

## MULTIFAMILY FOR SALE

# EIGHT UNIT MULTIFAMILY FOR SALE

8 Union St, Claremont, NH 03743



### PROPERTY DESCRIPTION

Rare opportunity to own a fully upgraded, 8-unit multifamily in downtown Claremont! Property features new roof, updated electrical & plumbing, brand new third floor, new heating/cooling systems (6 units), new flooring, and new windows. Situated on an oversized in-town lot with private backyard and frontage on 3 roads. Impressive curb appeal, potential for future development and plenty of parking and private backyard. Nearly every critical system has been upgraded, making this a truly “hands-off” opportunity. Six (6) units feature separately metered high-efficiency heat pumps and mini-split cooling, allowing tenants to control their own usage. This is an exceptional opportunity for investors seeking a turnkey, cash-flowing property with reduced management headaches and strong long-term upside. Turnkey condition, minimizing capital reserve requirements for the next owner. Minutes from major employers, regional medical facilities, and local schools. Easy access to I-91 and the Upper Valley job market, making this a desirable rental location for long-term tenants. This is an exceptional opportunity to acquire a fully improved, cash-flowing property in one of New Hampshire’s most promising rental markets.

### OFFERING SUMMARY

Sale Price:	\$941,000
Number of Units:	8
Lot Size:	30,640 SF
Building Size:	3,915 SF
NOI:	\$84,846.00
Cap Rate:	9.02%
	2 x Studio 5 x One Bedroom 1 x Three Bedroom
Year Built:	1819

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#### KELLER WILLIAMS COASTAL REALTY

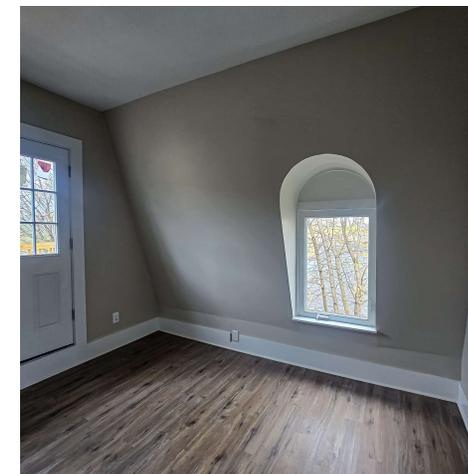
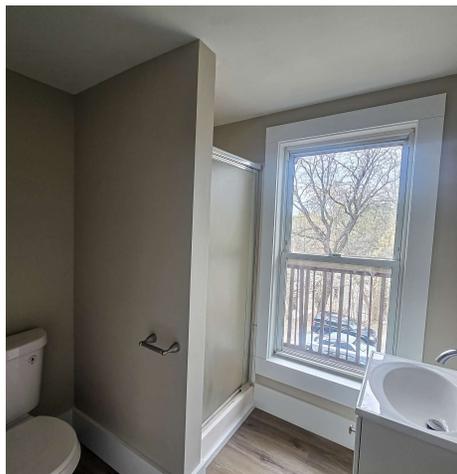
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# INTERIOR PHOTOS

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# RENT ROLL

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SUITE	BEDROOMS	BATHROOMS	SIZE SF	RENT	RENT / SF	MARKET RENT	MARKET RENT / SF	SECURITY DEPOSIT	LEASE START	LEASE END
1 - Studio	-	1	508 SF	\$1,200	\$2.36	\$1,175	\$2.31	-	-	-
2 - Studio	-	1	388 SF	\$1,175	\$3.03	\$1,175	\$3.03	-	-	-
3 - 1 Bedroom	-	1	476 SF	\$1,200	\$2.52	\$1,300	\$2.73	-	10/01/2025	09/30/2026
4 - 1 Bedroom	-	1	390 SF	\$1,300	\$3.33	\$1,300	\$3.33	-	-	-
5 - 1 Bedroom	-	1	435 SF	\$1,300	\$2.99	\$1,300	\$2.99	-	10/01/2025	09/30/2026
6 - 1 Bedroom	-	1	529 SF	\$1,250	\$2.36	\$1,300	\$2.46	-	11/01/2025	10/31/2026
7 - 1 Bedroom	-	1	-	\$1,200	-	\$1,300	-	\$99	12/01/2022	12/31/2024
8 - 3 Bedroom	-	1	-	\$1,765	-	\$1,765	-	\$1,650	11/18/2022	11/17/2025
<b>TOTALS</b>			<b>2,726 SF</b>	<b>\$10,390</b>	<b>\$16.59</b>	<b>\$10,615</b>	<b>\$16.85</b>	<b>\$1,749</b>		
<b>AVERAGES</b>			<b>454 SF</b>	<b>\$1,299</b>	<b>\$2.77</b>	<b>\$1,327</b>	<b>\$2.81</b>	<b>\$875</b>		

