

# CURŌ

BRKG • MGMT • CPTL

COMMERCIAL REAL ESTATE SOLUTIONS

## OM | OFFERING MEMORANDUM



## THE BLOKS APARTMENTS

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CURÖ • BRKG





SECTION

01

PROPERTY  
DETAILS



The Bloks

DATA SUMMARY

Address	7743 Reading Rd.
Year Built	1947/2024
Number of Units	86
Rentable Square Feet	21,500
Avg. Unit Size	250
Property Type	Market Rate
Number of Parcels	1
Laundry	Shared
HVAC	PTAC Units
Stove	Electric
Plumbing	New 2024
Roof	Pitched / New 2024
Wiring	Copper / New 2024
Windows	Sliders/Double-Hung / New 2024
Parking Type	Off-Street
Lot Size	3.624
Occupancy	87%



UTILITIES	
Electric	Owner
Gas	Owner
Water/Sewer	Owner
Trash	Owner





# INVESTMENT HIGHLIGHTS

## Additional Income Potential

- An incoming investor can capture additional income at the property in multiple ways including continued utility fee implementation, and pet fees. After fully implementing these fees, an investor can expect an increase of roughly \$54k in additional income per year.

## Below Market Rents

- The competitive sets' average rental rates outperform the current average effective rents by roughly \$172.

## Loss-to-Lease Recapture

- Currently, the portfolio offers an incoming investor the opportunity to recapture nearly 12.12% in loss-to-lease totaling \$91K in additional income.

## Significant Capital Improvements

- The properties have received an influx of capital to upgrade and renovated numerous building structures and mechanicals as well as unit upgrades to high end finishes. The building and common areas have repairs include:
  - » All roofs replaced
  - » All windows replaced
  - » All plumbing stacks re-done
  - » All electrical work re-done
  - » New laundry rooms
  - » Updated hallways and stairs

## The unit renovations include:

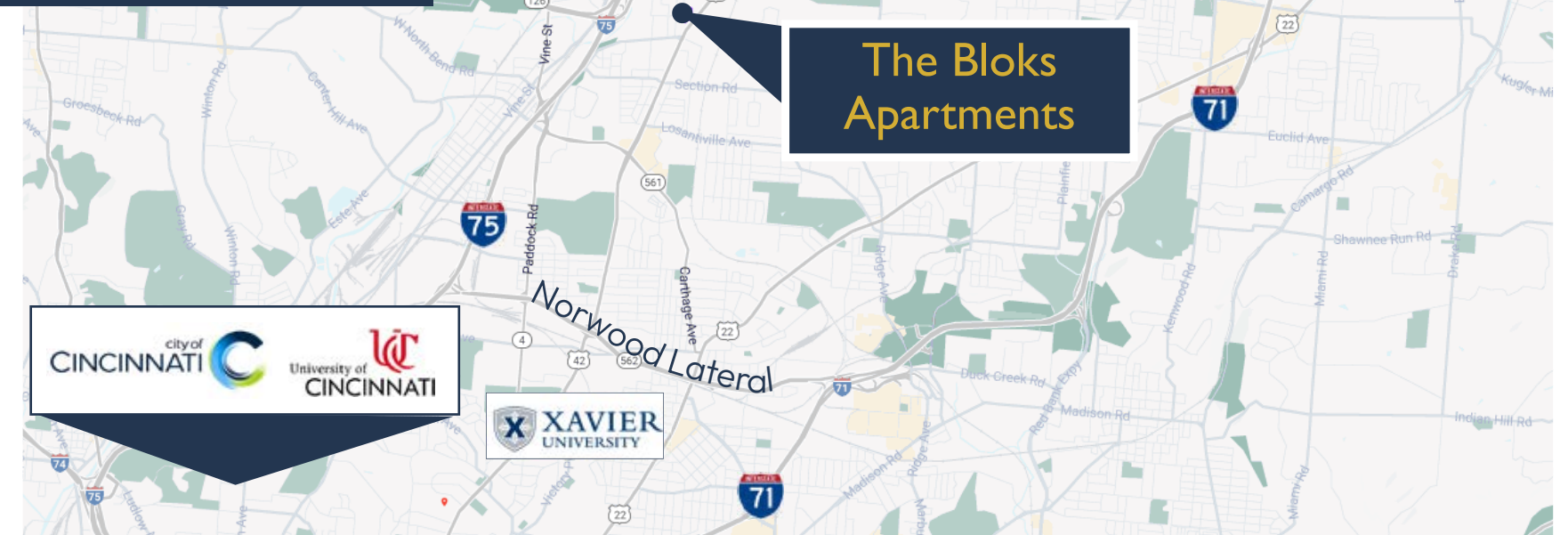
- » Brand new flooring
- » New Cabinets
- » New Locks
- » New Showers
- » New Bathroom Vanities
- » New Paint/Drywall
- » New Light Fixtures
- » New PTAC Units
- » New Kitchenettes
- » New Stoves
- » New Refrigerators

# LOCATION

## CONNECTIVITY

Within 20 mins, you can access:

- I-75
- I-71
- I-275
- Ronald Reagan Hwy
- Norwood Lateral
- Reading Rd.
- University of Cincinnati
- Xavier University
- Downtown Cincinnati





SECTION

02

RENTAL  
COMPETITORS





# The Bloks RENT SORT STUDIO



Studio					
Property	Year Built	# Units	Rent	SQFT	Rent/SqFt
Lakeshore Drive Apartment Homes	1965	402	\$950	500	\$1.90
Greenland Apartments	1965	35	\$890	550	\$1.62
Williamsburg of Cincinnati	1967	976	\$887	536	\$1.65
8405 Reading Rd	1926	9	\$810	510	\$1.59
Powell's Garden Apartments	1960	96	\$795	480	\$1.66
Ridge Hill Manor	1969	67	\$725	400	\$1.81
Carlton Place Apartments	1962	41	\$725	600	\$1.21
Subject Property Pro Forma	1947/2024	86	\$715	250	\$2.86
Kennedy Crossing	1971	120	\$695	500	\$1.39
Subject Property Effective	1947/2024	86	\$638	250	\$2.55



LOCAL COMPETITORS  
THE BLOCKS



Lakeshore Drive Apartment Homes  
1 E Lakeshore Dr.

