@marcusmillichap.com
License CA 01266441

GISELE PINEDO
Associate Director Investments
C: 818.268.4325 | D: 909.456.3477
gisele.pinedo@marcusmillichap.com
License CA 02188347

Marcus & Millichap



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SECTION 1

Investment Overview

Marcus & Millichap

EXECUTIVE SUMMARY // HOWARD STREET APARTMENTS

Marcus & Millichap Real Estate Investment Services is pleased to present the opportunity to acquire the Howard Apartments, a 10-unit multifamily investment property located at 712 S Howard Street in Corona, California. The property is currently operating at a 5.04% cap rate with rents approximately 20% below market, presenting investors with an attractive value-add opportunity and meaningful potential for future income growth.

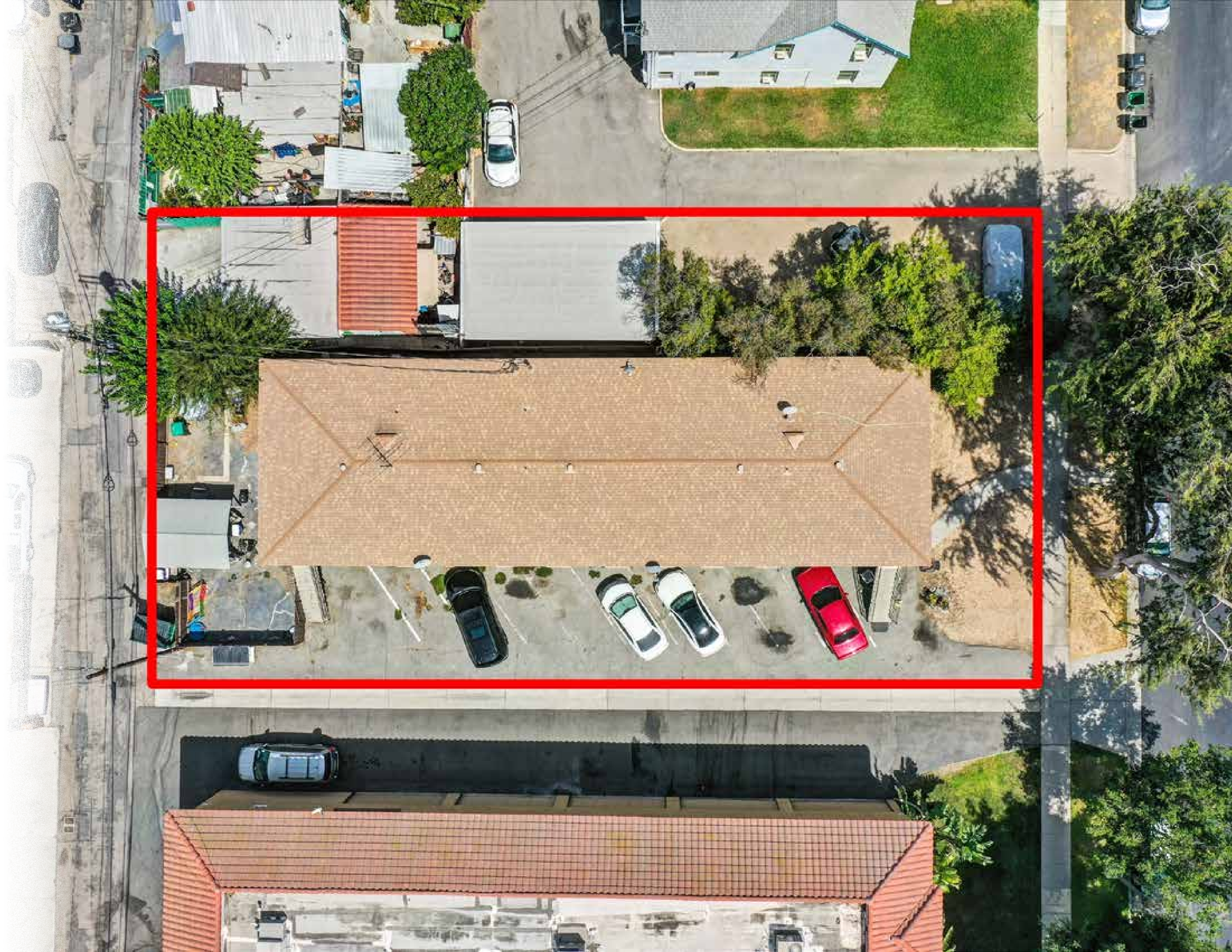
Effective January 2027, scheduled rental increases across all 10 units will generate an additional $950 per month in rental income, or approximately $11,400 annually. Based on current operating performance, the scheduled increases would result in an approximate ±5.60% cap rate, with additional upside toward a pro forma cap rate approaching 7.00%.

Built in 1963, the two-story apartment building consists of approximately ±6,000 square feet situated on an approximately 7,405-square-foot lot. The unit mix consists entirely of 10 one-bedroom / one-bathroom units averaging approximately 600 square feet each. Ownership has completed a number of capital improvements, including the refurbishment of six units, installation of tile showers in seven units, copper water line repiping approximately 10 years ago, and roof replacement approximately six to seven years ago. Most of the water heaters have also been replaced, and electric heaters were installed approximately 5–7 years ago. Additional features include ample tenant parking and an on-site laundry room. The building is all-electric with no gas service to the property.

The Howard Apartments benefits from a central Corona location with convenient access to employment, shopping, dining, transportation, and everyday amenities. Corona is supported by a diverse employment base spanning healthcare, education, manufacturing, government, and retail. Its strategic location near State Route 91 and Interstate 15 provides convenient connectivity throughout the Inland Empire, Orange County, and the greater Southern California region.

Overall, this investment provides investors with the opportunity to acquire a well-located 10-unit asset combining near-term scheduled income growth, additional value-add potential, and meaningful capital improvements already completed by current ownership in a strategically positioned Southern California market supported by a diverse economy and strong regional accessibility.

Please do not Disturb Tenants, Walk and/or Talk to anyone at the property. An Interior inspection will only take place upon an accepted offer.



