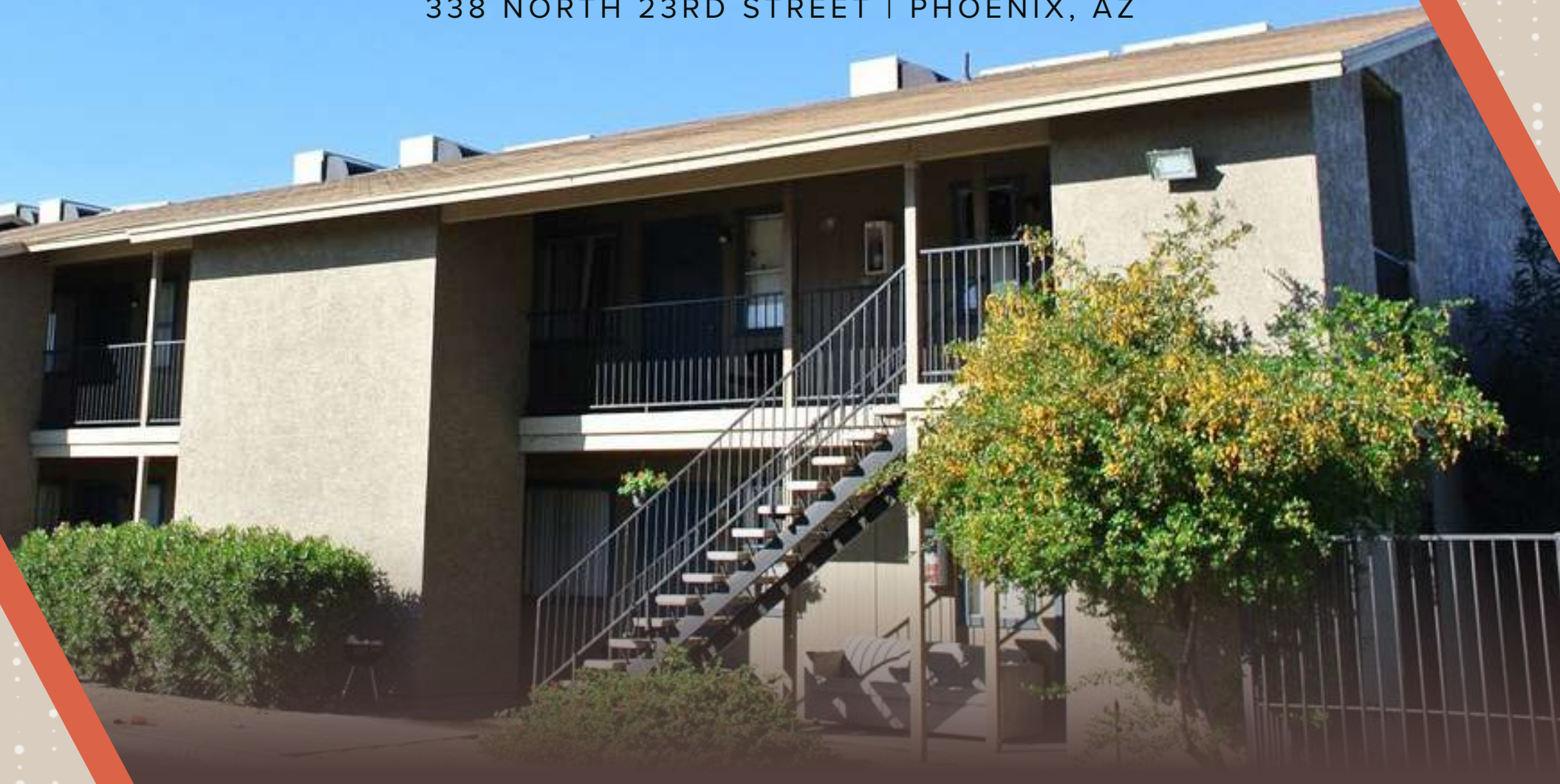


# Polk Terrace

338 NORTH 23RD STREET | PHOENIX, AZ



**NEWMARK**

**30 Units | 1985 Built | 11 Year Ownership**  
**Value-Add Opportunity | Attractively Priced at \$129,833/Unit**

# Polk Terrace

338 NORTH 23RD STREET | PHOENIX, AZ

## BROKER CONTACTS

Ryan Ash  
t 602-525-4877  
ryan.ash@nrmk.com

Mike Woodrick  
t 602-852-3789  
michael.woodrick@nrmk.com

**Newmark**  
2555 E. Camelback Rd., Suite 600 | Phoenix, AZ 85016  
*Licensed as Newmark Multifamily in Arizona*



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01

EXECUTIVE  
SUMMARY



# Polk Terrace

**30**  
UNITS

**\$3,895,000**  
LIST PRICE

**\$129,833**  
PRICE PER UNIT

**\$223.85**  
PRICE PER SF



## INVESTMENT DRIVERS



VALUE-ADD OPPORTUNITY |  
1985 BUILT | ATTRACTIVELY  
PRICED AT \$129K/UNIT



VALUE-ADD  
UPSIDE



1985 CONSTRUCTION=  
COPPER PLUMBING, ABS  
SEWER LINES AND 125-  
AMPS ELECTRIC PANELS



VALLEYWISE HEALTH  
MEDICAL CENTER-  
MAJOR HEALTHCARE  
EMPLOYMENT



PROXIMITY TO  
DOWNTOWN  
PHOENIX



MIDTOWN PHOENIX  
EMPLOYMENT |  
PARK CENTRAL  
REDEVELOPMENT



CAMELBACK CORRIDOR  
EMPLOYMENT &  
ENTERTAINMENT MINUTES  
AWAY

## VALUE-ADD OPPORTUNITY | 1985 BUILT | ATTRACTIVELY PRICED AT \$129K/UNIT

Polk Terrace is a 30-unit apartment community located in the heart of Central Phoenix. The property was constructed in 1985 of wood frame with a stucco exterior, has pitched roofs, and is individually metered for electricity. The property offers a well-balanced unit mix consisting of 18 one bedroom units and 12 two bedroom units with each unit having its own storage room just outside the unit. The property is gated, has a leasing office, a detached maintenance room, and offers multiple laundry rooms on-site. The property has no pool and low-maintenance desert landscaping. Polk Terrace represents a value-add opportunity attractively priced at \$129,833 per unit.