UNITS	402		
YEAR BUILT	1965		
	RENT	SQFT	Rent/SQFT
Studio Rent	\$950	500	\$1.90



8405 Reading Rd

UNITS	9		
YEAR BUILT	1926		
	RENT	SQFT	Rent/SQFT
Studio Rent	\$810	510	\$1.59

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LOCAL COMPETITORS  
THE BLOCKS



Greenland Apartments  
7732 Greenland Pl

UNITS	35		
YEAR BUILT	1965		
	RENT	SQFT	Rent/SQFT
Studio Rent	\$890	550	\$1.62

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Carlton Place Apartments  
4821 Reading Rd

UNITS	41		
YEAR BUILT	1962		
	RENT	SQFT	Rent/SQFT
Studio Rent	\$725	600	\$1.21



SECTION

03

FINANCIALS



# UNIT MIX

## B R E A K D O W N

Studio	No. of Units	Rentable SF	Total SF
Unit Type			
OBR/1BA	86	250	21,500
Total / Wtd. Averages	86	250	21,500

Avg. Effective Rent/Unit	Avg. Effective Rent/SF	Total Effective Rent Potential
\$638.27	\$2.55	\$54,891.22
\$638.27	\$2.55	\$54,891.22

Market Rent/Unit	Market Rent/SF	Total Market Rent Potnetial
\$730.00	\$2.92	\$62,780.00
\$730.00	\$2.92	\$62,780.00

Projected Rent/Unit	Avg. Projected Rent/SF	Total Projected Rent Potential
\$750.00	\$3.00	\$64,500.00
\$750.00	\$3.00	\$64,500.00

Summary	No. of Units	Rentable SF	Total SF
Unit Type			
Studio	86	250	21,500
Total / Wtd. Averages	86	250	21,500

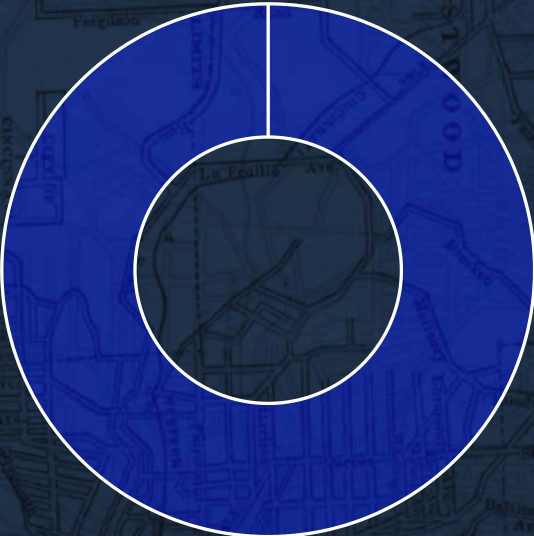
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# CINCINNATI, OH

## UNIT MIX



○ STUDIO

100%



EXPENSES

INCOME

The Bloks   86 Units   Built in 1947/2024   Roselawn				
Income & Expense Summary				
86 Units 21,500 Total SF		Rent Roll: As of October 17th, 2025 Owner Provided Expenses		
INCOME	Income			
	GROSS POTENTIAL RENT			
	All Units at Market Rent	\$753,360		8,760
	Gain (Loss) to Lease	(\$91,314) RR	12.12%	(1,062)
	GROSS POTENTIAL INCOME	\$662,046		7,698
	Physical Vacancy	(\$96,360) RR	14.55%	(1,120)
	Bad Debt	\$0	0.00%	0
	TOTAL RENTAL INCOME	\$565,686	75.09%	6,578
	OTHER INCOME			
	Laundry Income	\$2,400 Note 2	0.32%	28
Utility Fees	\$45,000 Note 4	5.97%	523	
Pet Income	\$0	0.00%	0	
Total Other Income	\$47,400	6.29%	551	
EFFECTIVE GROSS INCOME		\$613,086	81%	7,129
EXPENSES	EXPENSES			
	Real Estate Taxes			
	2024 Taxes Paid	\$73,835 Auditor	12.04%	859
	Total Real Estate Taxes	\$73,835	12.04%	859
	Insurance			
	Utilities			
	Electric/Gas	\$48,000 Note 2	7.83%	558
	Water & Sewage	\$48,000 Note 2	7.83%	558
	Trash	\$4,848 Note 2	0.79%	56
	Internet	\$2,112 Note 2	0.34%	25
	Total Utilities	\$102,960	16.79%	1,197
	Contract Services			
	Snow Removal	\$0	0.00%	0
	Landscaping/Grounds	\$0	0.00%	0
	Pest Control	\$0	0.00%	0
	Total Contract Services	\$0	0.00%	0
	Repairs & Maintenance	\$18,000 Note 2	2.94%	209
	Marketing & Promotion	\$0	0.00%	0
	Labor	\$60,000 Note 3	9.79%	698
	General & Administrative	\$3,600 Note 2	0.59%	42
Management Fee	\$61,309 ADDED	10.00%	713	
Replacement & Reserves	\$21,930 Note 1	3.58%	255	
Total Expenses	\$377,633	61.60%	4,391	
Net Operating Income		\$235,453	38.40%	2,738

