



OFFERING MEMORANDUM

Whitney Lofts

215 N Webster Ave, Green Bay, WI 54301



Marcus & Millichap

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Marcus & Millichap

SECTION 1

Executive Summary

OFFERING SUMMARY

PROPERTY SUMMARY

INVESTMENT HIGHLIGHTS

Marcus & Millichap

OFFERING SUMMARY



Listing Price
\$5,150,000



Cap Rate
6.18%



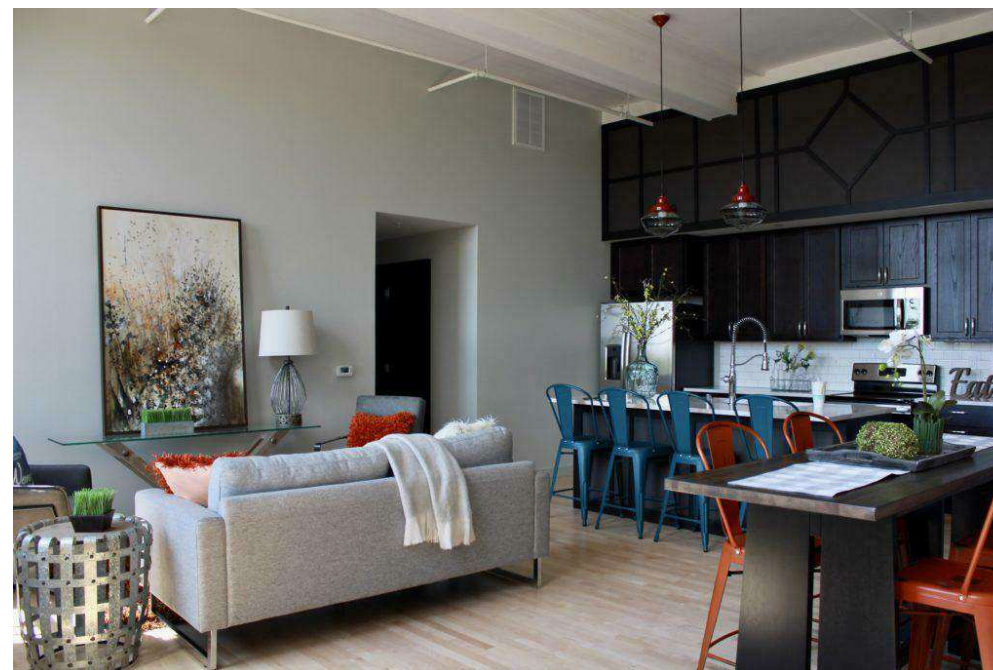
of Units
23

FINANCIAL

Listing Price	\$5,150,000
Down Payment	20% / \$1,047,321
NOI	\$318,423
Cap Rate	6.18%
Total Return	9.58%
Price/SF	\$261.09
Rent/SF	\$21.90
Price/Unit	\$223,913

OPERATIONAL

Gross SF	38,000 SF
Rentable SF	19,725 SF
# of Units	23
Lot Size	1.48 Acres (64,468 SF)
Occupancy	100%
Year Built	2020



PROPERTY SUMMARY // Whitney Lofts

PROPERTY DESCRIPTION

Marcus & Millichap is pleased to offer the Whitney School Lofts Apartments located in downtown Green Bay, WI. Completely renovated in 2020, this property sits on 1.48 acers of land located at 215 N Webster Ave. This multifamily opportunity has gone through significant improvements that include high efficiency heating and cooling, new electrical, new plumbing, high end fitness center, and large outdoor and entertainment space. Whitney school lofts are considered to be some of the highest quality units in the green bay market that feature stainless steel appliances, quartz counters, in-unit washer and dryers' floor-to-ceiling windows, refurbished wood floors, tall ceilings with unique open floor style units. This 23-unit luxury apartment building consists of twelve 1-bed 1-bath units, nine 2-bed 1.5-bath units, and two 2-bed 2-bath units.