# Polk



# Terrace

## VALUE-ADD UPSIDE

Current ownership has owned and self-managed the property since 2015 and has kept the property consistently at high occupancy at below market rents with long-term tenants that are on month-to-month leases. The units are in classic condition and new ownership has the tremendous opportunity and immediate flexibility to significantly bump rental rates by updating the unit interiors and adding washer/dryer in unit. Furthermore, the two building layouts allow for the addition of large back patios on the 16 ground floor units. By upgrading units, adding washer/dryer, and patios, rental rates could be increased between \$150-\$250 above existing rental rates.





## 1985 CONSTRUCTION= COPPER PLUMBING, ABS SEWER LINES AND 125-AMP ELECTRIC PANELS

Polk Terrace was built in 1985 of frame wood construction with stucco exterior and pitched asphalt shingle roofs. Given the age of construction, the plumbing and electric are built to modern codes and standards. This includes copper plumbing supply, ABS sewer lines and 125-amp electric panels without aluminum branch wiring. These modern systems significantly reduce insurance costs and provide peace of mind to new ownership that no major capital improvement costs will be incurred due to aging plumbing and electric systems.



## VALLEYWISE HEALTH MEDICAL CENTER- MAJOR HEALTHCARE EMPLOYMENT

Less than one block from Polk Terrace is the new 10-story, 673,000-square-foot Valleywise Health Medical Center at 24th and Roosevelt streets. This new medical center has provided over a thousand new jobs to the immediate area, the center offers 233 private patient rooms, ten operating rooms, two interventional radiology areas, two catheterization labs, a dedicated procedural floor and a rooftop and ground level helipad. Additional specialty care areas include the 75,000 square-foot Diane & Bruce Halle Arizona Burn Center and specialties including cardiology, trauma and emergency, maternity, NICU, oncology, pharmacy, radiology and more.





Polk Terrace is located just 2 miles east of the booming Downtown Phoenix submarket which boasts the highest concentration of employment in the state with approximately 150,000 employees and more than 20 million SF of office space. More than \$5 billion has been newly invested in office space, retail, restaurants, educational facilities, convention space, and hotel rooms in the downtown area. Prominent employers include the City of Phoenix, Maricopa County, the State of Arizona, Wells Fargo, Bank of America, Ernst & Young, United Healthcare, Cigna Healthcare and Arizona State University Downtown Campus. Arts and Entertainment venues in Downtown Phoenix include Herberger Theater, Chase Field(home to the Arizona Diamondbacks), and Footprint Center(home to the Phoenix Suns) that also serve as concert venues year round.



## PROXIMITY TO DOWNTOWN PHOENIX





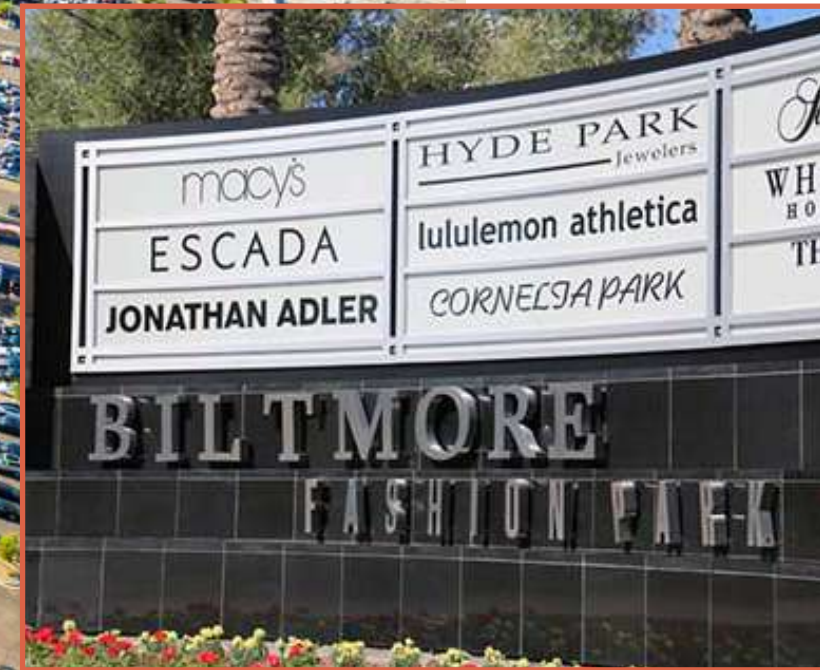
## MIDTOWN PHOENIX EMPLOYMENT | PARK CENTRAL REDEVELOPMENT

Midtown Phoenix and the Central Office Corridor hosts over 1,100 businesses and 71,000 employees. Major employers include Dignity Health, Banner Health, IBM, Century Link, Uhaul Corporate Headquarters, Cigna Medial Group, Copper Point Insurance Companies. In the heart of Midtown is historic Park Central Mall, a true Phoenix icon with a rich history that dates back to 1957 when it was first built as the city's first large scale mall measuring 450,000 SF. In recent years Park Central has undergone a massive transformation thanks to the vision and hard work of Plaza Companies and Holualoa Companies. The new Park Central combines its rich mid-century modern history with a new focus on technology, innovation and design, including sought-after features in today's office and retail market. The project includes spaces that range from small offices to more than 75,000 contiguous square feet of space and has office tenants including Dignity Health Corporate Office, Creighton University, Databank Centers and GoX Studio. The new Park Central is embracing its successful base of existing restaurants and retail including Starbucks, Zipps, First Watch, Jimmy John's, Thai Basil, Fired Pie EoS Fitness.



# CAMELBACK CORRIDOR EMPLOYMENT & ENTERTAINMENT MINUTES AWAY

Long considered Phoenix's financial district, The Camelback Corridor is home to more than 26,000 employees and nearly 10M SF of office and retail. The residents of Polk Terrace have a short 5 minute drive directly north to reach the Camelback Corridor and enjoy the proximity to some of the most popular and trendy restaurants and coffee shops, world class shopping and class A office space in the entire valley. The Biltmore Fashion Park, located along the northeast corner of 24th Street and Camelback Road, contains 535,430 square feet of open-air shop space and many of renowned Fox Restaurants including True Food Kitchen, Zinburger, and Blanco Tacos + Tequila. Retailers within the Fashion Park include Saks Fifth Avenue, Macy's, Ralph Lauren, Apple, J.Crew, Brooks Brothers, and Pottery Barn. Other neighborhood hotspots include the Town & Country with Whole Foods, Snooze, Hopdoddy, The Macintosh, and Pizzeria Bianco. Other surrounding attractions in the immediate area include the Arizona Biltmore Resort and Golf Club, The Wrigley Mansion, Royal Palms, and the Phoenician Resort and Spa.