Electric/Gas	\$48,000	Note 2	7.83%	558
Water & Sewage	\$48,000	Note 2	7.83%	558
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Snow Removal	\$0		0.00%	0
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General & Administrative	\$3,600	Note 2	0.59%	42
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YR1 Begin Stabilization Normalized Income & Expenses			
YR1			
Normalized Income & Expenses			
YR1			
Normalized Income & Expenses			
	% of GPR	Per Unit	
\$774,000		9,000	
(\$38,700)	5.00%	(450)	
\$735,300		8,550	
(\$36,765)	5.00%	(428)	
(\$7,353)	1.00%	(86)	
\$691,182	89.30%	8,037	
YR1			
\$2,472	0.32%	29	
\$49,020	Note 5	6.33%	570
\$2,580	Note 6	0.33%	30
\$54,072	6.99%	629	
YR1			
\$745,254	96%	8,666	
YR1			
\$73,835	% of EGI	Per Unit	
\$73,835	9.91%	859	
\$73,835	9.91%	859	
YR1			
\$36,720	4.93%	427	
\$48,960	6.57%	569	
\$48,960	6.57%	569	
\$4,945	0.66%	57	
\$2,154	0.29%	25	
\$105,019	14.09%	1,221	
\$4,300	Note 7	0.58%	50
\$6,450	Note 7	0.87%	75
\$4,300	Note 7	0.58%	50
\$15,050	2.02%	175	
\$47,300	Note 7	6.35%	550
\$4,300	Note 7	0.58%	50
\$61,200		8.21%	700
\$4,300	Note 7	0.58%	50
\$44,715		6.00%	520
\$22,369		3.00%	255
YR1			
\$414,808	55.66%	4,823	
YR1			
\$330,446	44.34%	3,842	

YR2 ...Stabilization			
YR2			
...Stabilization			
YR2			
...Stabilization			
	% of GPR	Per Unit	
\$797,220		9,270	
(\$15,944)	2.00%	(185)	
\$781,276		9,085	
(\$39,064)	5.00%	(454)	
(\$7,813)	1.00%	(91)	
\$734,399	92.12%	8,540	
YR2			
\$2,546	0.32%	30	
\$50,491	6.33%	587	
\$2,657	0.33%	31	
\$55,694	6.99%	648	
YR2			
\$790,093	99%	9,187	
YR2			
\$73,835	% of EGI	Per Unit	
\$73,835	9.35%	859	
\$73,835	9.35%	859	
YR2			
\$37,454	4.74%	436	
\$49,939	6.32%	581	
\$49,939	6.32%	581	
\$5,044	0.64%	59	
\$2,197	0.28%	26	
\$107,120	13.56%	1,246	
\$4,386	0.56%	51	
\$6,579	0.83%	77	
\$4,386	0.56%	51	
\$15,351	1.94%	179	
\$48,246	6.11%	561	
\$4,386	0.56%	51	
\$62,424	7.90%	726	
\$4,386	0.56%	51	
\$47,406	6.00%	551	
\$22,816	2.89%	255	
YR2			
\$423,423	53.59%	4,924	
YR2			
\$366,670	46.41%	4,264	

Analysis Performed: October-2025				
YR3				
YR3				
YR3				
YR3				
	% of GPR	Per Unit		
\$821,137		9,548		
(\$16,423)	2.00%	(191)		
\$804,714		9,357		
(\$40,236)	5.00%	(468)		
(\$8,047)	1.00%	(94)		
\$756,431	92.12%	8,796		
YR3				
\$2,623	0.32%	30		
\$52,005	6.33%	605		
\$2,737	0.33%	32		
\$57,365	6.99%	667		
YR3				
\$813,796	99%	9,463		
YR3				
\$73,835	% of EGI	Per Unit		
\$73,835	9.07%	859		
\$73,835	9.07%	859		
YR3				
\$38,203	4.69%	444		
\$50,938	6.26%	592		
\$50,938	6.26%	592		
\$5,145	0.63%	60		
\$2,241	0.28%	26		
\$109,262	13.43%	1,270		
\$4,474	0.55%	52		
\$6,711	0.90%	78		
\$4,474	0.60%	52		
\$15,658	2.10%	182		
\$49,211	6.60%	572		
\$4,474	0.60%	52		
\$63,672	8.54%	740		
\$4,474	0.60%	52		
\$48,828	6.00%	568		
\$23,272	3.12%	255		
YR3				
\$430,889	52.95%	5,010		
YR3				
\$382,907	47.05%	4,452		

UNDERWRITING

NOTES

1. Replacement Reserves based on \$255 per unit per year
2. Owner Provided Information
3. Two On-Site Staff
4. Utility Income: \$50 per unit per month at rent roll occupancy
5. Laundry Income: \$180 per unit per year at 95% occupancy
6. Utility Income: \$50 per unit per month at 95% occupancy
7. Pet Income: \$10 per pet per month at 25% of tenants having one pet
8. Added based on market norms