Located within walking distance of downtown, Whitney School Lofts offer residents an excellent balance of a vibrant city lifestyle while maintaining neighborhood charm. The property sits right behind main street and a few blocks away from the fox river. Green Bay is a thriving city with a current population of over 107,000. Green Bay has had 10 years of positive growth and is the third largest city in the state behind Milwaukee and Madison with a metro population of over 250,000.

U.S.News & World Report called Green Bay "The perfect mix of big-city amenities complemented with a Midwestern, small-town feel." Ranking it the #1 best places to live in 23-24. Top employers include Bellin Health and Schneider National which both have their corporate headquarters in Green Bay with Bellin HQ being a mile from this property. Property is in walking distance to Whitney dog Park, CVS, Downtown Green Bay, Brown County Central Library, YMCA, and many restaurants, bars, grocery stores. This is a rare opportunity to have a extremely well built property in a phenomenal location and market.

- Located in Downtown Green Bay, the Third Largest City in Wisconsin



OFFERING SUMMARY

Sale Price:	\$5,150,000
Number of Units:	23
Lot Size:	1.48 Acres
Building Size:	38,000 SF
NOI:	\$318,423.00
Cap Rate:	6.18%

WHITNEY LOFTS

215 N Webster Ave, Green Bay, WI 54301

INVESTMENT HIGHLIGHTS

- Located in Downtown Green Bay, the Third Largest City in Wisconsin
 - 2020 Renovated Property
 - Healthy Mix of 12 One-Bedrooms & 13 Two-Bedrooms
- Stabilized Property, Currently 100 Percent Occupied with Great Historical Occupancy
- Luxury Units with High-End Appliances, Quartz Counters, In-Unit Washer and Dryers, and Floor-to-Ceiling Windows
- High-End Amenities, Gym, Outdoor Space, Pet Friendly, 24/7 Maintenance, and 54 Parking Spaces



SECTION 2

Property Information

AMENITIES

REGIONAL MAP

LOCAL MAP

AERIAL MAP

RETAILER MAP

PROPERTY PHOTOS

FLOOR PLANS

Marcus & Millichap

UNIT AMENITIES

- In-Unit Washer and Dryer
- Stainless Steel Appliances
- Central Air Conditioning
- High-Quality Cabinetry
- Original Hardwood Floors
- Quartz Countertops
- High Ceilings
- Floor-to-Ceiling Windows