02

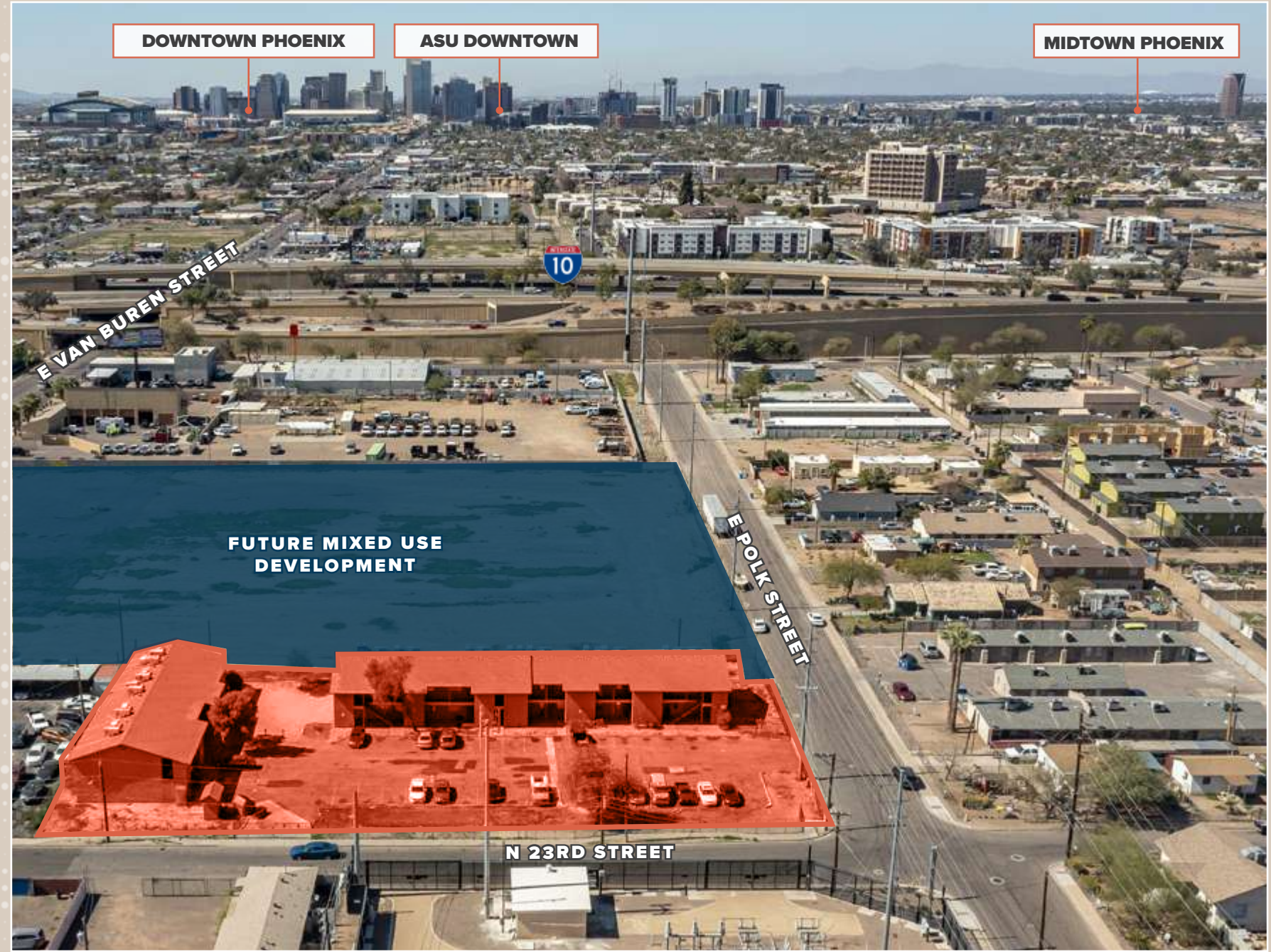
PROPERTY  
OVERVIEW



# NORTHEAST AERIAL



# WEST AERIAL





## PROPERTY DETAILS

### POLK TERRACE

ADDRESS: **338 North 23rd Street  
Phoenix, Arizona**

YEAR BUILT: **1985**

NUMBER OF UNITS: **30**

NUMBER OF BUILDINGS: **2**

RENTABLE AREA: **17,400 SF**

AVERAGE UNIT SIZE: **580 SF**

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
1 BED / 1 BATH	<b>500</b>	<b>18</b>
2 BED / 1 BATH	<b>700</b>	<b>12</b>
<b>TOTAL / AVG.</b>	<b>580</b>	<b>30</b>

Owner and broker make no representation as to the actual square footage of any units. Prospective purchasers are encouraged to independently confirm the measurement of all units.



03

VALUATION  
SUMMARY



# EXECUTIVE SUMMARY

PROPERTY OVERVIEW	
Number of Units	30
Year Built	1985
List Price	\$3,895,000
Price per Unit	\$129,833
Price per Square Foot	\$223.85
Rentable Square Feet	17,400
Average Square Feet per Unit	580
Average Rent per Unit	\$1,075
Average Rent per SF	\$1.85

FINANCING TERMS	
Down Payment	\$1,363,250
New Financing	\$2,531,750
Loan-to-Value	65%
Interest Rate	6.00%
Loan Term	5 Years
Amortization	Interest Only

PROFORMA		
	Per Unit	Dollars
Effective Gross Income	\$12,755	\$382,650
Less: Operating Expenses	3,328	99,833
Less: Capital Reserves	300	9,000
Net Operating Income	9,127	273,818
Debt Service		151,905
Net Cash Flow	(8.94%)	\$121,913

FINANCIAL RETURN	
Proforma Cap Rate	7.03%
Proforma Cash on Cash Return	8.94%

## DISCLAIMER

This information has been obtained from sources believed to be reliable. While we do not doubt its accuracy, we have not verified it and make no guarantee, warranty or representation about it. It is your responsibility to independently confirm its accuracy and completeness. Any projections, opinions, assumptions or estimates used are for example only and do not represent the current or future performance of the property. The value of this transaction to you depends on tax and other factors which should be evaluated by your tax, financial and legal advisors. You and your advisors should conduct a careful, independent investigation of the property to determine to your satisfaction the suitability of the property for your needs.