OFFERING PRICE
$2,000,000

PRICE PER UNIT
$200,000

CURRENT CAP RATE
5.04%

JANUARY 2027 CAP RATE
5.60%

PROFORMA CAP RATE
6.93%

INVESTMENT HIGHLIGHTS

- 10-unit multifamily investment opportunity in the heart of Corona
- 5.04% current cap rate, January 2027 cap rate ± 5.60% and a pro forma cap rate approaching 7.00%
- Scheduled January 2027 rent increases will generate an additional $950 per month / $11,400 annually in rental income
- Current rents approximately 20% below market, providing additional long-term rental upside
- Six of the 10 units have been refurbished, including quartz countertops, with tile showers installed in seven units
- Capital improvements include copper water line repiping approximately 10 years ago, roof replacement approximately 6–7 years ago, replacement of most water heaters, and installation of electric heaters approximately 5–7 years ago
- Unit mix consists of 10 one-bedroom / one-bathroom units averaging approximately 600 square feet
- Built in 1963 with approximately ±6,000 square feet of building area on an approximately 7,405-square-foot lot
- Property features on-site tenant parking and a laundry room
- All-electric property with no gas service
- Central Corona location supported by a diverse employment base and convenient access to major retail, education, healthcare, and transportation
- Convenient regional connectivity via State Route 91 and Interstate 15

PROPERTY HIGHLIGHTS // HOWARD STREET APARTMENTS

BUILDING SQFT
± 6,000 SF

OWNERSHIP
FEE SIMPLE

YEAR BUILT
1963

BUILDINGS
1

TOPOGRAPHY
FLAT/LEVEL

PARCEL SIZE
± 0.17 ACRES

APN
117-194-011

PARKING
OPEN SPACES

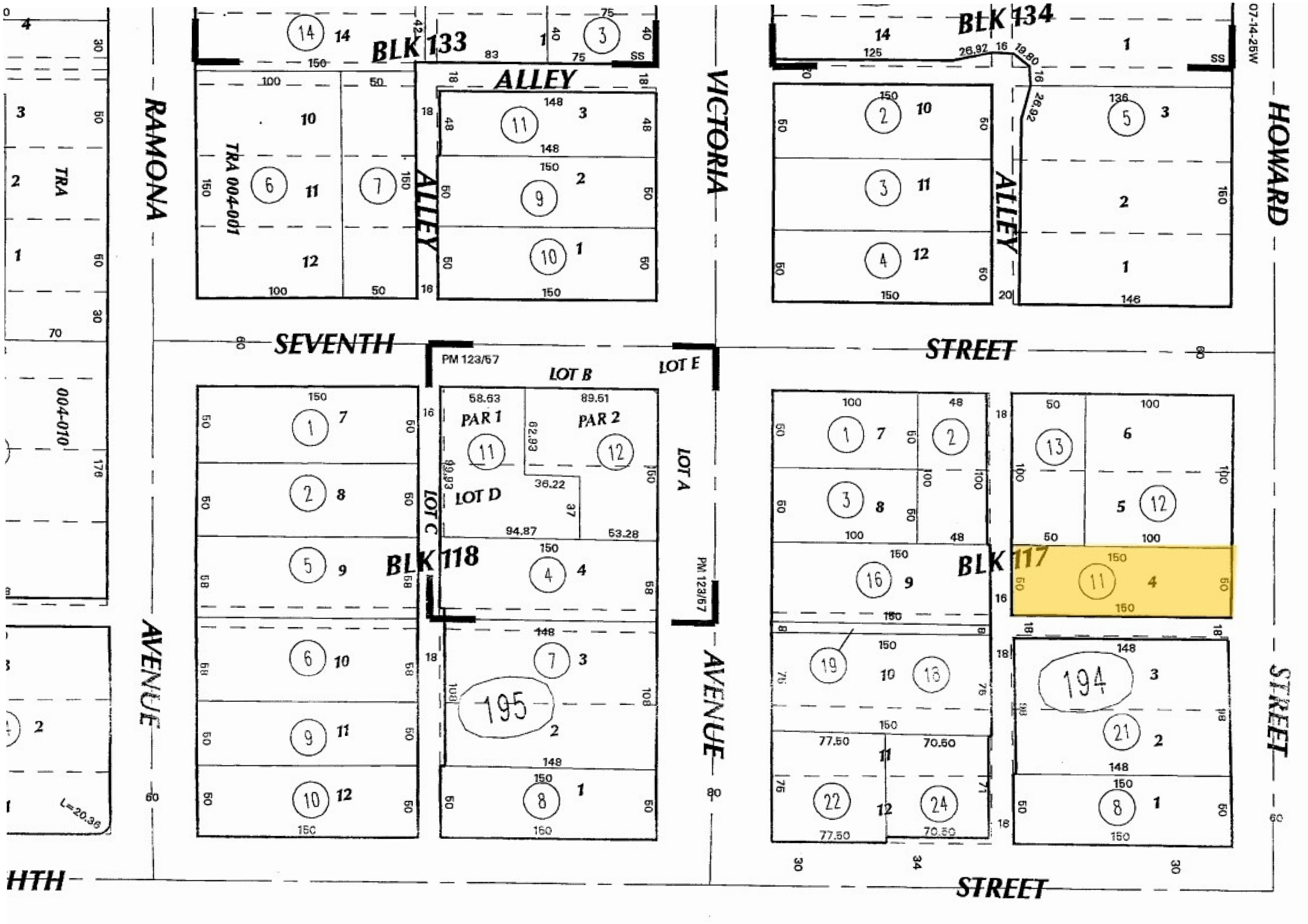
ZONING
R3: RESIDENTIAL SINGLE-FAMILY MEDIUM