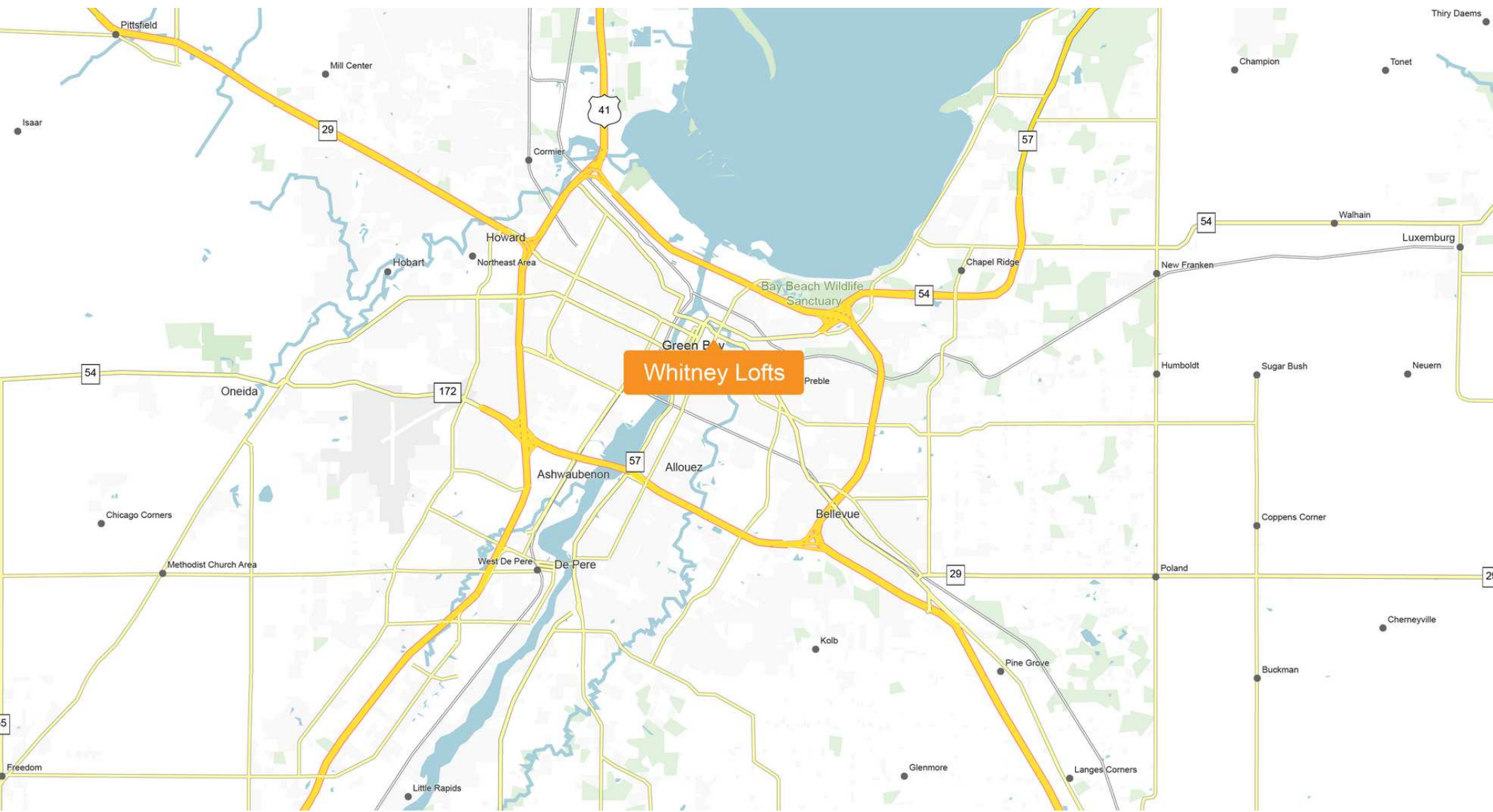


COMMON-AREA AMENITIES

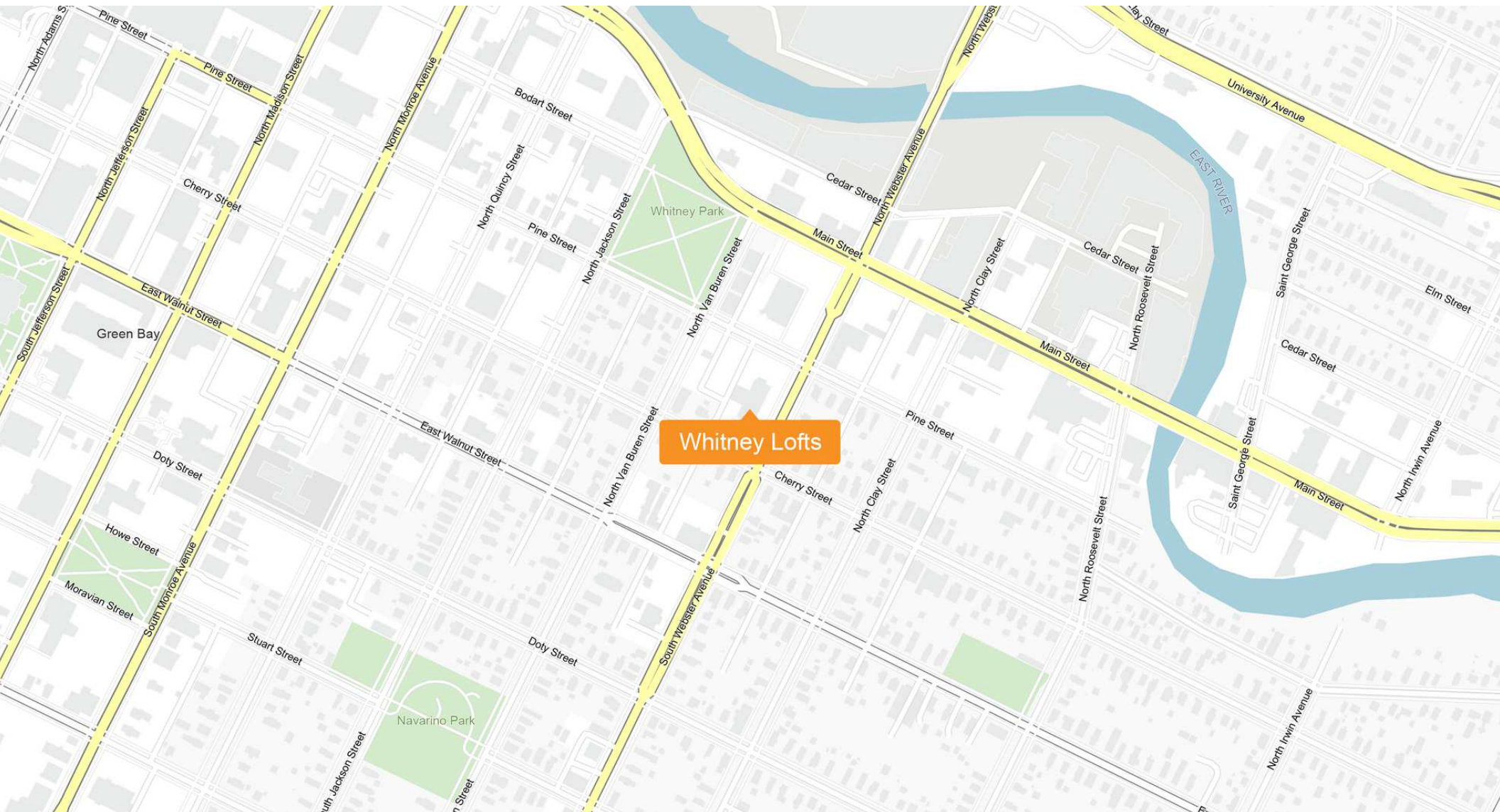
- 24/7 Maintenance Staff On-Call
- Fob System Entry
- Pet Friendly
- Parking On-Site Available
- Large Outdoor and Entertainment Space
- High-End Gym
- Cafe Space
- Party Room