# CASH FLOW MODEL

The Bloks   86 Units   Built in 1947/2024   Roselawn												Analysis Performed: October-2025
CASH FLOW PROJECTION												
		Current	YR 1 Oct-2026	YR 2 Oct-2027	YR 3 Oct-2028	YR 4 Oct-2029	YR 5 Oct-2030	YR 6 Oct-2031	YR 7 Oct-2032	YR 8 Oct-2033	YR 9 Oct-2034	YR 10 Oct-2035
INCOME	Income											
	GROSS POTENTIAL RENT											
	All Units at Market Rent	\$753,360	\$774,000	\$797,220	\$821,137	\$845,771	\$871,144	\$897,278	\$924,196	\$951,922	\$980,480	\$1,009,894
	Gain (Loss) to Lease	(\$91,314)	(\$38,700)	(\$15,944)	(\$16,423)	(\$16,915)	(\$17,423)	(\$17,946)	(\$18,484)	(\$19,038)	(\$19,610)	(\$20,198)
	GROSS POTENTIAL INCOME	\$662,046	\$735,300	\$781,276	\$804,714	\$828,855	\$853,721	\$879,333	\$905,713	\$932,884	\$960,870	\$989,697
	Physical Vacancy	(\$96,360)	(\$36,765)	(\$39,064)	(\$40,236)	(\$41,443)	(\$42,686)	(\$43,967)	(\$45,286)	(\$46,644)	(\$48,044)	(\$49,485)
	Bad Debt	\$0	(\$7,353)	(\$7,813)	(\$8,047)	(\$8,289)	(\$8,537)	(\$8,793)	(\$9,057)	(\$9,329)	(\$9,609)	(\$9,897)
	TOTAL RENTAL INCOME	\$565,686	\$691,182	\$734,399	\$756,431	\$779,124	\$802,498	\$826,573	\$851,370	\$876,911	\$903,218	\$930,315
	OTHER INCOME											
	Laundry Income	\$2,400	\$2,472	\$2,546	\$2,623	\$2,701	\$2,782	\$2,866	\$2,952	\$3,040	\$3,131	\$3,225
Utility Fees	\$45,000	\$49,020	\$50,491	\$52,005	\$53,565	\$55,172	\$56,828	\$58,532	\$60,288	\$62,097	\$63,960	
Pet Income	\$0	\$2,580	\$2,657	\$2,737	\$2,819	\$2,904	\$2,991	\$3,081	\$3,173	\$3,268	\$3,366	
Total Other Income	\$47,400	\$54,072	\$55,694	\$57,365	\$59,086	\$60,859	\$62,684	\$64,565	\$66,502	\$68,497	\$70,552	
EFFECTIVE GROSS INCOME	\$613,086	\$745,254	\$790,093	\$813,796	\$838,210	\$863,356	\$889,257	\$915,935	\$943,413	\$971,715	\$1,000,866	
EXPENSES	EXPENSES											
	Real Estate Taxes	\$73,835	\$73,835	\$73,835	\$73,835	\$75,311	\$76,817	\$78,354	\$79,921	\$81,519	\$83,150	\$84,813
	Insurance	\$36,000	\$36,720	\$37,454	\$38,203	\$38,968	\$39,747	\$40,542	\$41,353	\$42,180	\$43,023	\$43,884
	Utilities	\$102,960	\$105,019	\$107,120	\$109,262	\$111,447	\$113,676	\$115,950	\$118,269	\$120,634	\$123,047	\$125,508
	Contract Services	\$0	\$15,050	\$15,351	\$15,658	\$15,971	\$16,291	\$16,616	\$16,949	\$17,288	\$17,633	\$17,986
	Repairs & Maintenance	\$18,000	\$47,300	\$48,246	\$49,211	\$50,195	\$51,199	\$52,223	\$53,267	\$54,333	\$55,419	\$56,528
	Marketing & Promotion	\$0	\$4,300	\$4,386	\$4,474	\$4,563	\$4,654	\$4,748	\$4,842	\$4,939	\$5,038	\$5,139
	Labor	\$60,000	\$61,200	\$62,424	\$63,672	\$64,946	\$66,245	\$67,570	\$68,921	\$70,300	\$71,706	\$73,140
	General & Administrative	\$3,600	\$4,300	\$4,386	\$4,474	\$4,563	\$4,654	\$4,748	\$4,842	\$4,939	\$5,038	\$5,139
	Management Fee	\$61,309	\$44,715	\$47,406	\$48,828	\$49,804	\$50,800	\$51,816	\$52,853	\$53,910	\$54,988	\$56,088
	Replacement & Reserves	\$21,930	\$22,369	\$22,816	\$23,272	\$23,738	\$24,212	\$24,697	\$25,191	\$25,694	\$26,208	\$26,733
	Total Expenses	\$377,633	\$414,808	\$423,423	\$430,889	\$439,507	\$448,297	\$457,263	\$466,408	\$475,736	\$485,251	\$494,956
	Net Operating Income	\$235,453	\$330,446	\$366,670	\$382,907	\$398,703	\$415,059	\$431,994	\$449,527	\$467,676	\$486,464	\$505,911
NET CASH FLOW BEFORE DEBT SERVICE	\$235,453	\$330,446	\$366,670	\$382,907	\$398,703	\$415,059	\$431,994	\$449,527	\$467,676	\$486,464	\$505,911	

Cash Flow Projection Growth Rate Assumptions										
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
Income										
Gross Potential Rent	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
(Loss) / Gain to Lease*	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Other Income	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Expenses										
Expenses	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Management Fee**	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Economic Occupancy / (Loss) Summary & Projections										
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10
Physical Vacancy	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Non-Revenue Units	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bad-Debt	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Concessions Allowance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Econmic Loss	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

\*Calculated as a percentage of Gross Potential Rent | \*\*Calculated as a percentage of Effective Gross Income





SECTION

04

CINCINNATI  
MARKET



# CINCINNATI

Cincinnati (Cincy) has established itself with a strong and diverse economy, talented workforce, and rich array of cultural and recreational offerings position it as one of the most significant and influential cities in the region. Cincy is less than a half-day car ride from 60% of the U.S. population. Interstates I-75, I-71, and I-74 link Cincinnati to the rest of the country. Major cities within a 2-hour drive include Columbus, Indianapolis, Louisville, and Lexington.