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## MULTIFAMILY FOR SALE

# INCOME & EXPENSES

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### INCOME SUMMARY

Rental Income	\$124,680
Vacancy Cost	(\$6,234)

### GROSS INCOME

**\$118,446**

### EXPENSES SUMMARY

Property Tax	\$8,500
Insurance	\$2,000
Repairs and Maintenance	\$2,000
Utilities: Electric - Separately metered, paid by tenants	\$0
Utilities: Water and Sewer	\$1,500
Utilities: Heat (Propane)- Separately metered in units #1-#6 & H/W	\$5,600
Utilities: Trash removal	\$2,500
Landscaping & Snow Plowing	\$2,000
Pest Control	\$1,500
Property Management	\$8,000

### OPERATING EXPENSES

**\$33,600**

### NET OPERATING INCOME

**\$84,846**

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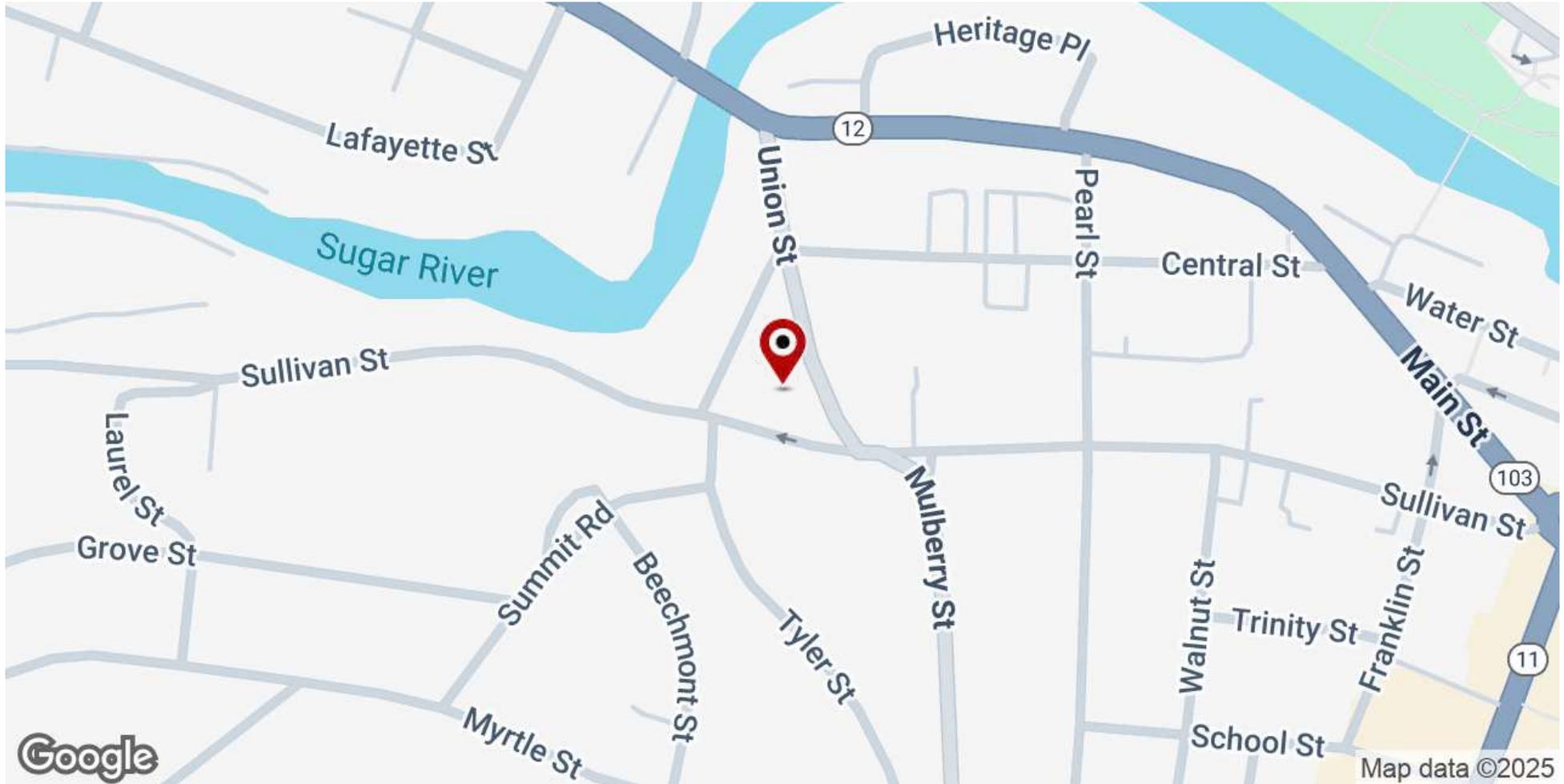
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# FINANCIAL SUMMARY