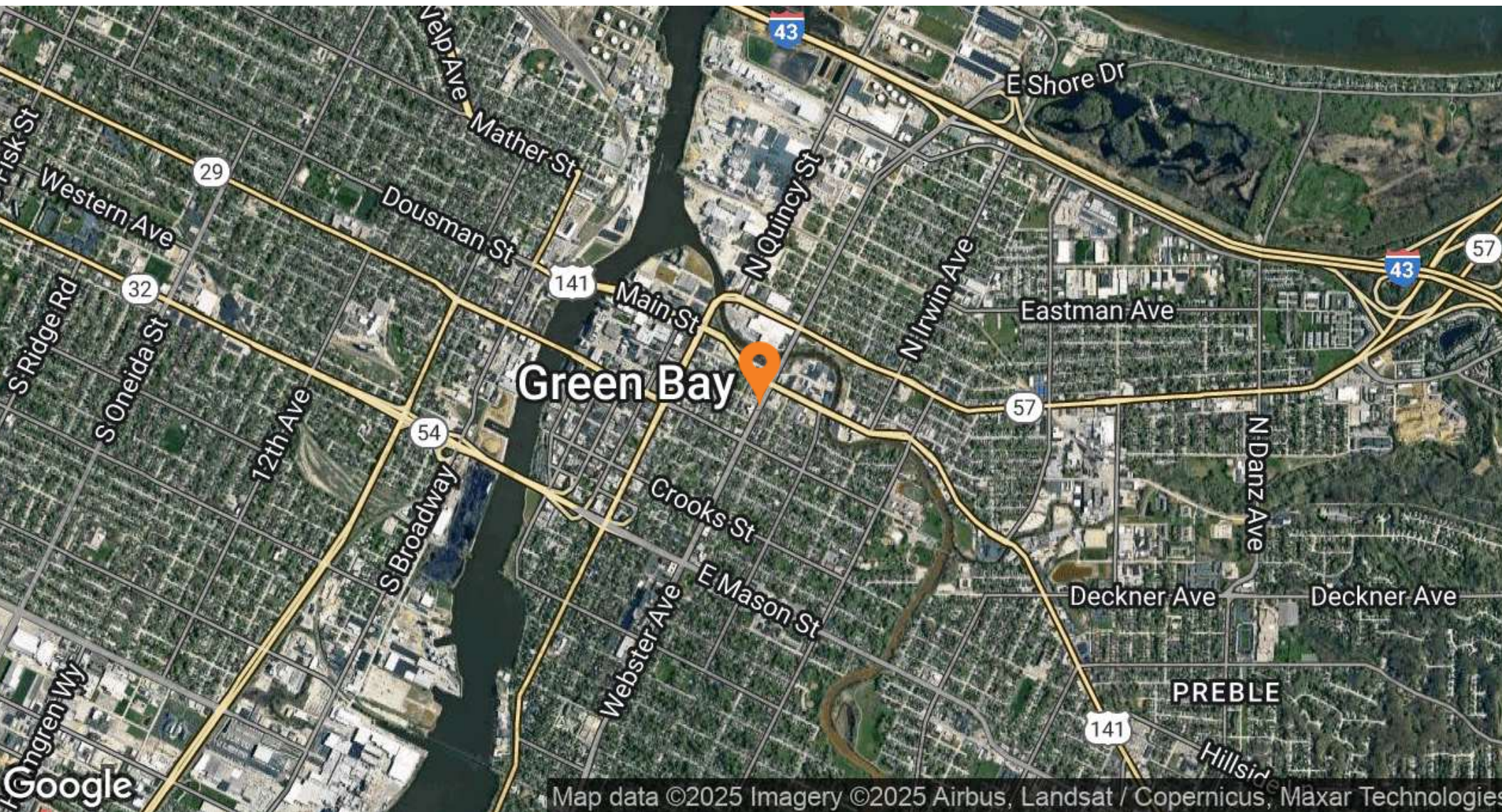
REGIONAL MAP // Whitney Lofts



Whitney Lofts // LOCAL MAP



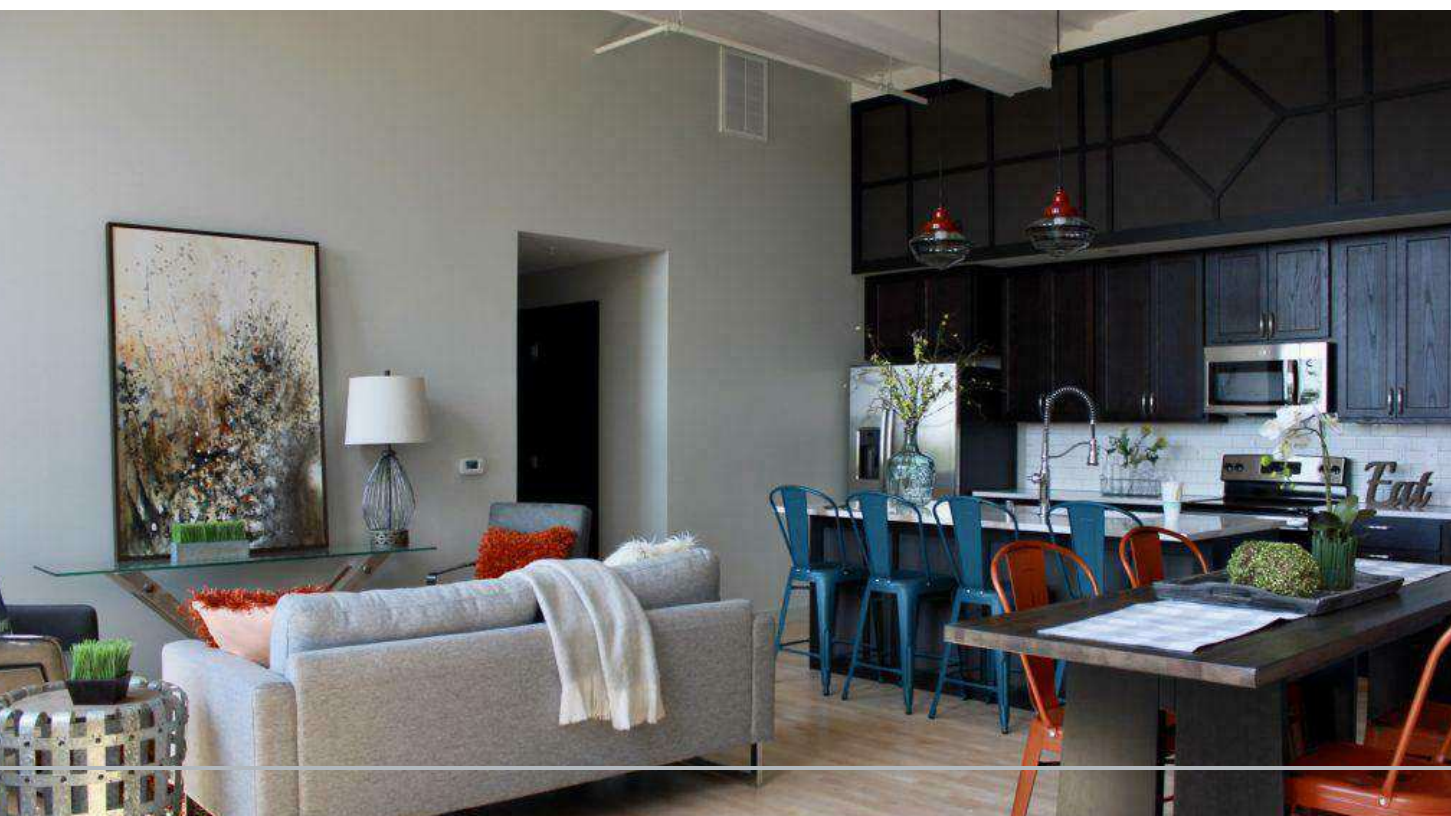