## Exceptional Talent Stream

Cincy boasts 20 colleges and universities enrolling over 105,000 students combined.

## Vibrant Community & Remarkable Living

With a cost of living that is 2.9% lower than the national average, Cincinnati shines as a culturally rich, welcoming city with big-city appeal and affordable living.

## Thriving Economic Environment

Ranked #4 nationwide for mid-sized business climate - home to six Fortune-500 companies and a hub for regional, national and global headquarters.

## Unmatched, Central Location

Access to global markets through a robust interstate network, strategic river and rail links to major seaports and direct cargo routes to international hubs.

## Robust Economy & Market Conditions

7% growth across diverse sectors with unemployment rates lower than the national average at 4.10%.

“THE QUEEN CITY”



2.27 M

POPULATION



38

MEDIAN AGE



\$81,041

MEDIAN HH INCOME



\$295,500

MEDIAN PROPERTY VALUE



92.5%

AVG OCCUPANCY



1.2%

YOY EMPLOYMENT  
GROWTH



\$1,314

AVG RENT



5,100

UNITS UNDER  
CONSTRUCTION



CURÖ • BRKG





Founded in 1819, the University of Cincinnati is a public research university located in Cincinnati, Ohio. It is part of the University System of Ohio and is one of the largest universities in the state, serving students across undergraduate, graduate, and professional programs.

UC has a significant economic impact on the Cincinnati region, generating \$10.6 billion in added income to the business community and supporting 125,057 jobs. UC also increases Ohio’s overall economic base by \$22.7 billion.

- Current Total Enrollment:** 53,235
- Enrollment Increase Percentage:** 4.5%
- Number of Buildings:** 140 facilities on their campuses as well as satellite locales
- Majors & Programs:** 426 degree programs, 205 certificates
- Athletics:** NCAA Division I; Big 12 Conference
- Students from:** 50 states and 121 countries outside the U.S.
- Living Alumni:** Over 350,000 with approximately half (155,000) residing in the greater Cincinnati region).



# UNIVERSITY OF CINCINNATI





# XAVIER UNIVERSITY

Xavier University is a private Jesuit Catholic institution located in Cincinnati, Ohio. Established in 1831 as the Athenaeum, it is the sixth-oldest Catholic and fourth-oldest Jesuit university in the United States.

Xavier has a significant economic impact on the Cincinnati area, contributing nearly \$1 billion annually to the Ohio economy. This includes supporting 12,421 jobs and generating economic impact from both on-campus activities and alumni in the workforce. The university’s economic influence extends to various sectors, including construction, education, and healthcare.

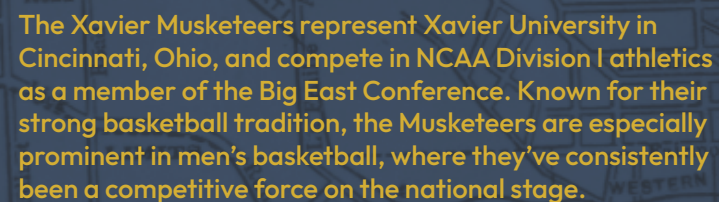
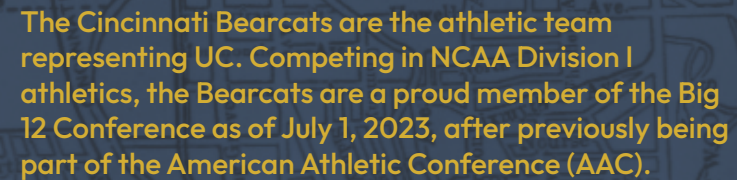
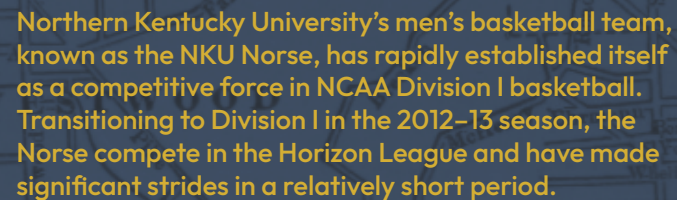
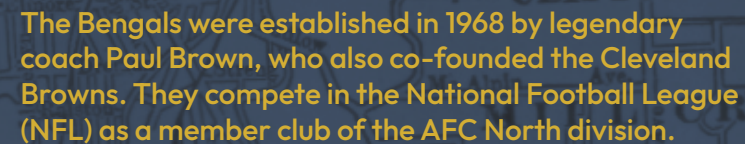
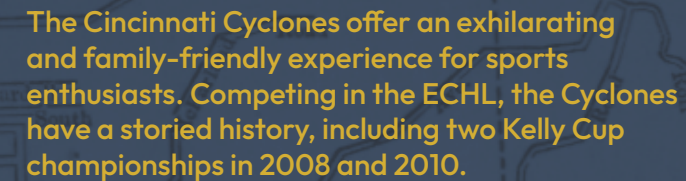
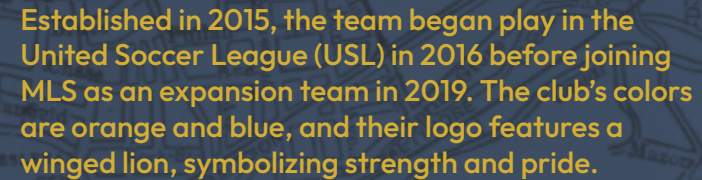
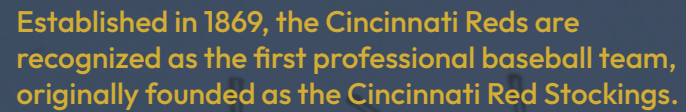
- Current Total Enrollment:** 6,016
- Enrollment Increase Percentage:** 2.39%
- Number of Buildings:** 55 facilities on their campuses
- Majors & Programs:** Over 80 undergraduate majors and 90 minors, along with 30 graduate programs and 9 online programs
- Athletics:** Big East Conference
- Living Alumni:** Over 75,000 members across the globe