# UNIT MIX AND PROFORMA MARKET RENTS

UNIT DESCRIPTION	NO. OF UNITS	% TYPE	UNIT SQ. FT.	PROFORMA RENTS	PROFORMA RENT /SQ. FT.	PROFORMA MONTHLY RENT TOTAL	PROFORMA ANNUAL RENT TOTAL	TOTAL SQ. FT.
<b>One Bedroom</b>								
1 Bdrm / 1 Bath	18	60.0%	500	\$995	\$1.99	\$17,910	\$214,920	9,000
<b>Two Bedroom</b>								
2 Bdrm / 1 Bath	12	40.0%	700	\$1,195	\$1.71	\$14,340	\$172,080	8,400
<b>Total / Avg.</b>	<b>30</b>	<b>100.0%</b>	<b>580</b>	<b>\$1,075</b>	<b>\$1.85</b>	<b>\$32,250</b>	<b>\$387,000</b>	<b>17,400</b>

# MARKET UNDERWRITING ANALYSIS

	PROFORMA	
<b>INCOME</b>	<b>Assumptions</b>	
Gross Scheduled Rent		\$387,000
<b>Gross Potential Income</b>		<b>\$387,000</b>
Less: Vacancy	(5.0%)	(19,350)
<b>Total Rental Income</b>	<b>95.00%</b>	<b>\$367,650</b>
Plus: RUBS Income	\$300	\$9,000
Plus: Other Income	200	6,000
<b>Effective Gross Income</b>		<b>\$382,650</b>
<b>EXPENSES</b>	<b>per unit</b>	
Repairs & Maintenance	\$750	\$22,500
Contract Services	350	10,500
Administrative/Advertising	150	4,500
Utilities	661	19,837
<b>Total Variable Expenses</b>	<b>\$1,911</b>	<b>\$57,337</b>
Taxes	400	12,014
Insurance	403	12,099
Management Fee	5.00%	18,383
<b>Total Operating Expenses</b>	<b>\$3,328</b>	<b>\$99,833</b>
Plus: Capital Reserves	300	9,000
<b>Total Expenses</b>	<b>\$3,628</b>	<b>\$108,833</b>
<b>NET OPERATING INCOME</b>		<b>\$273,818</b>
<b>DEBT SERVICES</b>		
<b>New Financing - \$2,531,750 (65% LTV)</b>		
Debt Service (6% I/O)		\$151,905
<b>Cash Flow After Debt Service</b>		<b>(8.94%) \$121,913</b>



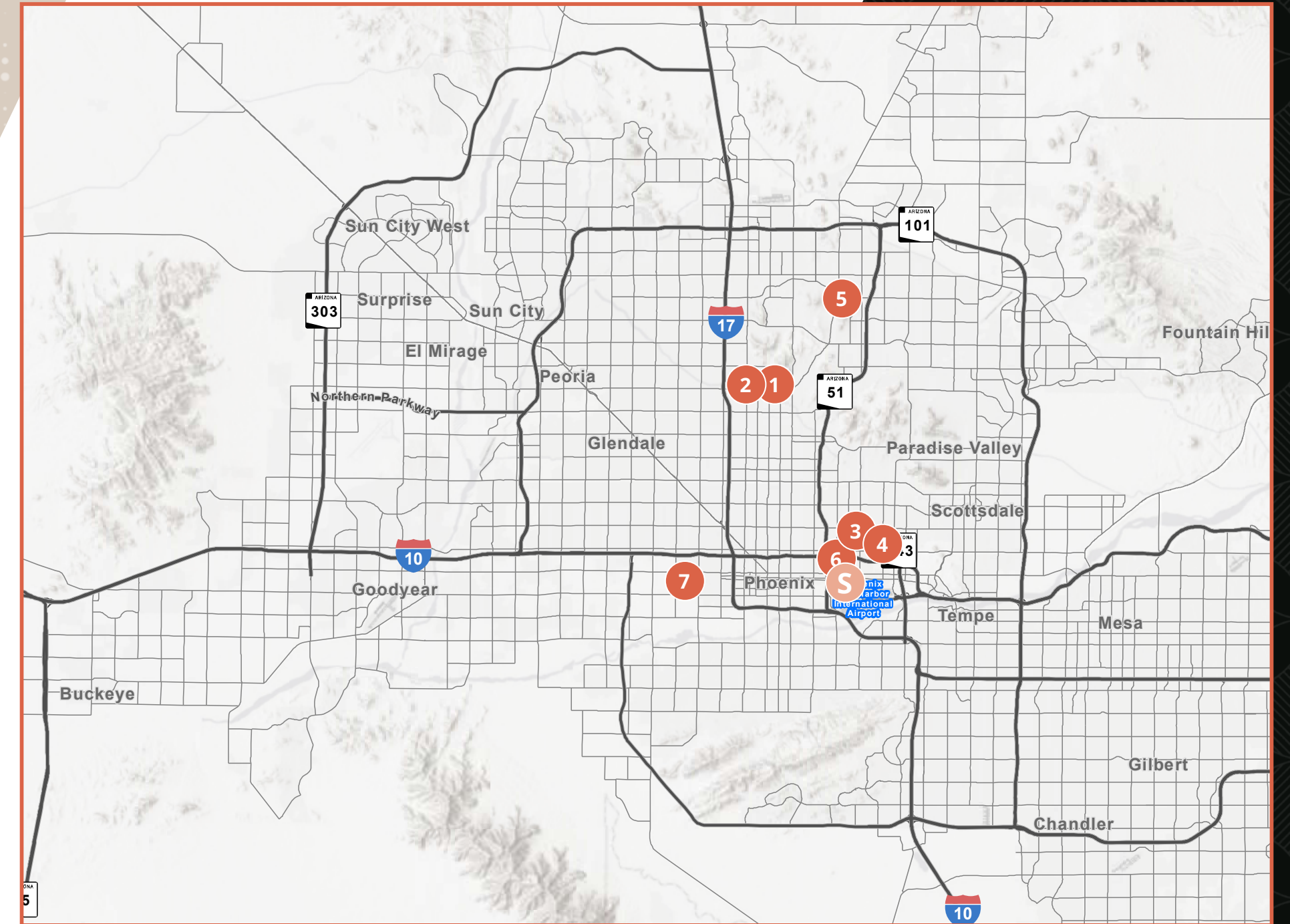
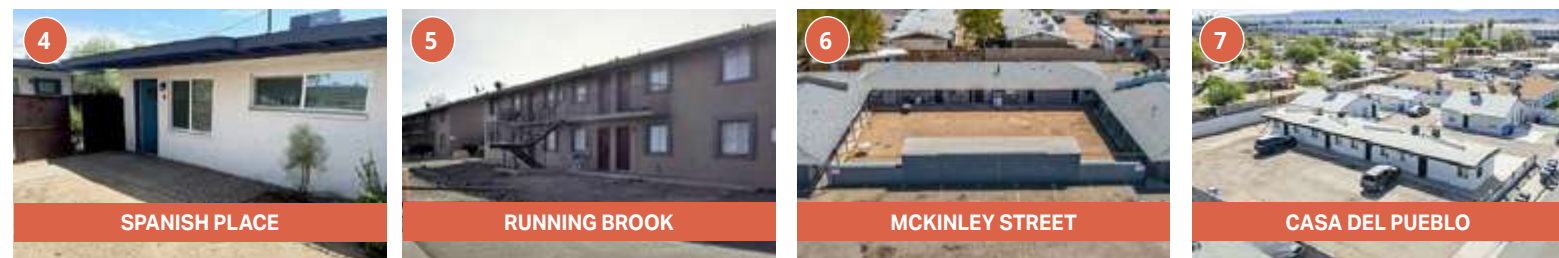
04