NUMBER OF UNITS
10

CROSS STREET
HOWARD STREET & SEVENTH STREET

HIGHWAY ACCESS
I-91

ZONING MAP // **HOWARD STREET APARTMENTS**

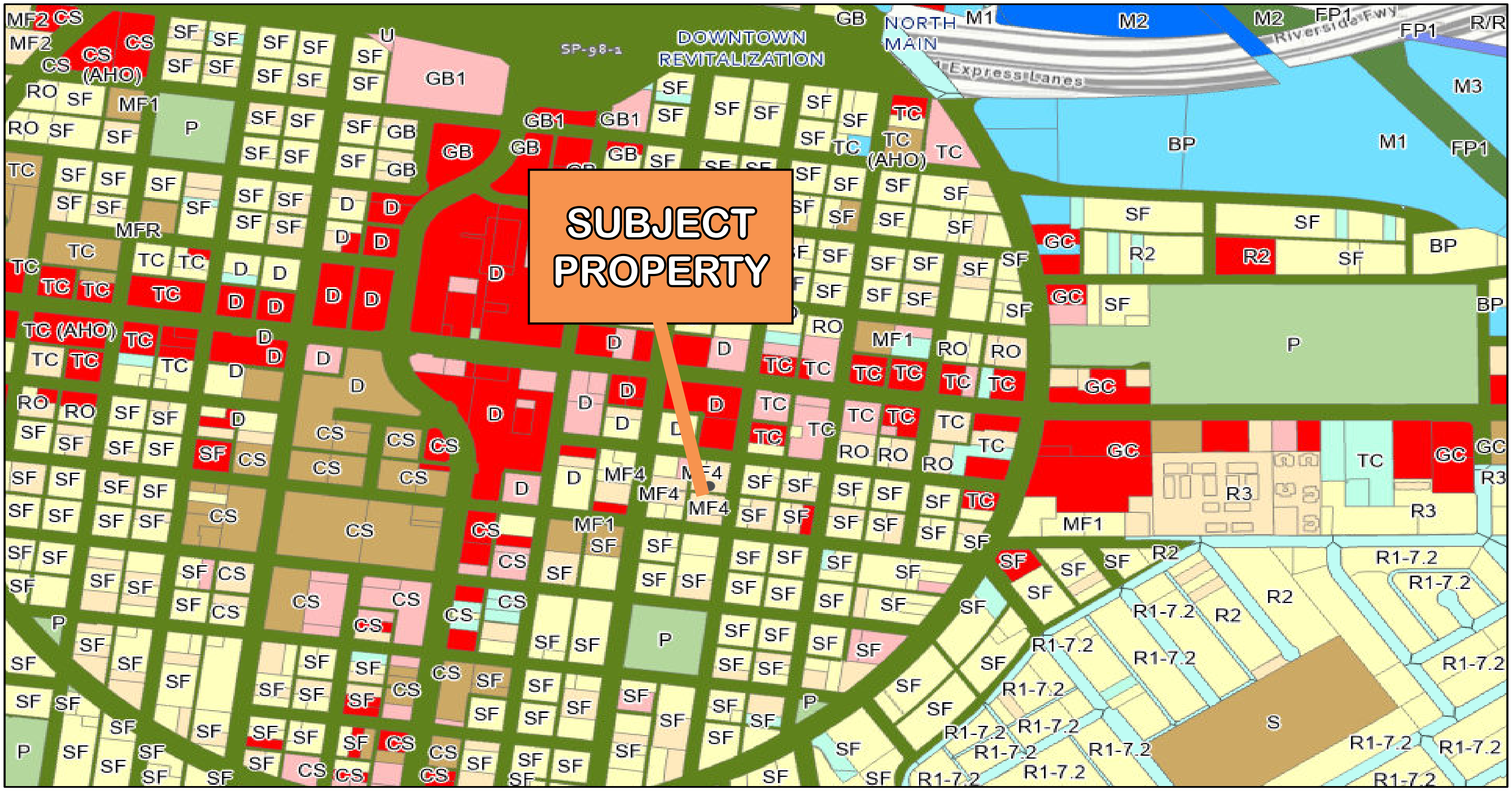



CALIFORNIA
91


WM

AERIAL PHOTO // **HOWARD STREET APARTMENTS**

Corona Property Information



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Zoning
- Low Density Residential
- High Density Residential
- Commercial
- Mixed Use
- Light Industrial
- General Industrial
- Quasi Public
- Schools
- Parks
- Utilities
- Flood Control

Specific Plans
- SP-98-1
- SP-99-1

Current Land Use
- Single Family Residential
- Multiple Family Residential
- Commercial
- Commercial Office
- Light Industrial
- General Industrial
- Quasi-Public
- Open Space
- Flood Control
- Vacant
- Street Polygons

1:9,028

0 0.05 0.1 0.2 mi

0 0.1 0.2 0.4 km

City of Corona, County of Riverside, San Bernardino County, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, Intermap, USGS, METI/

City of Corona - Geographic Information Services

City of Corona, County of Riverside, San Bernardino County, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, Intermap, USGS, METI/NASA, EPA, USDA |

91
E. 6TH ST
S. HOWARD ST
MO'S WAY

SECTION 2

Financial Analysis

FINANCIAL DETAILS

Marcus & Millichap

FINANCIAL SUMMARY // HOWARD STREET APARTMENTS

BUILDING DATA

Address	712 S. Howard St
City, State, Zip	Corona, CA 92879
APN	117-194-011
Rentable SF	± 6,000
Number of Units	10
Parcel Size	± 0.17 Acres
Year Built	1963

FINANCIAL INDICATORS

Price	$2,000,000
Down (50%)	$1,000,000
Price/Unit	$200,000
Price/SF	$333.33
Current/Jan 2027/Pro Forma Cap Rate	5.04%/5.60%/6.93%
Current/Jan 2027/Pro Forma GRM	12.58/11.74/10.10
Ownership	Fee Simple

FINANCING

Loan Amount (50%)	$1,000,000
Loan Type	New
Interest Rate	6.40%
Amortization	30 Years
Year Due	2041

INCOME

INCOME		ACTUAL		JANUARY 2027		PRO FORMA
Gross Scheduled Rent		$159,000		$170,400		$198,000
Less: Vacancy/Deductions	3.0%	$4,770	3.0%	$5,112	3.0%	$5,940
Total Effective Rental Income		$154,230		$165,288		$192,060
Laundry Income		$3,000		$3,000		$3,000
Effective Gross Income		$157,230		$168,288		$195,060
Less: Expenses	35.9%	$56,378	33.5%	$56,378	28.9%	$56,378
Net Operating Income		**$100,852**		**$111,910**		**$138,682**
Cash Flow		$100,852		$111,910		$138,682
Debt Service		$75,061		$75,061		$75,061
Net Cash Flow After Debt Service	2.58%	$25,791	3.68%	$36,849	6.36%	$63,621
Principal Reduction		$11,391		$12,142		$12,142
TOTAL RETURN	**3.72%**	**$37,182**	**4.90%**	**$48,991**	**7.58%**	**$75,763**

EXPENSES

EXPENSES	ACTUAL	JANUARY 2027	PRO FORMA
Real Estate Taxes (1.1247%)	$22,493	$22,493	$22,493
Insurance (Est: New Policy)	$9,500	$9,500	$9,500
Utilities - Water & Sewer	$7,446	$7,446	$7,446
Utilities - Electrical	$881	$881	$881
Trash Removal	$4,488	$4,488	$4,488
Repairs & Maintenance (Estimate:$750/unit)	$7,500	$7,500	$7,500
Pest Control	$1,100	$1,100	$1,100
Business License & Fees	$470	$470	$470
Operating Reserves	$2,500	$2,500	$2,500
TOTAL EXPENSES	$56,378	$56,378	$56,378
Expenses/Unit	$5,638	$5,638	$5,638
Expenses/SF	$9.40	$9.40	$9.40