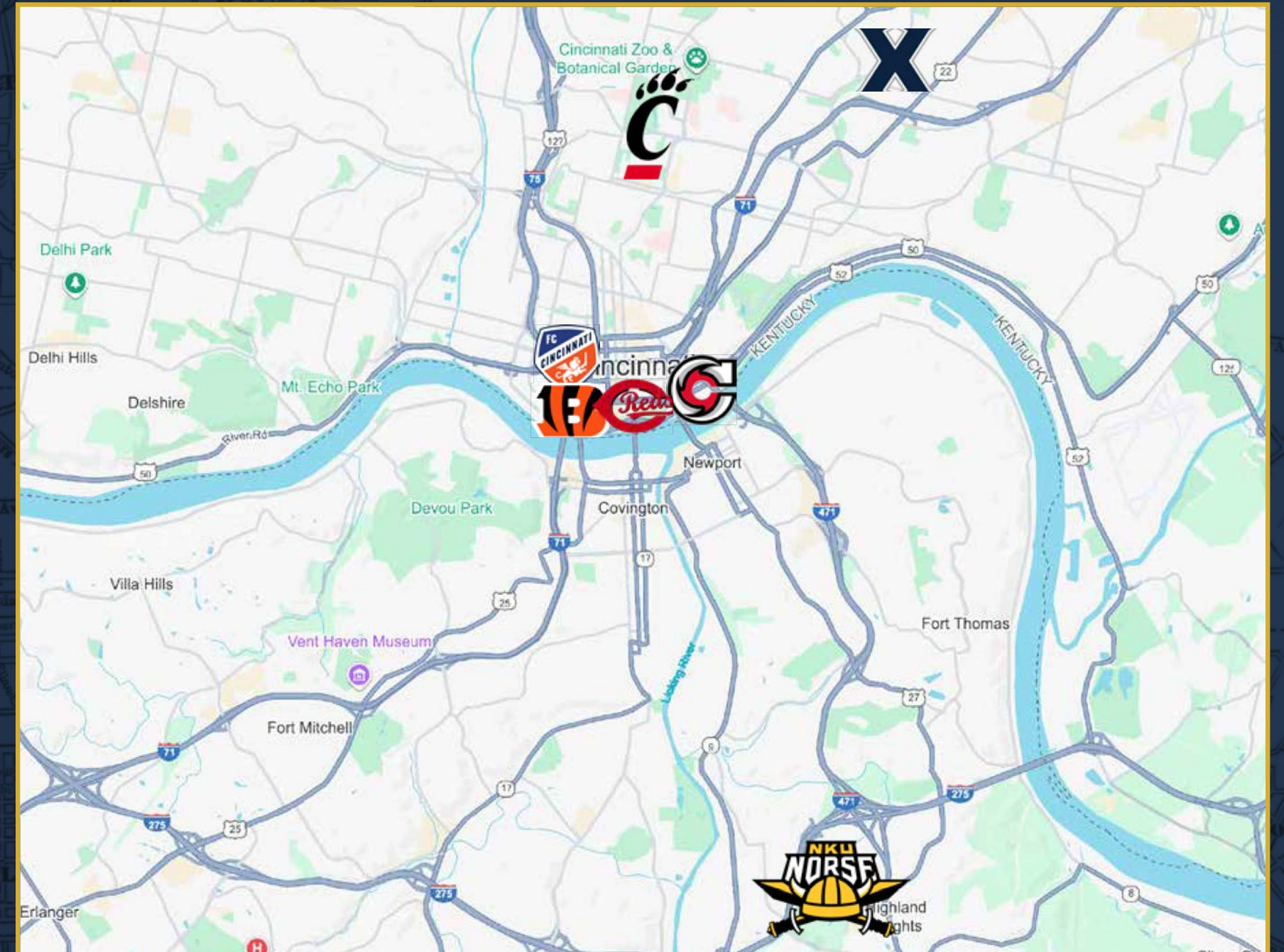


# CINCY SPORTS

Established in 1869, the Cincinnati Reds are recognized as the first professional baseball team, originally founded as the Cincinnati Red Stockings.



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TOP-TIER HEALTHCARE



The Christ Hospital is a not-for-profit acute care facility with a history spanning over 130 years. Established in 1889, it has grown into a comprehensive health network known as The Christ Hospital Health Network, encompassing more than 100 locations throughout the Greater Cincinnati area.

Situated in the historic Mt. Auburn neighborhood, just north of downtown Cincinnati, the main campus offers a wide array of medical services. These include cardiovascular care, orthopedic and spine treatment, women’s health, major surgery, cancer care, behavioral medicine, emergency services, labor and delivery, and kidney transplant services.



The University of Cincinnati Health (UC Health) system is the region’s only academic health system, integrating clinical care, research, and education to serve the Greater Cincinnati community and beyond. It is closely affiliated with the University of Cincinnati’s Academic Health Center, which includes the College of Medicine, College of Nursing, College of Allied Health Sciences, and the James L. Winkle College of Pharmacy.



Cincinnati Children’s Hospital Medical Center (CCHMC), established in 1883, is a nonprofit academic medical center located in Cincinnati, Ohio. It is affiliated with the University of Cincinnati College of Medicine and serves as its Department of Pediatrics.