COMPARABLE  
SALES



# SALES COMPARABLES

	APARTMENT NAME	CITY	UNITS	PRICE	\$/UNIT	\$/SQ. FT.	YOC	SALE DATE
<b>S</b>	<b>Polk Terrace</b>	<b>Phoenix</b>	<b>30</b>	<b>\$3,895,000</b>	<b>\$129,833</b>	<b>\$223.85</b>	<b>1985</b>	<b>TBD</b>
1	Ironwood	Phoenix	16	\$2,750,000	\$171,875	\$229.17	1965	1/10/25
2	Crestview	Phoenix	16	\$2,720,000	\$170,000	\$209.87	1985	2/28/25
3	26th Place	Phoenix	11	\$1,850,000	\$168,182	\$296.00	1969	4/1/25
4	Spanish Place	Phoenix	14	\$2,300,000	\$164,286	\$238.49	1958	5/30/25
5	Running Brook	Phoenix	28	\$4,175,000	\$149,107	\$222.07	1981	10/16/25
6	McKinley Street	Phoenix	10	\$1,350,000	\$135,000	\$257.63	1964	8/4/25
7	Casa Del Pueblo	Phoenix	10	\$1,250,000	\$125,000	\$312.50	1950	12/31/25
<b>TOTAL/AVERAGE</b>			<b>15</b>	<b>\$2,342,143</b>	<b>\$154,779</b>	<b>\$252.25</b>	<b>1967</b>	



# Polk Terrace

338 NORTH 23RD STREET | PHOENIX, AZ

## SUBJECT PROPERTY



### PROPERTY INFORMATION

NO. OF UNITS	<b>30</b>
YEAR BUILT	<b>1985</b>
NRA	<b>17,400</b>

### SALE INFORMATION

PRICE	<b>\$3,895,000</b>
PRICE PER UNIT	<b>\$129,833</b>
PRICE PER SF	<b>\$223.85</b>
SALE DATE	<b>TBD</b>

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
1 BDRM / 1 BATH	<b>500</b>	<b>18</b>
2 BDRM / 1 BATH	<b>700</b>	<b>12</b>
<b>TOTAL / AVG.</b>	<b>580</b>	<b>30</b>

## SALES COMPARABLES



### IRONWOOD

936 W. MOUNTAIN VIEW ROAD | PHOENIX

### PROPERTY INFORMATION

NO. OF UNITS	<b>16</b>	PRICE	<b>\$2,750,000</b>
YEAR BUILT	<b>1965</b>	PRICE PER UNIT	<b>\$171,875</b>
NRA	<b>12,000</b>	PRICE PER SF	<b>\$229.17</b>
		SALE DATE	<b>1/10/25</b>

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
2 BED / 1 BATH	<b>750</b>	<b>16</b>
<b>TOTAL / AVG.</b>	<b>750</b>	<b>16</b>



### CRESTVIEW

1727 W. MOUNTAIN VIEW | PHOENIX

### PROPERTY INFORMATION

NO. OF UNITS	<b>16</b>	PRICE	<b>\$2,720,000</b>
YEAR BUILT	<b>1985</b>	PRICE PER UNIT	<b>\$170,000</b>
NRA	<b>12,960</b>	PRICE PER SF	<b>\$209.87</b>
		SALE DATE	<b>2/28/25</b>

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
2 BED / 1 BATH	<b>810</b>	<b>16</b>
<b>TOTAL / AVG.</b>	<b>810</b>	<b>16</b>



### 26TH PLACE

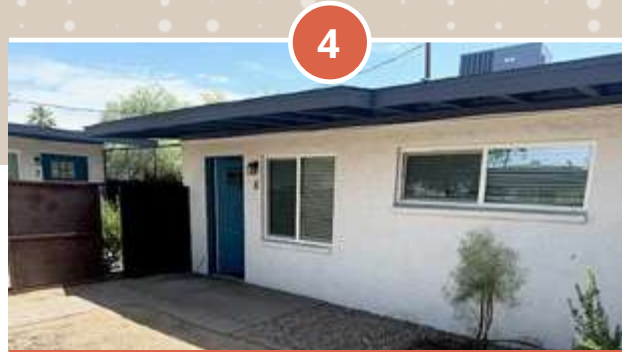
1915 N. 26TH PLACE | PHOENIX

### PROPERTY INFORMATION

NO. OF UNITS	<b>11</b>	PRICE	<b>\$1,850,000</b>
YEAR BUILT	<b>1969</b>	PRICE PER UNIT	<b>\$168,182</b>
NRA	<b>6,250</b>	PRICE PER SF	<b>\$296.00</b>
		SALE DATE	<b>4/1/25</b>