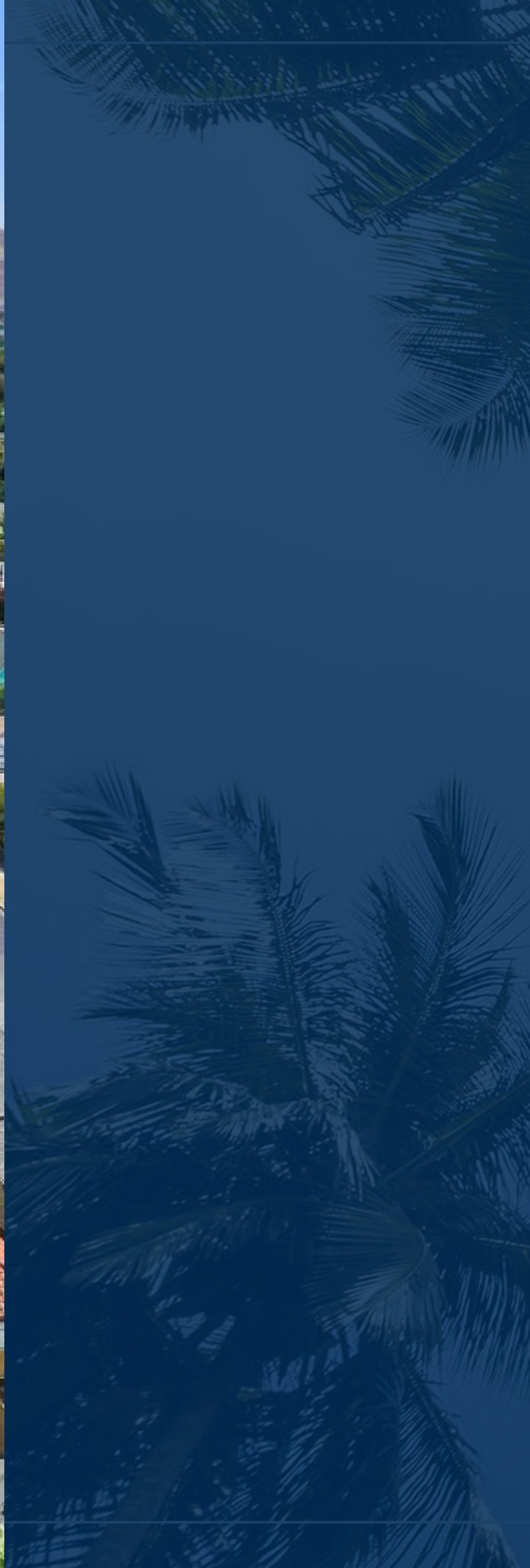
RENT ROLL SUMMARY

			ACTUAL			PRO FORMA RENT		
UNIT TYPE	# OF UNITS	AVG SF	RENTAL RANGE	RENT/SF	INCOME/ MO	RENT	RENT/SF	INCOME/MO
1BD/1BA	10	600	$1,250-$1,400	$2.21	$13,250	$1,650	$2.75	$16,500
Total/Averages	10		$1,325	$2.21	$13,250	$1,650	$2.75	$16,500
Gross Anualized Rents			**$159,000**			**$198,000**		

RENT ROLL // HOWARD STREET APARTMENTS

UNIT	UNIT TYPE	SF	RENT/MONTH	RENT AS OF JAN 2027	MARKET RENT/MONTH
1	1 Bd + 1 Ba	600	$1,400	$1,500	$1,650
2	1 Bd + 1 Ba	600	$1,250	$1,350	$1,650
3	1 Bd + 1 Ba	600	$1,250	$1,350	$1,650
4	1 Bd + 1 Ba	600	$1,400	$1,500	$1,650
5	1 Bd + 1 Ba	600	$1,400	$1,500	$1,650
6	1 Bd + 1Ba	600	$1,350	$1,450	$1,650
7	1 Bd + 1 Ba	600	$1,350	$1,450	$1,650
8	1 Bd + 1 Ba	600	$1,250	$1,350	$1,650
9	1 Bd + 1 Ba	600	$1,250	$1,350	$1,650
10	1 Bd + 1 Ba	600	$1,350	$1,400	$1,650
Total		6,000	$13,250	$14,200	$16,500