CCHMC is nationally recognized for its comprehensive pediatric care. In the 2023–24 U.S. News & World Report rankings, it was named the No. 1 children’s hospital in the nation and ranked in the top 10 for all 10 pediatric subspecialties.



Good Samaritan Hospital is the oldest and largest private teaching and specialty healthcare facility in the Greater Cincinnati region. Established in 1852 by the Sisters of Charity, it has a longstanding tradition of providing compassionate, high-quality care to patients across Ohio, Indiana, and Kentucky.

As a key member of the TriHealth system—a partnership between Catholic Health Initiatives and Bethesda, Inc.—Good Samaritan Hospital offers a comprehensive range of medical services. These include maternity and newborn care, cardiac and vascular services, oncology, emergency medicine, gastroenterology, robotic-assisted surgery, and women’s health services.





# CINCINNATI'S FORTUNE 500



## LOCAL IMPACT



- **Kroger** employs over 20,000 people in Cincinnati, making it the city's largest employer.
- **Procter & Gamble (P&G)** employs nearly 10,000 people in the Cincy region. Their reputation as a top employer is further solidified by its ranking as the No. 1 employer in Ohio on Forbes' Best Employers by State list in 2024. P&G is investing \$13M to upgrade their HQ with 300 employees expected to move downtown.
- According to a study by the University of Cincinnati Economics Center, between 2008 and 2022, **Western & Southern Financial Group** contributed \$27.4 billion in economic output and supported 188,715 jobs, and generated \$13.6 billion in earnings within the Cincinnati metropolitan area.
- In 2021, **Fifth Third** launched a \$180 million Neighborhood Investment Program in collaboration with Enterprise Community Partners, targeting nine majority-Black communities across seven states, including Cincinnati's Avondale neighborhood. Avondale alone received a \$20 million commitment aimed at revitalization efforts such as affordable housing, small business support, and workforce development.
- In 2024, **Cintas** announced a \$15 million transformation of its Mason, OH headquarters, aiming to create a modern, employee-centric campus. This initiative is expected to add 125 new jobs with an average annual salary of \$100,000, enhancing the local economy and reinforcing Mason's status as a business hub .
- In 2016, **American Financial Group** and the Lindner family donated \$11 million to the University of Cincinnati's Carl H. Lindner College of Business, marking the largest gift in the college's history. This contribution facilitated the construction of a 225,000-square-foot facility, completed in 2019, enhancing the university's business education infrastructure.
- As one of the largest public companies in the Cincinnati area, **Cincinnati Insurance** plays a significant role in the local economy. The financial services sector, which includes Cincinnati Insurance, contributes over \$14.2 billion annually to the region's economy . The company employs more than 5,400 people nationwide, with a substantial number based in the Cincinnati area.

#25





As the largest supermarket operator in the U.S. by revenue, Kroger operates over 2,700 stores across 35 states under various banners. The company also manages 33 manufacturing plants, 2,254 pharmacies, 1,642 fuel centers, and 225 in-store medical clinics. In 2024, Kroger employed approximately 414,000 associates.

#50





P&G's global headquarters is located in downtown Cincinnati at the Twin Towers complex on Fifth Street. The company employs thousands of people in the Greater Cincinnati area, making it one of the region's largest employers. In 2024, P&G employed approximately 108,000 people.

#50





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#284





Western & Southern Financial Group plays a significant role in regional economic development and maintains a strong presence in the Midwest through both financial services and philanthropic initiatives. It currently ranks as No. 284 (up 30 spots from No. 314 in 2023) on the 2024 Fortune 500 list released by Fortune Magazine.

#321





Headquartered in downtown Cincinnati, Fifth Third Bancorp's performance has garnered industry recognition; it was named to Forbes' 2025 list of America's Best Banks, reflecting strong metrics in growth, credit quality, and profitability. As of the end of 2023, Fifth Third reported assets totaling \$214.6 billion and a net income of \$2.2 billion, supported by a workforce of nearly 18,700 employees.

#393





The Cincinnati Insurance Companies, a subsidiary of Cincinnati Financial Corporation (Nasdaq: CINF), is a group of property and casualty insurers headquartered in Fairfield, Ohio, just outside Cincinnati. Founded in 1950, the company has grown into one of the top 25 U.S. property casualty insurer groups based on net written premiums.

#437



Cintas Corporation is a leading provider of specialized business services, best known for supplying corporate uniforms, facility services, safety and fire protection products, and first aid and safety supplies to businesses across North America. Headquartered in Cincinnati, Ohio, Cintas serves over a million businesses across a wide range of industries, including hospitality, healthcare, manufacturing, and retail.

#470



American Financial Group, Inc. (AFG) is a Cincinnati-based insurance holding company specializing in niche property and casualty (P&C) insurance products. Operating primarily through its flagship subsidiary, Great American Insurance Group, AFG offers specialized commercial insurance solutions across various industries, including agriculture, transportation, construction, energy, and healthcare.



# POINTS OF INTEREST



## CINCINNATI ART MUSEUM

Located in scenic Eden Park, the museum features a diverse, encyclopedic art collection of more than 73,000 works spanning 6,000 years.



## CINCINNATI MUSEUM CENTER

A one-of-a-kind, multi-museum complex housed in Union Terminal, a historic Art Deco train station and National Historic Landmark.



## CINCINNATI ZOO & BOTANICAL GARDEN

As #1 Zoo in the country, it is also one of the oldest and best zoos in the nation. Featuring over 400 species of animals and 3,000 plant species.



## NEWPORT AQUARIUM

Located just across the river from Cincy in Newport, KY, Newport Aquarium is a can't-miss attraction for families and animal lovers.