AERIAL MAP // Whitney Lofts



Whitney Lofts // RETAILER MAP





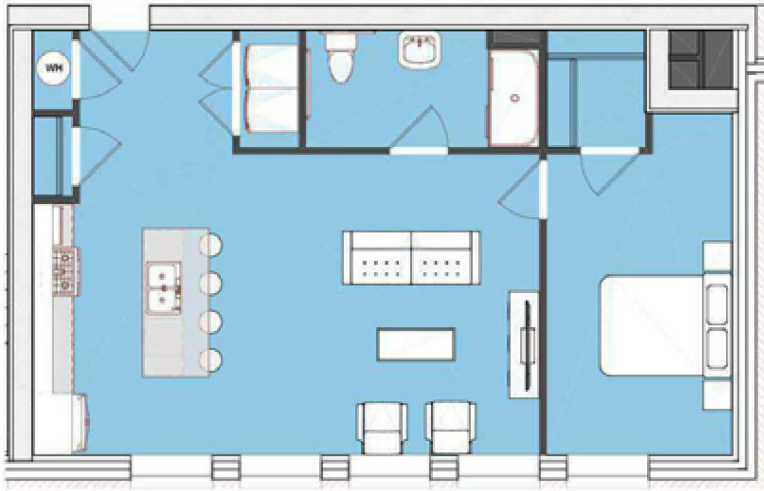




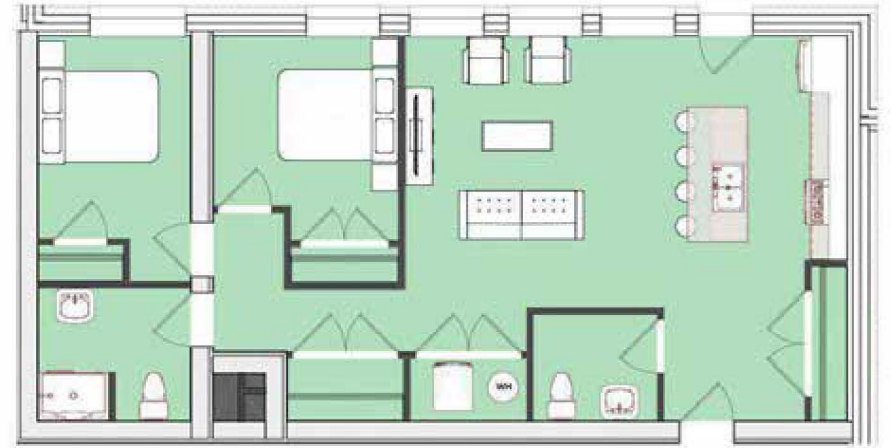