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### INVESTMENT OVERVIEW

Price	\$941,000
Price per SF	\$240
Price per Unit	\$117,625
GRM	7.55
CAP Rate	9.02%
Cash-on-Cash Return (yr 1)	12.87%
Total Return (yr 1)	\$42,843
Debt Coverage Ratio	1.55

### OPERATING DATA

Gross Scheduled Income	\$124,680
Total Scheduled Income	\$124,680
Vacancy Cost	\$6,234
Gross Income	\$118,446
Operating Expenses	\$33,600
Net Operating Income	\$84,846
Pre-Tax Cash Flow	\$30,280

### FINANCING DATA

Down Payment	\$235,250
Loan Amount	\$705,750

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# FINANCIAL SUMMARY

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Debt Service	\$54,566
Debt Service Monthly	\$4,547
Principal Reduction (yr 1)	\$12,563

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**GENERAL**

- G1. THE GENERAL NOTES APPLY UNLESS NOTED OTHERWISE ON THE DRAWINGS OR IN THE SPECIFICATIONS.
- G2. STRUCTURAL WORK SHALL CONFORM TO REQUIREMENTS OF THE INTERNATIONAL BUILDING CODE, 2021 EDITION, THE INTERNATIONAL EXISTING BUILDING CODE, 2021 EDITION, AND ALL NEW HAMPSHIRE AMENDMENTS.
- G3. THE INTENT OF THE STRUCTURAL DRAWINGS IS TO SHOW THE MAIN STRUCTURAL FEATURES AND DESIGN FOR THE COMPLETED PROJECT. ARCHITECTURAL DETAILS AND OTHER COMPONENTS THAT MAY BE NECESSARY TO CONSTRUCT THE PROJECT ARE SHOWN INCIDENTALLY ONLY AND NOT COMPLETELY.
- G4. STRUCTURAL DRAWINGS SHALL BE USED IN CONJUNCTION WITH THE ARCHITECTURAL, SITE, MECHANICAL, ELECTRICAL, PLUMBING, AND FIRE PROTECTION DRAWINGS, APPROVED SHOP DRAWINGS, AND SPECIFICATIONS.
- G5. REFER TO ARCHITECTURAL, SITE, MECHANICAL, ELECTRICAL, PLUMBING, AND FIRE PROTECTION DRAWINGS FOR VERIFICATION OF LOCATIONS AND DIMENSIONS OF ALL SHAFTS, INSERTS, CURBS, OPENINGS, SLEEVES, ANCHOR BOLTS, FLOOR PITCHES, ANGLE FRAMES, AND OTHER PROJECT REQUIREMENTS NOT SHOWN ON STRUCTURAL DRAWINGS.
- G6. THE CONTRACTOR SHALL INFORM THE ARCHITECT OF ALL DISCREPANCIES BETWEEN DRAWINGS OF DIFFERENT TRADES PRIOR TO INITIATION OF ANY WORK.
- G7. EXISTING DIMENSIONS AND CONDITIONS MUST BE VERIFIED OR DETERMINED IN THE FIELD AND ANY DISCREPANCIES SHALL BE BROUGHT TO THE ATTENTION OF THE ARCHITECT BEFORE PROCEEDING WITH THE AFFECTED PORTION OF THE WORK.
- G8. THE CONTRACTOR SHALL PROVIDE ALL THE NECESSARY ENGINEERED TEMPORARY BRACING AND SHORING TO SAFELY SUPPORT THE NEW AND EXISTING WORK AND THE APPLIED LOADS UNTIL THE PERMANENT STRUCTURE IS FULLY INSTALLED AND AT FULL STRENGTH.
- G9. SHOP DRAWINGS FOR REINFORCING STEEL, PRECAST CONCRETE PIECES, STRUCTURAL STEEL, STEEL JOISTS, STEEL DECK AND PREFABRICATED WOOD TRUSSES SHALL BE SUBMITTED TO THE ARCHITECT AND A STAMPED APPROVAL RECEIVED BEFORE FABRICATION MAY PROCEED. FABRICATION AND ERECTION SHALL PROCEED FROM APPROVED SHOP DRAWINGS ONLY.
- G10. NOTES AND DETAILS SHOWN ON ANY STRUCTURAL DRAWINGS SHALL BE CONSIDERED TYPICAL FOR ALL SIMILAR CONDITIONS, UNLESS NOTED.
- G11. REFER TO ARCHITECTURAL DRAWINGS FOR DIMENSIONS NOT SHOWN.
- G12. TYPICAL DETAILS PROVIDE MINIMUM REQUIREMENTS UNLESS MORE STRINGENT REQUIREMENTS ARE NOTED IN DRAWINGS OR SPECIFICATIONS.