* Unit sizes are estimated

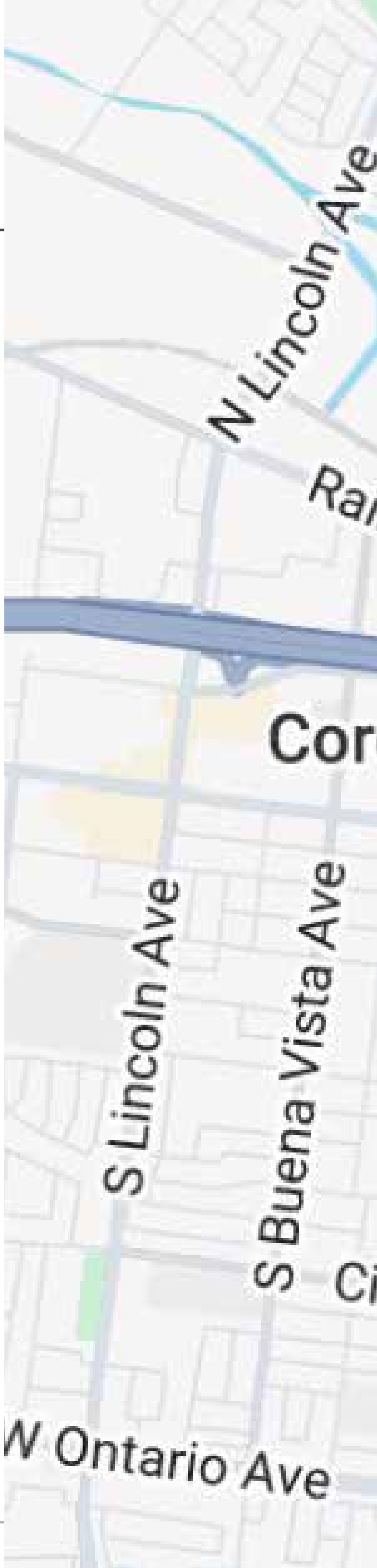


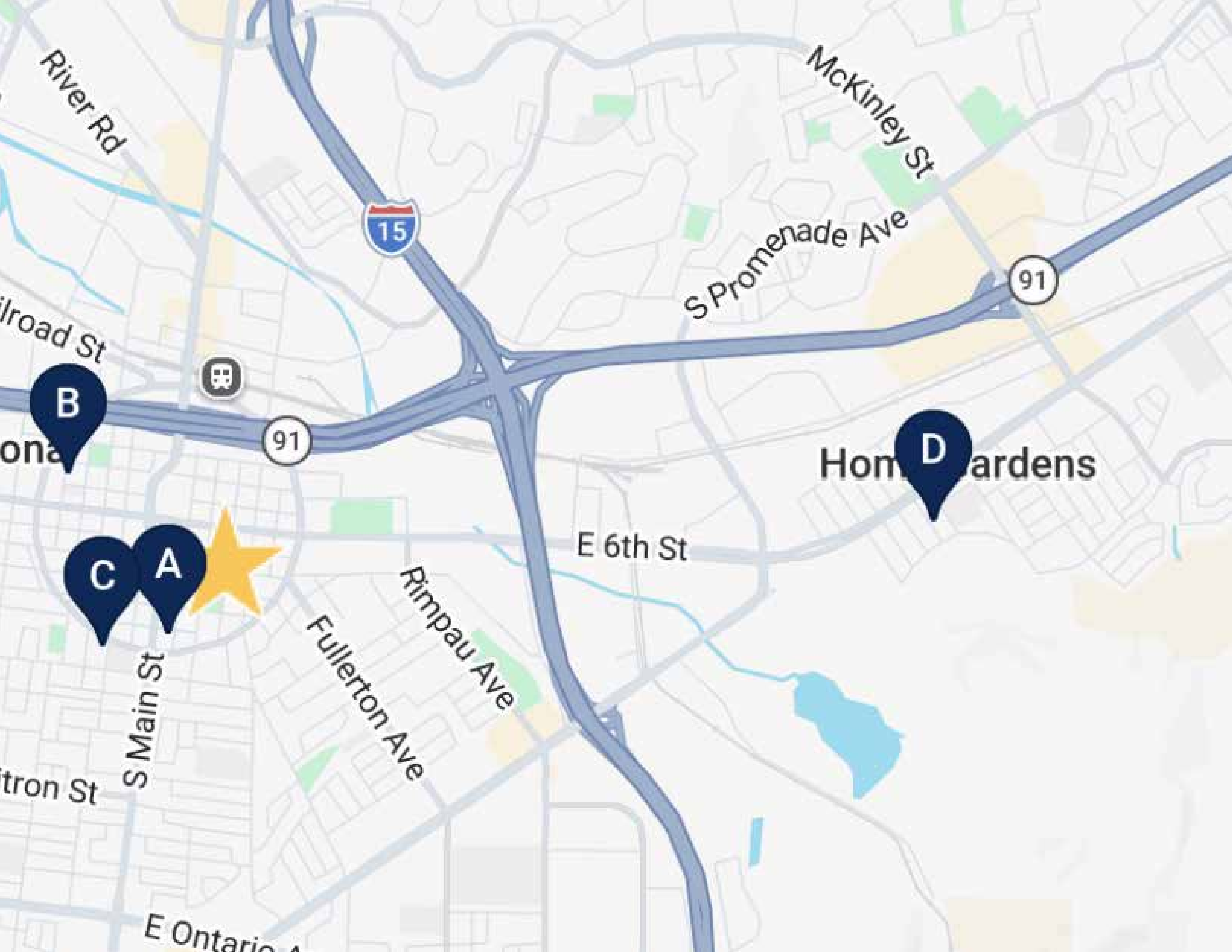
SECTION 3

Rent Comparables

RENT COMPS MAP

- ★ 712 S Howard St
- A 114 E 11th St
- B 415 Crawford St
- C 1202 S Belle Ave
- D 3721 S Byron St




River Rd
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C
A
Rimpau Ave
Fullerton Ave
S Main St
itron St
E Ontario

RENT COMPS // HOWARD STREET APARTMENTS

PROPERTY PHOTO	PROPERTY ADDRESS	UNITS	YEAR BUILT	UNIT TYPE	SF	RENTAL RANGE	RENT/SF
	712 S Howard St Corona, CA 92879	10	1963	1BD/1BA	600	$1,250-$1,400	$2.21
	114 E. 11th St Corona, CA 92879	8	1960	1BD/1BA	700	$1,750	$2.50
	415 Crawford St Corona, CA 92882	4	1958	1BD/1BA	560	$1,750	$3.12
	1202 S Belle Ave Corona, CA 92882	4	1958	1BD/1BA	650	$1,725	$2.65

RENT COMPS // HOWARD STREET APARTMENTS

PROPERTY PHOTO	PROPERTY ADDRESS	UNITS	YEAR BUILT	UNIT TYPE	SF	RENTAL RANGE	RENT/SF
	3721 Byron St Corona,CA 92879	5	1982	1 - 1BD/1BA	722	$1,650	$2.28

SECTION 4

Market Overview

DEMOGRAPHICS

CORONA
OVERVIEW

A DYNAMIC INLAND EMPIRE COMMUNITY

Corona is a strategically located residential community in western Riverside County, approximately 48 miles southeast of Downtown Los Angeles and 22 miles southeast of Orange County. With a population of approximately 161,734 residents, Corona benefits from convenient access to major employment centers throughout Southern California. Interstate 15 and State Route 91 provide direct connections to Orange County, Riverside, San Bernardino, and Los Angeles Counties, while Metrolink commuter rail service further enhances regional accessibility.

Corona's established residential market is supported by strong household incomes, a growing population, and high barriers to homeownership. The City has approximately 49,247 households and a median household income of approximately $109,242, while the median value of owner-occupied housing is approximately $700,700. These factors, combined with the City's family-oriented demographics, established neighborhoods, retail amenities, and proximity to major employment centers, contribute to sustained demand for rental housing.

With its strategic location, strong transportation infrastructure, affluent demographic profile, and established housing market, Corona represents an attractive multifamily investment market within the Inland Empire and greater Southern California.