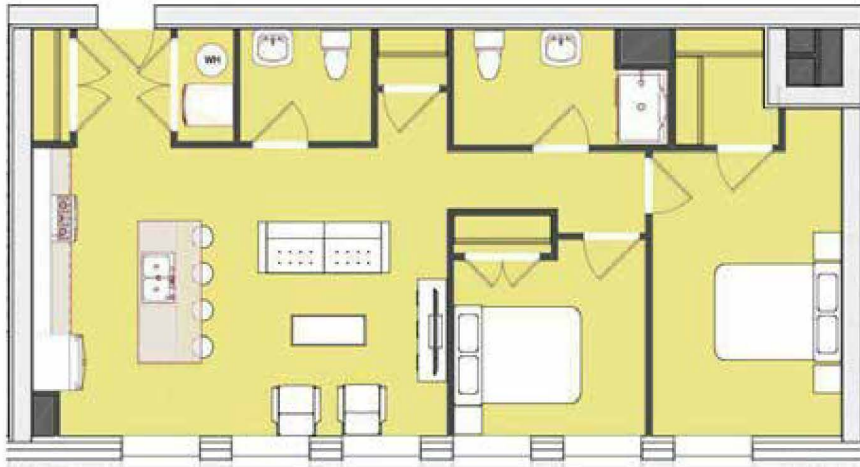
Whitney Lofts // FLOOR PLANS



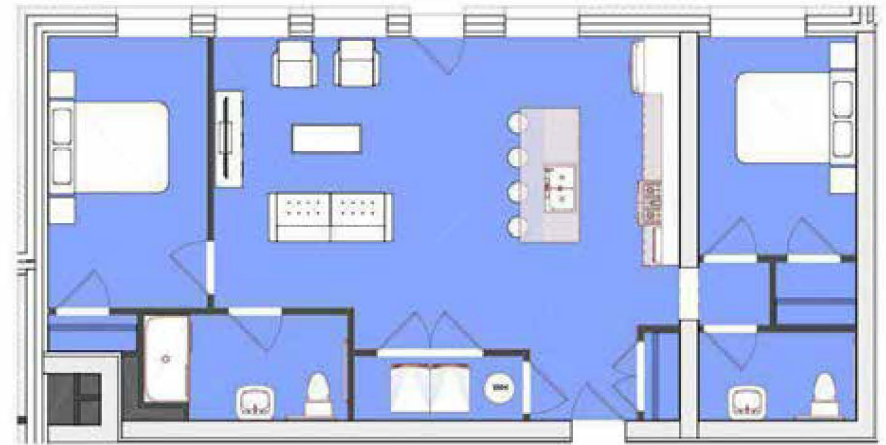
UNIT-101



UNIT-102

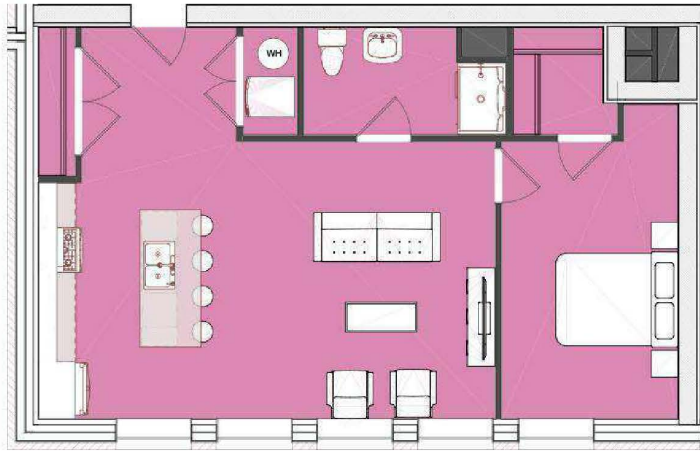