**STRUCTURAL LOADS - INTERNATIONAL BUILDING CODE (IBC) - 2021 EDITION (WITH NEW HAMPSHIRE AMENDMENTS)**

- L1. DEAD LOADS
  - A. WEIGHT OF BUILDING COMPONENTS
    - 1. ROOF AREAS 20 PSF
    - 2. EXTERIOR DECK 15 PSF
- L2. SNOW LOADS
  - A. GROUND SNOW LOAD - (TR-02-6 TABLE 1)  $P_g = 85$  PSF
  - B. FLAT ROOF SNOW LOAD - (ASCE 7-16 - SECTION 7.3)  $P_f = 60$  PSF
  - C. SNOW EXPOSURE FACTOR - (ASCE 7-16 - TABLE 7.3-1)  $C_e = 1.0$
  - D. SNOW IMPORTANCE FACTOR - (ASCE 7-16 - TABLE 7.3-3)  $I_s = 1.0$
  - E. ROOF THERMAL FACTOR - (ASCE 7-16 - TABLE 7.3-2)  $C_t = 1.0$
  - F. ROOF SLOPE FACTOR - (ASCE 7-16 - FIGURE 7.4-1)  $C_d = 1.0$
  - G. SNOW DRIFT - (ASCE 7-16 - SECTION 7.6 THROUGH 7.9)
- L3. LIVE LOADS
  - A. LOADS - (IBC - TABLE 1607.1)
    - 1. EXTERIOR DECK 60 PSF
    - 2. STAIRS 60 PSF
- L4. WIND LOADS  
 NOTE: PER ASCE 7-16 AND 2021 IBC, THE DESIGN WIND PRESSURES LISTED BELOW REFLECT ULTIMATE STRENGTH VALUES.
  - A. WIND LOAD PARAMETERS - (ASCE 7-16 - CHAPTER 26)
    - 1. RISK CATEGORY - (IBC 2021 - TABLE 1604.5)  $I$
    - 2. ULTIMATE DESIGN WIND SPEED  $V_{ult} = 110$  MPH
    - 3. NOMINAL DESIGN WIND SPEED - (IBC 2021 - EQUATION 16-17)  $V_{ref} = 85$  MPH
    - 4. WIND DIRECTIONALITY FACTOR - (ASCE 7-16 - TABLE 26.6-1)  $K_d = 0.85$
    - 5. WIND EXPOSURE CATEGORY - (ASCE 7-16 - SECTION 26.7) EXPOSURE B
    - 6. TOPOGRAPHIC FACTOR - (ASCE 7-16 - FIGURE 26.8-1)  $K_{zt} = 1.0$
    - 7. ENCLOSURE CLASSIFICATION - (ASCE 7-16 - SECTION 26.12) ENCLOSED
    - 8. INTERNAL PRESSURE COEFFICIENT - (ASCE 7-16 - TABLE 26.13-1)  $C_{pi} = \pm 0.18$
    - 9. VELOCITY PRESSURE COEFFICIENT - (ASCE 7-16 - TABLE 26.10-1)  $K_h = 0.73$
    - 10. VELOCITY PRESSURE - (ASCE 7-16 - EQUATION 26.10-1)  $q_h = 19.2$  PSF
  - B. COMPONENTS AND CLADDING - (ASCE 7-16 - CHAPTER 30, PART 1: LOW-RISE BUILDINGS)
    - 1. EFFECTIVE WIND AREA - (ASCE 7-16)  $A_{eff} \leq 10$  SQ. FT.
    - 2. WIDTH OF SALIENT ZONE - (ASCE 7-16 - FIGURE 30.3-1)  $a = 3.8$  FEET
    - 3. NET DESIGN WIND PRESSURES - (ASCE 7-16 - EQUATION 30.3-1)
      - a. WALL ELEMENTS
        - i. AT A NON-SALIENT AREA  $D_{net} = +22.9$  PSF / - 24.8 PSF
        - ii. AT A SALIENT CORNER  $D_{net} = +22.9$  PSF / -30.6 PSF
      - b. ROOF ELEMENTS
        - i. AT A NON-SALIENT AREA  $D_{net} = +9.4$  PSF / -36.4 PSF
        - ii. AT AN EDGE  $D_{net} = +9.4$  PSF / -48.0 PSF
        - iii. AT A SALIENT CORNER  $D_{net} = +9.4$  PSF / -65.4 PSF
      - c. OVERHANG ELEMENTS
        - i. AT AN EDGE  $D_{net} = -44.5$  PSF
        - ii. AT A SALIENT CORNER  $D_{net} = -62.0$  PSF
- L5. SEISMIC LOADS
  - A. RISK CATEGORY - (IBC 2021 - TABLE 1604.5)  $I$
  - B. MAPPED SPECTRAL ACCELERATION FOR SHORT PERIODS  $S_s = 0.244g$
  - C. DESIGN SPECTRAL RESPONSE ACCELERATION FOR SHORT PERIODS  $S_{DS} = 0.26g$
  - D. MAPPED SPECTRAL ACCELERATION FOR 1-SECOND PERIOD  $S_1 = 0.069g$
  - E. DESIGN SPECTRAL RESPONSE ACCELERATION FOR 1-SECOND PERIOD  $S_{D1} = 0.111g$
  - F. SITE CLASS  $D$  (ASSUMED)
  - G. SEISMIC DESIGN CATEGORY - (ASCE 7-16 - TABLES 11.6-1 & 11.6-2)  $B$