RIVERSIDE-SAN BERNARDINO COUNTY

Known as the Inland Empire, the Riverside-San Bernardino metro is a 28,000-square-mile region in Southern California, composed of San Bernardino and Riverside counties. The metro contains a population of 4.6 million. The largest city is Riverside, with more than 330,000 residents, followed by Fontana and San Bernardino, with roughly 222,000 people each. Valleys in the southwestern portion of the region that are adjacent to Los Angeles, Orange County and San Diego County are the most populous in the metro. These areas abut the San Bernardino and San Jacinto mountains, behind which lies the high-desert area of Victorville/Barstow to the north, and the low-desert Coachella Valley — home of Palm Springs — to the east.

METRO HIGHLIGHTS

STRATEGIC LOCA-

Interstate access and proximity to LAX and Ontario International airports, as well as ports in Long Beach and Los Angeles, contribute to the metro's vast transportation network.

DOMINANT INDUSTRIAL

The metro is one of the nation's leading industrial markets in terms of annual property sales, construction activity and net absorption.

STRONG DEMO-GRAPHIC TRENDS

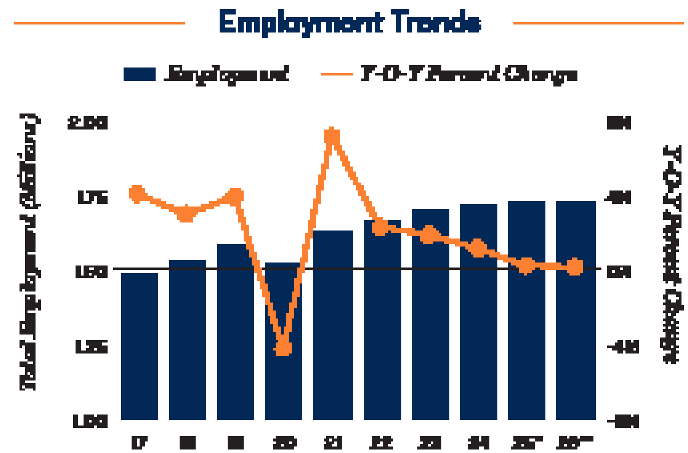
Job growth, colleges and regionally affordable housing options draw thousands of new residents to the Inland Empire each year.

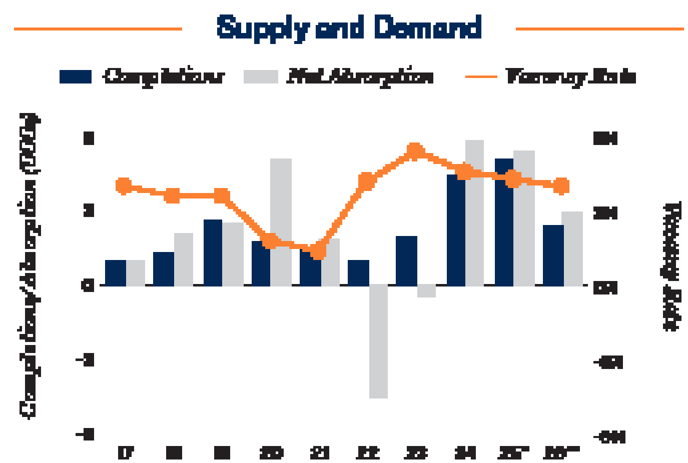
RIVERSIDE-SAN BERNARDINO

Apartment Vacancy Declines for Second Year Even Amid Trade Challenges to Staple Industries

Job market supporting hiring outside logistics sector. The Inland Empire's largest submarkets entered 2026 with varying vacancy trends. In the Palm Springs-Coachella Valley, home to the metro's largest rental stock, vacancy rose above 6 percent last year. An annual decline of roughly 60 percent in deliveries will relieve some pressure, but near-term demand forces are mixed. Resilient tourism spending should help hiring in a key local industry. However, national logistics challenges weigh on regional employers. Even so, the opening of the Desert Hot Springs Amazon Warehouse should boost local Class C rental demand. In Riverside proper, vacancy temporarily rose 50 basis points last year due to a spike in deliveries. However, marginal completions are projected there this year. Similarly, the city of San Bernardino continues to record limited inventory growth, with vacancy likely to hold in the 4 percent range this year.

Private investors active throughout the Inland Empire. Deal flow in 2025 rose the most in Victorville and outlying San Bernardino County, where almost all trades were priced under $10 million. Buyers targeted Class B/C rentals, typically those with fewer than 50 units. The potential for near-term vacancy reductions in these areas could spur additional activity in 2026. Meanwhile, in Riverside County, 100-plus-unit complexes near state Routes 91 and 60 supported local deal flow. Buildings with 20 or fewer units, priced between $1 million and $4 million, were also acquired in Riverside proper. The mid- and low-tier vacancy metrics in this area fell below 3 percent at times last year, warranting interest in 2026. In San Bernardino County, trades involving garden-style Class C properties have comprised the bulk of sales lately. Fontana-Rialto has been an epicenter for these transactions. The submarket posted sub-4 percent segment vacancy in late 2025, a dynamic that may heighten competition among buyers for local listings.





* Estimate; ** Forecast

Sources: CoStar Group, Inc.; Real Capital Analytics; RealPage, Inc.

2026 MARKET FORECAST

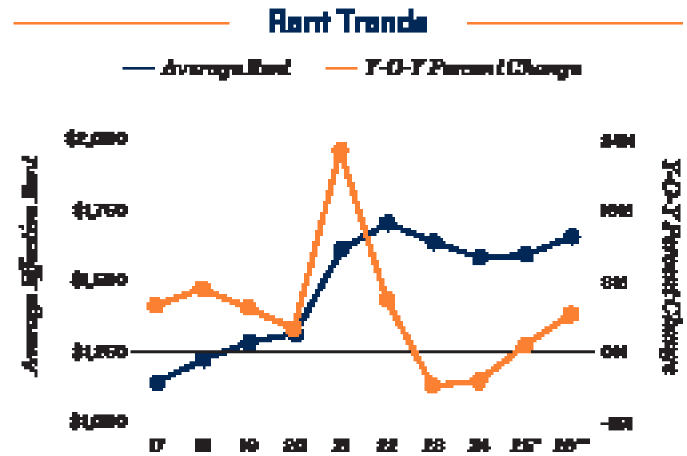
+1.4% — **Employment:** The metro gains 2,500 jobs in 2026, the smallest annual increase since 2020. As a year-over-year growth rate, this is near the median of major West Coast metros, tied with Los Angeles.