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
1 BED / 1 BATH	<b>500</b>	<b>8</b>
2 BED / 1 BATH	<b>750</b>	<b>3</b>
<b>TOTAL / AVG.</b>	<b>638</b>	<b>11</b>

# SALES COMPARABLES



4

## SPANISH PLACE

1803 N. 31ST PLACE | PHOENIX

PROPERTY INFORMATION		SALE INFORMATION	
NO. OF UNITS	14	PRICE	\$2,300,000
YEAR BUILT	1958	PRICE PER UNIT	\$164,286
NRA	9,644	PRICE PER SF	\$238.49
		SALE DATE	5/30/25

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
1 BDRM / 1 BATH	630	6
2 BDRM / 1 BATH	733	8
<b>TOTAL / AVG.</b>	<b>682</b>	<b>14</b>



5

## RUNNING BROOK

2615 E. GREENWAY ROAD | PHOENIX

PROPERTY INFORMATION		SALE INFORMATION	
NO. OF UNITS	16	PRICE	\$4,175,000
YEAR BUILT	1964	PRICE PER UNIT	\$149,107
NRA	18,800	PRICE PER SF	\$222.07
		SALE DATE	10/16/25

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
1 BDRM / 1 BATH	600	12
2 BDRM / 2 BATH	725	16
<b>TOTAL / AVG.</b>	<b>773</b>	<b>28</b>



6

## MCKINLEY STREET

2203 EAST MCKINLEY STREET | PHOENIX

PROPERTY INFORMATION		SALE INFORMATION	
NO. OF UNITS	10	PRICE	\$1,350,000
YEAR BUILT	1964	PRICE PER UNIT	\$135,000
NRA	5,240	PRICE PER SF	\$257.63
		SALE DATE	8/4/25

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
STUDIO / 1 BATH	425	4
1 BDRM / 1 BATH	590	6
<b>TOTAL / AVG.</b>	<b>524</b>	<b>10</b>



7

## CASA DEL PUEBLO

921 S. 35TH AVENUE | PHOENIX

PROPERTY INFORMATION		SALE INFORMATION	
NO. OF UNITS	10	PRICE	\$1,250,000
YEAR BUILT	1950	PRICE PER UNIT	\$125,000
NRA	4,000	PRICE PER SF	\$312.50
		SALE DATE	12/31/25

UNIT DESCRIPTION	SQ. FT.	NO. OF UNITS
1 BDRM / 1 BATH	400	10
<b>TOTAL / AVG.</b>	<b>400</b>	<b>10</b>



05

PHOENIX  
MSA MARKET  
OVERVIEW



# METRO PHOENIX MARKET OVERVIEW

Metro Phoenix continues to exhibit robust economic growth and demographic expansion, making it a focal point for investment and business development. Metro Phoenix is experiencing steady economic expansion driven by diverse industries such as information technology, healthcare, manufacturing & production, warehouse & distribution, financial services, and tourism.

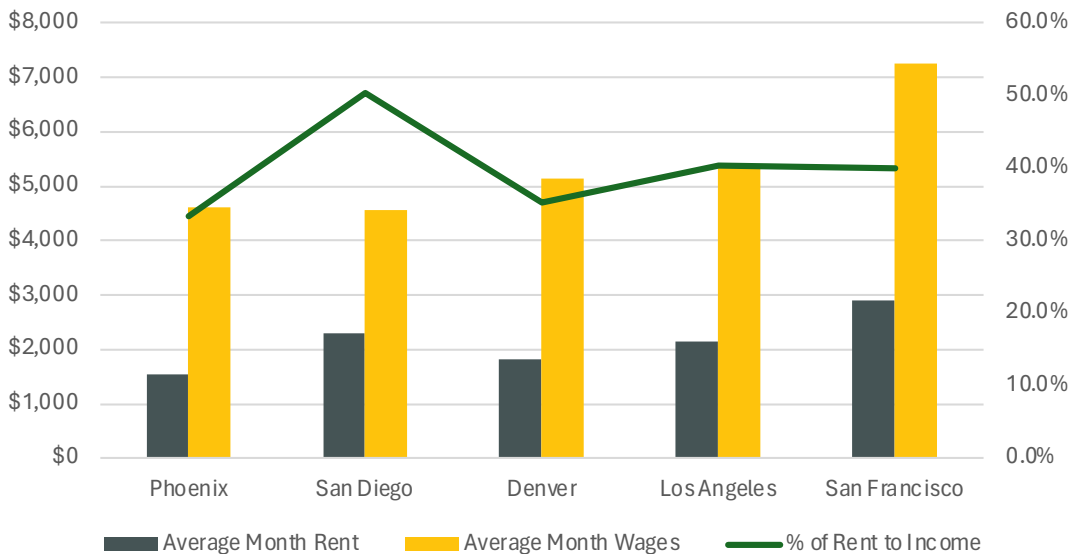
Metro Phoenix has added over a half million jobs over the past decade driven by factors such as favorable climate, affordability, economic opportunities, and a growing reputation as a cultural and technological hub. The region benefits from a favorable business climate, including low taxes and a skilled workforce. With a growing population and strong job market, consumer spending remains steady, supporting retail and service sectors.

Metro Phoenix has been experiencing rapid population growth for several decades. Over the past decade, the region's population grew by over 1.3 million people, representing a growth rate of approximately 28%. The metro regions population is over 4.9 million residents and is projected to reach 7.5 million by 2050. The region's transportation network, including highways, public transit, and airports, continues to expand to meet the needs of the growing population and facilitate commerce.

Metro Phoenix area represents a dynamic and promising landscape for investors, businesses, and residents alike, driven by strong economic fundamentals, expanding infrastructure, and a vibrant community. The metro region is well-positioned to sustain its growth trajectory and emerge as a leading destination for opportunity and innovation in the years and decades to come.