**CAST-IN-PLACE CONCRETE (SECTION 033000)**

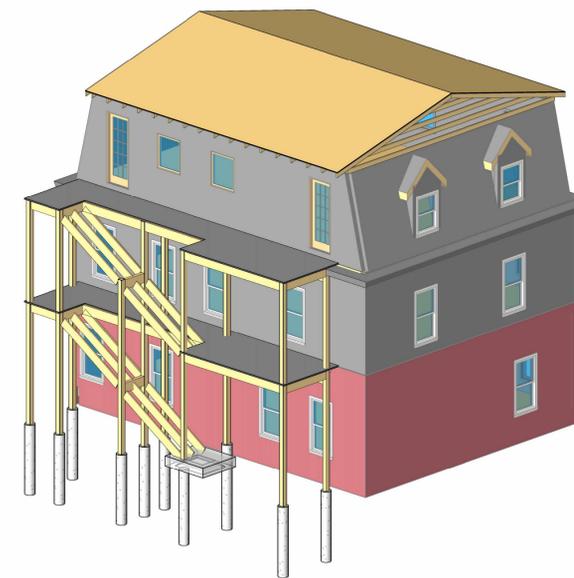
- C1. ALL CONCRETE WORK FOR THE BUILDING AND SITE SHALL CONFORM TO THE LATEST EDITION OF ACI 318 "BUILDING CODE REQUIREMENTS FOR STRUCTURAL CONCRETE".
- C2. CONCRETE SHALL BE PLACED IN THE PRESENCE OF THE APPROVED TESTING AGENCY.
- C3. CONCRETE QUALITY IN ACCORDANCE WITH THE REQUIREMENTS OF THESE DRAWINGS AND SPECIFICATIONS IS ESSENTIAL TO THE STRUCTURAL PERFORMANCE OF THE BUILDING. CONCRETE THAT IS NOT IN ACCORDANCE WITH THE DRAWINGS AND SPECIFICATIONS WILL NOT BE ACCEPTED.
- C4. CONCRETE EXPOSED TO WEATHER SHALL CONTAIN AN AIR ENTRAINMENT ADMIXTURE.
- C5. NORMAL WEIGHT CONCRETE SHALL HAVE AN AIR-DRY UNIT WEIGHT OF 145 PCF.
- C6. CONCRETE MINIMUM 28-DAY STRENGTH, UNLESS NOTED OTHERWISE, SHALL CONFORM TO FOLLOWING:  
 A. FOOTINGS: 4000 PSI (NORMAL WEIGHT)
- C7. REINFORCING STEEL SHALL CONFORM TO ASTM A615, GRADE 60, DEFORMED BARS. LAP ALL CONTINUOUS BARS A MINIMUM OF 40 DIAMETERS, UNLESS NOTED. PROVIDE MATCHING CORNER AND INTERSECTION BARS.
- C8. PROVIDE REINFORCING STEEL DETAILING, LAP SPLICES, EMBEDMENTS, BAR SUPPORTS, SPACERS, AND ACCESSORIES AS RECOMMENDED IN THE LATEST EDITION OF THE "ACI DETAILING MANUAL". ACCESSORIES, SUCH AS SLAB BOLSTERS AND BEAM AND SLAB CHAIRS, IN CONTACT WITH EXPOSED SURFACES, SHALL BE ZINC COATED AND PLASTIC TIPPED.
- C9. REINFORCING STEEL DETAILS NOT SHOWN ON THE DRAWINGS SHALL BE IN ACCORDANCE WITH THE "ACI DETAILING MANUAL".
- C10. CLEAR CONCRETE COVER FOR REINFORCING BARS OR WELDED WIRE FABRIC SHALL CONFORM TO THE FOLLOWING, UNLESS NOTED:  
 A. FOOTINGS: 3"  
 B. SONOTUBES: 1-1/2"
- C11. SET AND TIE ALL REINFORCING STEEL BEFORE PLACING CONCRETE. SETTING DOWELS AND REINFORCING STEEL INTO WET CONCRETE IS PROHIBITED.
- C12. NO REINFORCING STEEL SHALL BE CUT OR OMITTED IN THE FIELD BECAUSE OF CONFLICT WITH SLEEVES, DUCT OPENINGS, OR RECESSES. REINFORCING STEEL MAY BE MOVED ASIDE WITHOUT CHANGE IN LEVEL, WITH THE APPROVAL OF THE ARCHITECT.
- C13. EXPOSED EDGES OF CONCRETE ELEMENTS SHALL HAVE A 1-INCH CHAMFER UNLESS NOTED OTHERWISE.