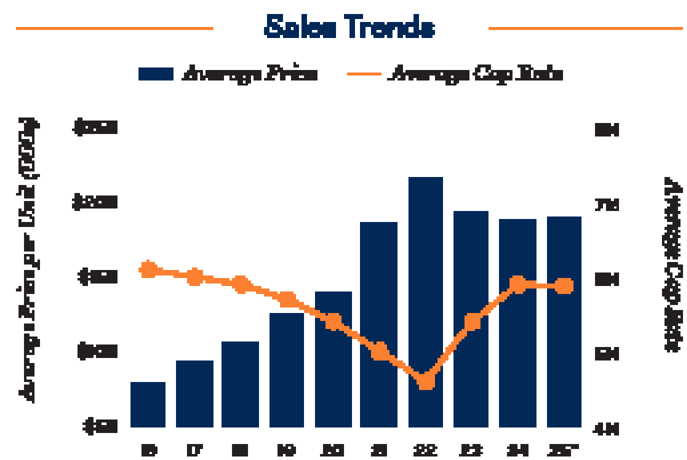
17,000 units — **Construction:** Following two straight years of 2 percent-plus inventory growth, multifamily stock expands by just 1.1 percent in 2026 — matching the metro's prior 10-year average.

-10 bps — **Vacancy:** The Inland Empire is projected to record one of the steepest year-over-year vacancy declines among primary U.S. metros, bringing vacancy to 4.0 percent by December.

+2.1% — **Rent:** The market's average effective rent rises to $2,350 per month. Though it is slowing year-over-year, this growth rate will be the fastest among the four major Southern California markets.

INVESTMENT: *Western portions of San Bernardino County, including Ontario, present opportunities to acquire rentals near low-vacancy office buildings. A reduced local delivery slate should fuel competition for listings.*





*Estimate; **Forecast
Sources: CoStar Group, Inc.; Real Capital Analytics; RealPage, Inc.

DEMOGRAPHICS // HOWARD STREET APARTMENTS

POPULATION

In 2025, the population in your selected geography is 221,146. The population has changed by 2.73 percent since 2010. It is estimated that the population in your area will be 224,483 five years from now, which represents a change of 1.5 percent from the current year. The current population is 50.9 percent male and 49.1 percent female. The median age of the population in your area is 37.0, compared with the U.S. average, which is 40.0. The population density in your area is 2,815 people per square mile.

EMPLOYMENT

In 2025, 108,800 people in your selected area were employed. The 2010 Census revealed that 60.9 of employees are in white-collar occupations in this geography, and 23.2 are in blue-collar occupations. In 2025, unemployment in this area was 4.0 percent. In 2010, the average time traveled to work was 35.00 minutes.

HOUSEHOLDS

There are currently 68,211 households in your selected geography. The number of households has changed by 10.07 percent since 2010. It is estimated that the number of households in your area will be 69,472 five years from now, which represents a change of 1.8 percent from the current year. The average household size in your area is 3.2 people.

HOUSING

The median housing value in your area was $668,351 in 2025, compared with the U.S. median of $333,538. In 2010, there were 42,701.00 owner-occupied housing units and 19,270.00 renter-occupied housing units in your area.

INCOME

In 2025, the median household income for your selected geography is $110,467, compared with the U.S. average, which is currently $78,171.The median household income for your area has changed by 51.52 percent since 2010. It is estimated that the median household income in your area will be $124,631 five years from now, which represents a change of 12.8 percent from the current year.

The current year per capita income in your area is $39,888, compared with the U.S. average, which is $41,680. The current year's average household income in your area is $129,273, compared with the U.S. average, which is $103,571.

EDUCATION

The selected area in 2025 had a lower level of educational attainment when compared with the U.S averages. 26.8 percent of the selected area's residents had earned a graduate degree compared with the national average of only 13.7 percent, and 8.9 percent completed a bachelor's degree, compared with the national average of 21.2 percent.

The number of area residents with an associate degree was higher than the nation's at 15.4 percent vs. 8.8 percent, respectively.

The area had fewer high-school graduates, 3.0 percent vs. 26.1 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 32.8 percent in the selected area compared with the 19.6 percent in the U.S.

DEMOGRAPHICS // HOWARD STREET APARTMENTS

POPULATION	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Population	20,992	135,524	224,463
2025 Estimate			
Total Population	20,971	134,105	221,146
2020 Census			
Total Population	21,092	135,349	221,136
2010 Census			
Total Population	20,055	133,882	215,274
Daytime Population			
2025 Estimate	28,764	142,141	217,146

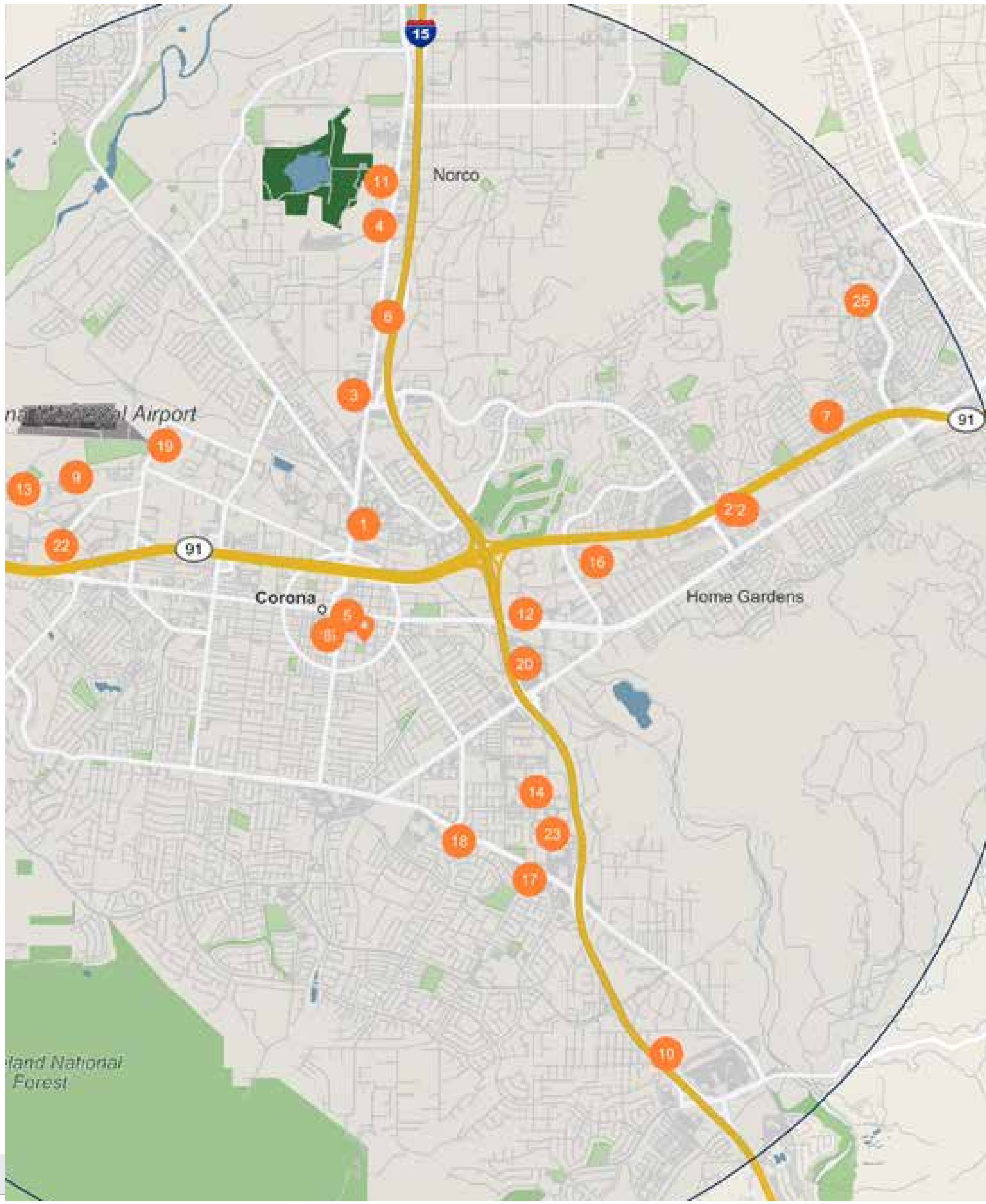
HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Households	6,100	42,245	69,472
2025 Estimate			
Total Households	6,031	41,628	68,211
Average (Mean) Household Size	3.4	3.2	3.2
2020 Census			
Total Households	5,902	40,457	65,814
2010 Census			
Total Households	5,139	38,785	61,973
Growth 2025-2030	1.1%	1.5%	1.8%