RENT TO INCOME			
CITY	AVERAGE MONTH RENT	AVERAGE MONTH WAGES	% OF RENT TO INCOME
Phoenix	\$1,544.00	\$4,617.60	33.4%
San Diego	\$2,298.00	\$4,567.20	50.3%
Denver	\$1,810.00	\$5,134.40	35.3%
Los Angeles	\$2,153.00	\$5,348.80	40.3%
San Francisco	\$2,907.00	\$7,259.20	40.0%



# ROBUST ECONOMY AND EXPANDING BUSINESS SECTORS

Metro Phoenix has been experiencing significant job growth across various sectors, contributing to its status as one of the fastest growing metropolitan areas in the United States. An overview of the job growth in the region is as follows:

- Technology and Innovation:** Metro Phoenix has emerged as a technology hub, attracting companies in software development, cybersecurity, aerospace, and advanced manufacturing. The presence of universities and research centers fosters innovation and entrepreneurship in the region.
- Healthcare and Bioscience:** The region is home to major healthcare providers, research institutions, and bioscience companies, driving healthcare services, pharmaceuticals, and medical technology.
- Financial Services:** The financial services sector, including banking, insurance investment firms, is a significant contributor to the economy of Metro Phoenix, providing employment opportunities in finance, accounting, and related fields.
- Manufacturing and Logistics:** The region's strategic location and transportation infrastructure facilitate the growth of manufacturing and logistics companies, creating jobs in production, distribution, and supply chain management.
- Tourism and Hospitality:** Metro Phoenix is a popular destination for tourism and conventions, supporting jobs in hotels, restaurants, entertainment venues, and event planning.

## MAJOR EMPLOYERS BY SECTOR

### Technology and Innovation

- Boeing
- DoorDash
- General Dynamics
- Lockheed Martin
- Opendoor
- Robinhood

### Healthcare and Bioscience

- Banner Health
- Dignity Health
- Honor Health
- Mayo Clinic
- Phoenix Childrens Hospital

### Financial Services

- Bank of America
- JP Morgan Chase
- State Farm
- USAA
- Wells Fargo

### Manufacturing and Logistics

- Amazon
- Boeing
- Honeywell
- Intel
- TSMC

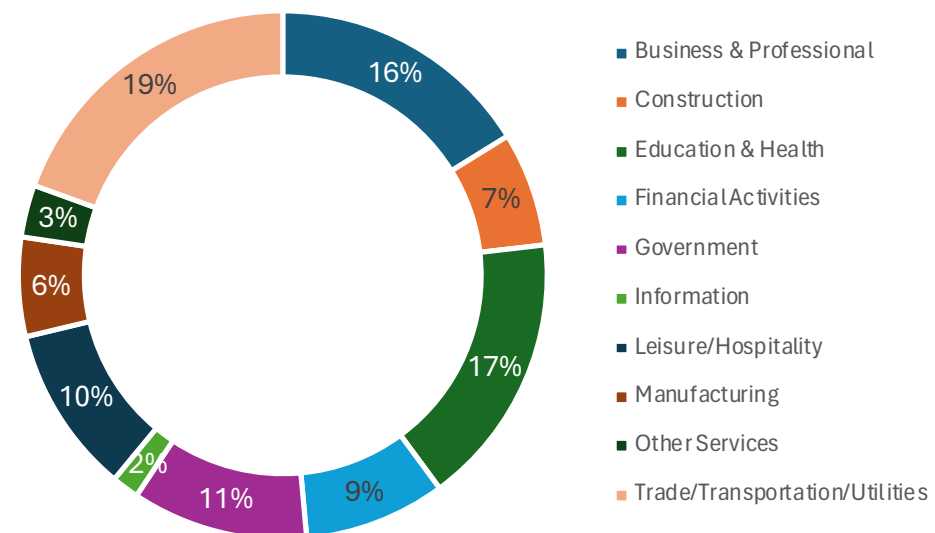
### Tourism and Hospitality

- Arizona Biltmore, a Waldorf Astoria Resort
- Fairmount Scottsdale Princess
- The Global Ambassador
- The Phoenician
- Talking Stick Resort

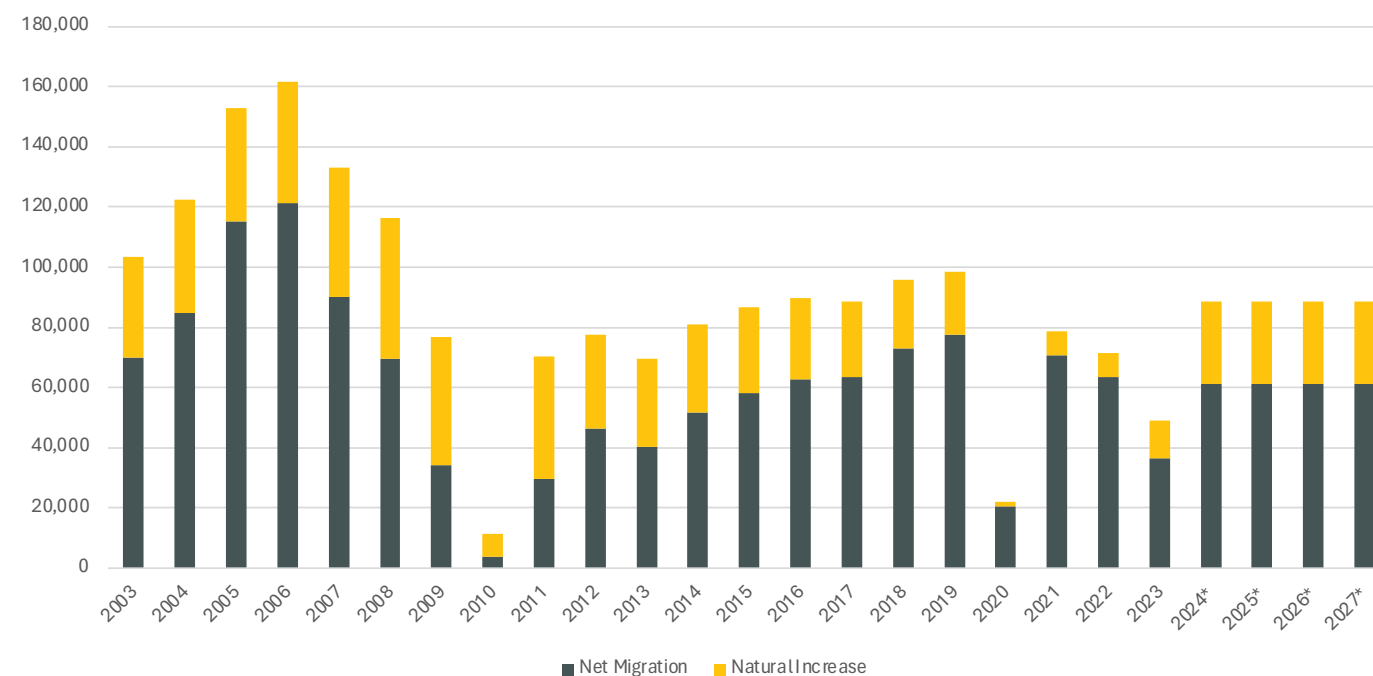
# KEY INDUSTRIES

	# OF BUSINESSES	# OF EMPLOYEES
Healthcare	15,258	236,163
Financial Services	7,805	81,284
Production and Manufacturing	3,991	110,312
Warehouse/Distribution	4,229	73,721
Information Technology	2,950	56,769
Aerospace & Aviation	588	45,370