## FINDLAY MARKET

This historic market connects farmers, producers, sellers and customers in a dynamic, diverse public marketplace.



## KROHN CONSERVATORY

Located in Eden Park, it contains more than 3,500 plant species from all over the world.



UNMATCHED, CENTRAL LOCATION

# CVG AIRPORT

Serving commercial passengers since 1947, the Cincinnati/Northern Kentucky International Airport (CVG) has more than 7,000+ acres of land, four runways, a diversified base of operations on and near the campus, along with an economic impact of \$9.3 billion (2022). It is also the 7th largest cargo airport in the country, and home to Amazon Air Hub and DHL Express Global Superhub.

Served by 12 passenger airlines/tour operators and 7 cargo carriers. CVG is Delta's second largest hub and located 15 minutes from downtown Cincinnati.

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Amazon's \$1.5 billion Air Hub at CVG stands as a pivotal component of the company's logistics strategy, enhancing its U.S. air cargo network. Officially inaugurated in August 2021, this state-of-the-art facility spans 800,000 square feet on a 600-acre campus and comprises seven buildings, including a multi-story vehicle parking structure and an expansive aircraft parking ramp.



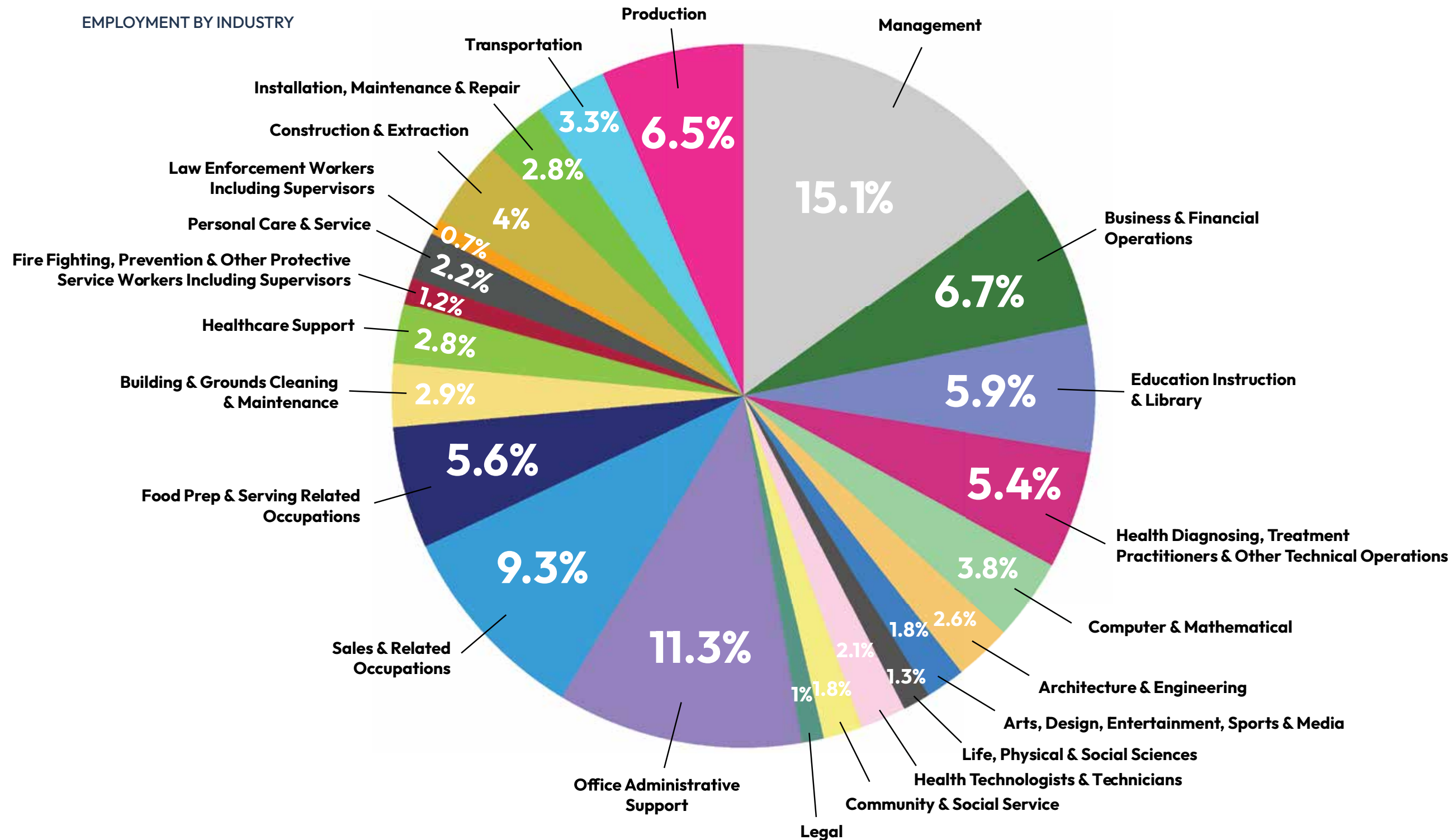
# EMPLOYMENT STATISTICS

The most common employment sectors for those who live in Cincinnati, OH-KY-IN, are Health Care & Social Assistance (168,020 people), Manufacturing (157,401 people), and Retail Trade (124,231 people).



1.12 MILLION JOBS

EMPLOYMENT BY INDUSTRY





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**Brian Johnston** | Senior Advisor  
C: 513.203.4647

419 Greenup St.  
Covington, KY 41011

Lic. OH: SAL.2020004932

CURŌ (latin): /kyoor-o/ --  
manage, care, cure, attend to



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