HOUSING UNITS	1 Mile	3 Miles	5 Miles
Occupied Units			
2030 Projection	6,353	43,469	71,557
2025 Estimate	6,282	42,839	70,264
Owner Occupied	2,686	25,368	44,970
Renter Occupied	3,437	16,187	23,280
Vacant	251	1,211	2,053
Persons in Units			
2025 Estimate Total Occupied Units	6,031	41,628	68,211
1 Person Units	18.9%	18.1%	17.3%
2 Person Units	22.4%	24.1%	25.9%
3 Person Units	17.4%	19.1%	18.9%
4 Person Units	15.8%	17.8%	17.9%
5 Person Units	12.5%	11.3%	10.9%
6+ Person Units	13.0%	9.7%	9.2%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2025 Estimate			
$200,000 or More	5.0%	13.6%	16.8%
$150,000-$199,999	8.4%	12.2%	12.7%
$100,000-$149,999	18.4%	23.0%	23.8%
$75,000-$99,999	14.9%	13.4%	12.9%
$50,000-$74,999	16.8%	13.1%	12.1%
$35,000-$49,999	11.3%	8.4%	7.5%
$25,000-$34,999	7.1%	5.0%	4.5%
$15,000-$24,999	6.5%	4.8%	4.2%
Under $15,000	11.4%	6.5%	5.5%
Average Household Income	$85,060	$119,052	$129,273
Median Household Income	$71,750	$101,398	$110,467
Per Capita Income	$25,778	$36,646	$39,888

POPULATION PROFILE	1 Mile	3 Miles	5 Miles
Population By Age			
2025 Estimate Total Population	20,971	134,105	221,146
Under 20	29.3%	27.0%	25.7%
20 to 34 Years	22.9%	21.6%	21.5%
35 to 39 Years	7.7%	7.2%	7.2%
40 to 49 Years	13.3%	14.1%	14.3%
50 to 64 Years	16.0%	18.2%	19.0%
Age 65+	10.8%	11.9%	12.3%
Median Age	35.0	37.0	37.0
Population 25+ by Education Level			
2025 Estimate Population Age 25+	13,310	88,382	148,910
Elementary (0-8)	16.3%	9.5%	8.2%
Some High School (9-11)	13.4%	7.3%	6.7%
High School Graduate (12)	31.2%	26.6%	25.9%
Some College (13-15)	16.8%	21.7%	22.3%
Associate Degree Only	6.9%	8.8%	8.9%
Bachelor's Degree Only	10.9%	18.4%	18.9%
Graduate Degree	4.4%	7.8%	9.0%
Population by Gender			
2025 Estimate Total Population	20,971	134,105	221,146
Male Population	50.1%	50.1%	50.9%
Female Population	49.9%	49.9%	49.1%

DEMOGRAPHICS // HOWARD STREET APARTMENTS



Major Employers

1 Marie Cllender Wholesalers Inc-
2 Monster Beverage Corporation-Monster
3 Winco Holdings Inc-
4 Robertshaw Controls Company-
5 Riverside Cmnty College Dst-
6 Pollys Inc-
7 Altium Holdings LLC-California Plastics
8 Uhs-Corona Inc-Corona Regional Med Ctr Hosp
9 Fender Musical Instrs Corp-
10 K & N Engineering Inc-K&N
11 Corona-Norco Unified Schl Dst-
12 Omni Connection Intl Inc-
13 Compass Group Usa Inc-Canteen Garden Grove Corona
14 Kaiser Fndtion Hlth Plan GA In-Kaiser Foundation Health Plan
15 Corona Regional Med Ctr LLC-
16 Aquatic Co-
17 Walmart Inc-Walmart
18 Smart Stores Operations LLC-
19 Boudreau Pipeline Corporation-A & B Equipment
20 Hub Distributing Inc-Anchor Blue
21 Alvord Unified School District-
22 Dart Container Corp California-Dtx
23 Jade Opco LLC-Paramount Building Solutions
24 Walsh Construction Company-

HOWARD STREET APARTMENTS

712 S. HOWARD STREET | CORONA, CA 92879

EXCLUSIVELY LISTED BY:

KEVIN STRUVE

Senior Managing Director Investments
C: 909.957.9243 | D: 909.456.7013
kevin.struve@marcusmillichap.com
License CA 01266441

GISELE PINEDO

Associate Director Investments
C: 818.268.4325 | D: 909.456.3477
gisele.pinedo@marcusmillichap.com
License CA 02188347

Marcus & Millichap