EMPLOYMENT BY INDUSTRY	EMPLOYMENT
Business & Professional	394.9
Construction	170.5
Education & Health	408.7
Financial Activities	211.3
Government	263.1
Information	40.7
Leisure/Hospitality	250.8
Manufacturing	148.1
Other Services	78
Trade/Transportation/Utilities	475.5



# POPULATION GROWTH



YEAR	NET MIGRATION	NATURAL INCREASE
2003	69,757	33,829
2004	84,833	37,454
2005	115,189	37,616
2006	121,269	40,396
2007	90,230	43,044
2008	69,748	46,488
2009	34,274	42,539
2010	3,878	7,342
2011	29,778	40,513
2012	46,316	31,049
2013	40,451	29,279
2014	51,843	29,297
2015	58,222	28,576
2016	62,725	26,950
2017	63,359	25,216
2018	72,939	22,976
2019	77,664	20,937
2020	20,370	1,574
2021	70,890	7,638
2022	63,509	7,909
2023	36,448	12,753
2024*	61,128	27,304
2025*	61,128	27,304
2026*	61,128	27,304
2027*	61,128	27,304

Source: ESRI, BLS, JobsEQ

# HIGH TECH EMPLOYMENT HUB

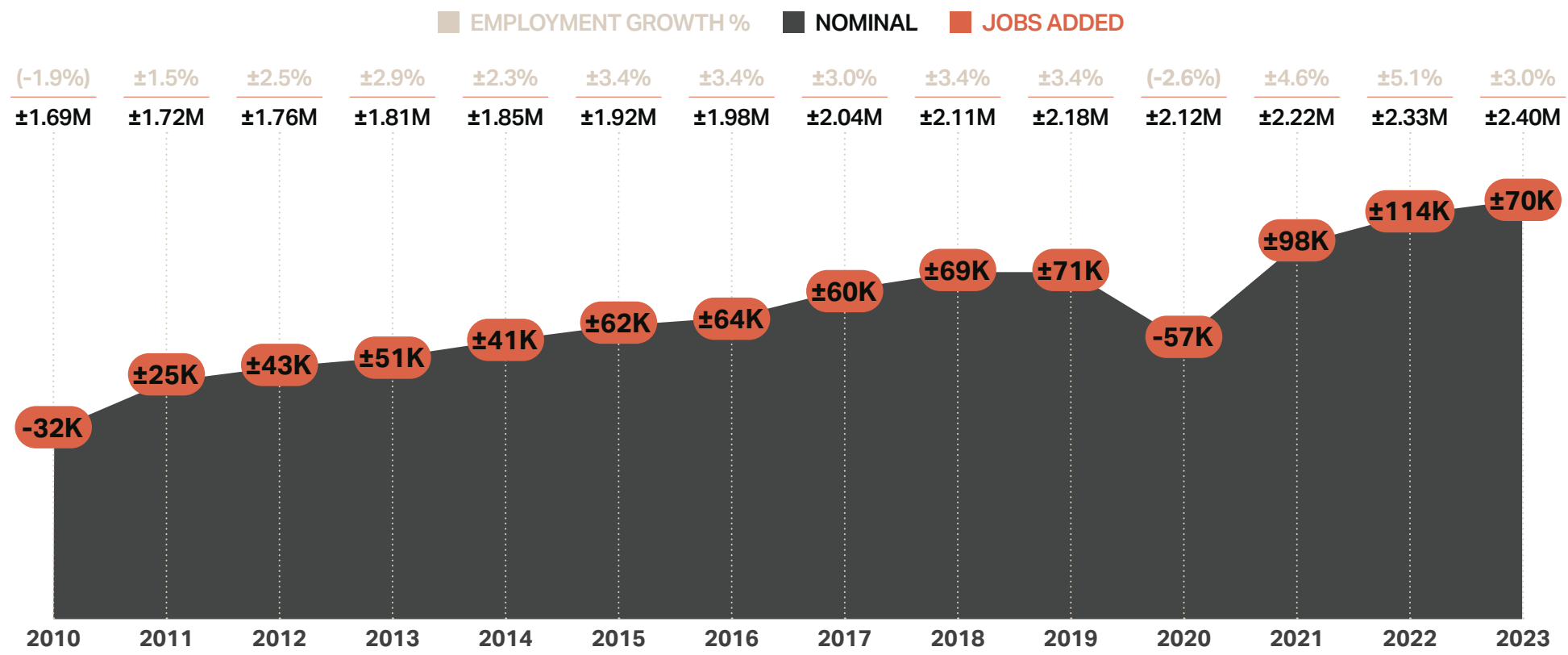
## PHOENIX TALENT

General and Operation Managers	69,300
Software Developers and Software Quality Assurance Analysts and Testers	30,815
Management Analysts	13,383
Computer Systems Analysts	9,647
Computer and Information Systems Managers	9,044
Network and Computer Systems Administrators	4,871
Industrial Engineers	5,215
Construction Managers	7,128
Information Security Analysts	2,804
Computer Network Architects	2,934
Semiconductor Processing Technicians	2,189
Electrical Engineers	3,658
Electronics Engineers, Except Computer	3,632
Aerospace Engineers	968
Data Sciences and Mathematical Science Occupations, All Other	2,489





# NATION LEADING JOB GROWTH



Source: BLS



# Polk Terrace

338 NORTH 23RD STREET | PHOENIX, AZ

## BROKER CONTACTS

Ryan Ash

t 602-525-4877

ryan.ash@nrmk.com

Mike Woodrick

t 602-852-3789

michael.woodrick@nrmk.com

2555 E. Camelback Road, Suite 600 | Phoenix, AZ 85016 | t 602-952-3800

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