**ROUGH CARPENTRY**

- RC1. STRUCTURAL LUMBER SHALL CONFORM TO THE LATEST EDITION OF AWS NDS "NATIONAL DESIGN SPECIFICATION FOR WOOD CONSTRUCTION" AND "NDS SUPPLEMENT". MAXIMUM MOISTURE CONTENT SHALL BE 19%.
- RC2. SAWN LUMBER SHALL BE SPRUCE-PINE-FIR NO. 2 OR BETTER, INCLUDING JOISTS, RAFTERS, BEAMS, STUDS, POSTS AND PLATES.
- RC3. FOUNDATION SILLS SHALL BE PRESERVATIVE PRESSURE TREATED SOUTHERN PINE NO. 2 OR BETTER. ANCHOR BOLTS IN PRESERVATIVE PRESSURE TREATED WOOD SHALL BE HOT DIP GALVANIZED. NAILS IN PRESERVATIVE PRESSURE TREATED WOOD SHALL BE STAINLESS STEEL.
- RC4. WOOD EXPOSED TO WEATHER SHALL BE PRESERVATIVE PRESSURE TREATED SOUTHERN PINE NO. 2 OR BETTER. BOLTS IN PRESERVATIVE PRESSURE TREATED WOOD SHALL BE HOT DIP GALVANIZED. NAILS IN PRESERVATIVE PRESSURE TREATED WOOD SHALL BE STAINLESS STEEL.
- RC5. LAMINATED VENEER LUMBER (LVL) SHALL BE MICRO-LAM, AS MANUFACTURED BY WEYERHAEUSER, OR EQUAL.
- RC6. PARALLEL STRAND LUMBER (PSL) SHALL BE PARALLAM, AS MANUFACTURED BY WEYERHAEUSER, OR EQUAL.
- RC7. FLUSH FRAMED CONNECTIONS SHALL HAVE METAL BEAM OR JOIST HANGERS, MANUFACTURED BY SIMPSON STRONG-TIE CO., INC., OR EQUAL.
- RC8. ALL INDIVIDUAL POSTS SHALL HAVE METAL CAPS AND BASES, MANUFACTURED BY SIMPSON STRONG-TIE CO., INC., OR EQUAL. POSTS WITHIN A STUD WALL SHALL BE BLOCKED AND SECURED FULL HEIGHT OR HAVE METAL CAP AND BASE, AS NOTED ON THE DRAWINGS.
- RC9. ROOF SHEATHING SHALL BE A MINIMUM OF 5/8" NOMINAL (19/32" ACTUAL) EXPOSURE 1 AND STRUCTURAL 1 APA RATED PLYWOOD SHEATHING WITH 10d NAILS 6" o.c. AT EDGES AND 12" o.c. AT INTERMEDIATE SUPPORTS. PROVIDE METAL "H" CLIPS AT PANEL EDGES.
- RC10. WALL SHEATHING SHALL BE A MINIMUM OF 1/2" NOMINAL (15/32" ACTUAL) EXPOSURE 1 AND STRUCTURAL 1 APA RATED PLYWOOD SHEATHING WITH 8d NAILS 6" o.c. AT EDGES AND 12" o.c. AT INTERMEDIATE SUPPORTS. BLOCK ALL EDGES OF PLYWOOD WALL SHEATHING.
- RC11. PLYWOOD SHALL HAVE STAGGERED JOINTS AND NAILS SHALL BE THREADED. ALL PLYWOOD SHEATHING SHALL BE INSTALLED WITH THE FACE GRAIN PERPENDICULAR TO THE SUPPORTS.
- RC12. NAILING SHALL BE IN ACCORDANCE WITH THE 2021 INTERNATIONAL BUILDING CODE TABLE 2304.10.2, UNLESS OTHERWISE NOTED.
- RC13. ALL WALL STUDS SHALL BE BLOCKED AT 4'-0" o.c. MAX. AND AT ALL PLYWOOD EDGES.
- RC14. ALL POSTS SHALL BE (VERTICALLY) BLOCKED THROUGH FLOOR CONSTRUCTION AT ALL LEVELS, TO THE TOP OF FOUNDATION WALL OR SUPPORTING BEAM.
- RC15. PROVIDE MINIMUM HEADERS AS REQUIRED BY TABLES 2308.4.1.1(1) AND 2308.4.1.1(2) OF THE INTERNATIONAL BUILDING CODE, UNLESS OTHERWISE NOTED.
- RC16. PROVIDE MINIMUM BUILT-UP WALL STUDS AT JAMBS OF ALL WINDOW AND DOOR OPENINGS AS NOTED BELOW, UNLESS MORE STRINGENT REQUIREMENTS ARE NOTED ON THE DRAWINGS.
 

OPENING SIZE	JACK STUDS	KING STUDS	TOTAL STUDS
UP TO 4'-0"	1	1	2
4'-0" TO 6'-0"	1	2	3
6'-0" TO 8'-0"	2	2	4
8'-0" TO 10'-0"	2	3	5
- RC17. PROVIDE METAL HURRICANE ANCHORS AT ALL ROOF RAFTERS TO PLATE CONNECTIONS.
- RC18. NOTCHING OF JOISTS, BEAMS, STUDS OR PLATES SHALL NOT BE PERMITTED.

FBRA STRUCTURAL DRAWING LIST	
Drawing Number	Drawing Name
S0.1	GENERAL NOTES
S0.2	TYPICAL DETAILS I
S0.3	TYPICAL DETAILS II
S1.1	FIRST AND SECOND FLOOR PLANS
S1.2	THIRD FLOOR AND ROOF PLANS
S3.1	BUILDING SECTION AND ROOF TRUSS ELEVATION
S4.1	FRAMING SECTIONS



**SCHEMATIC FRAMING DIAGRAM**

**SCHEMATIC FRAMING DIAGRAM**  
 THREE DIMENSIONAL FRAMING DIAGRAM IS SCHEMATIC ONLY.  
 -REFER TO THE PLANS, SECTIONS AND ELEVATIONS FOR SPECIFIC DETAILS.

REVISIONS

TITLE: **GENERAL NOTES**  
**RENOVATIONS TO 8 UNION ST, CLAREMONT, NH 03743**  
 for  
**PROPERTY POSSIBLE, INC.**  
 10 E. PEARL STREET, NASHUA, NH 03060

DATE: 4/16/2025  
 SCALE: As indicated  
 PROJECT NO.: 2025102

**PERMIT SET**  
 FOLEY BUHL ROBERTS & ASSOCIATES, INC.  
 4/18/2025

**S0.1**  
 DRAWING NO.

## MULTIFAMILY FOR SALE

# EIGHT UNIT MULTIFAMILY FOR SALE

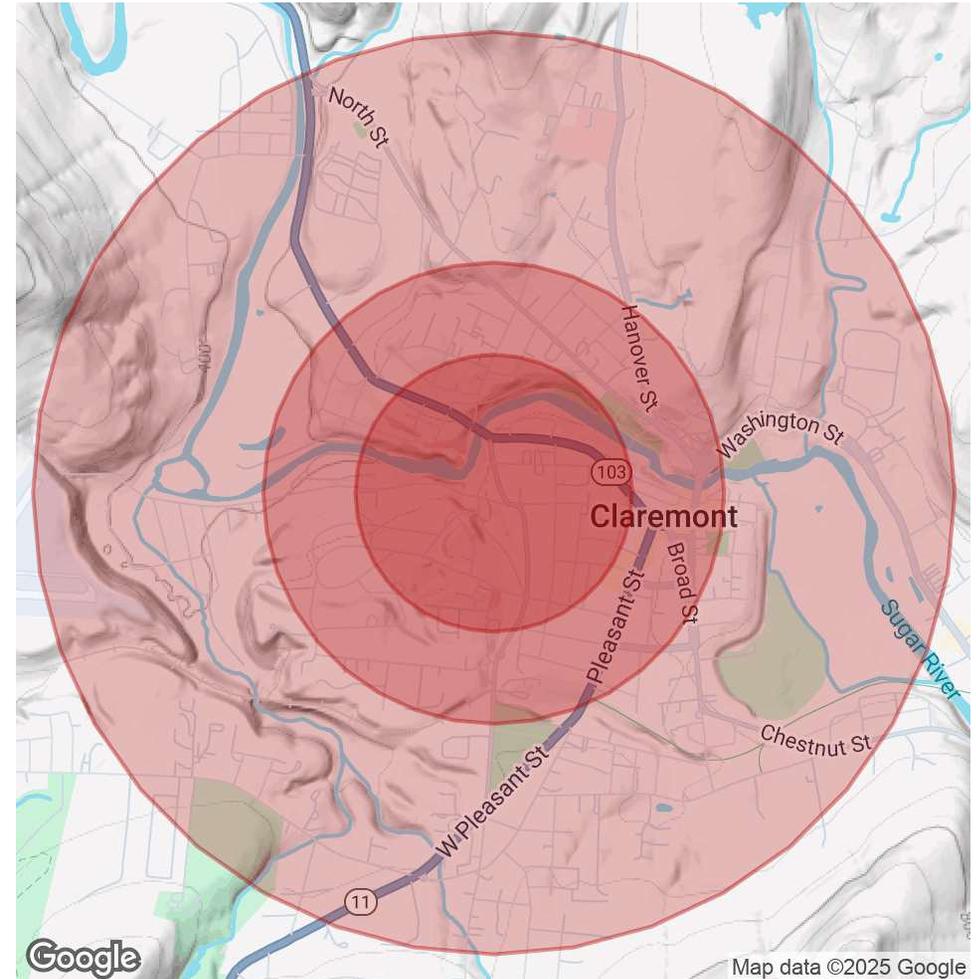
8 Union St, Claremont, NH 03743



POPULATION	0.3 MILES	0.5 MILES	1 MILE
Total Population	1,951	3,890	7,119
Average Age	40	40	41
Average Age (Male)	39	40	41
Average Age (Female)	40	41	42

HOUSEHOLDS & INCOME	0.3 MILES	0.5 MILES	1 MILE
Total Households	788	1,641	3,061
# of Persons per HH	2.5	2.4	2.3
Average HH Income	\$60,928	\$63,285	\$68,272
Average House Value	\$149,230	\$156,403	\$170,357

Demographics data derived from AlphaMap



We obtained the information above from sources we believe to be reliable. However, we have not verified its accuracy and make no guarantee, warranty or representation about it. It is submitted subject to the possibility of errors, omissions, change of price, rental or other conditions, prior sale, lease or financing, or withdrawal without notice. We include projections, opinions, assumptions or estimates for example only, and they may not represent current or future performance of the property. You and your tax and legal advisors should conduct your own investigation of the property and transaction.

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