UNIT-103

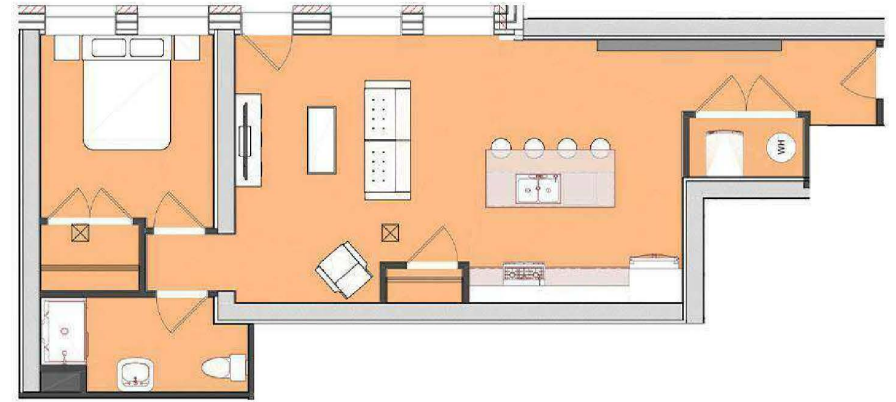


UNIT-104

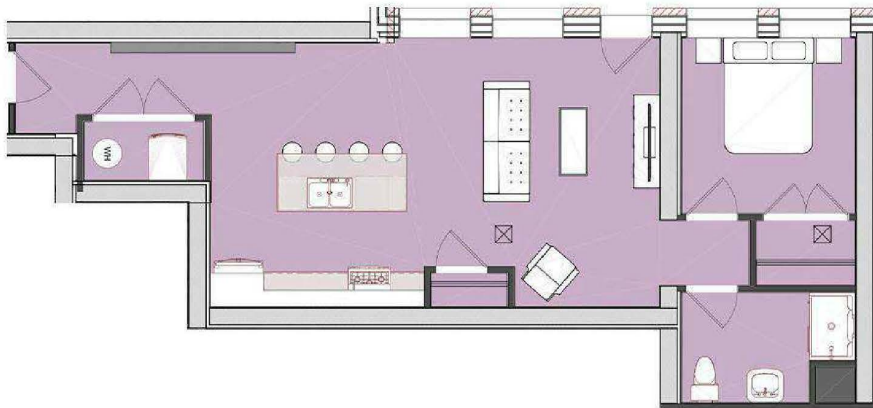
FLOOR PLANS // Whitney Lofts



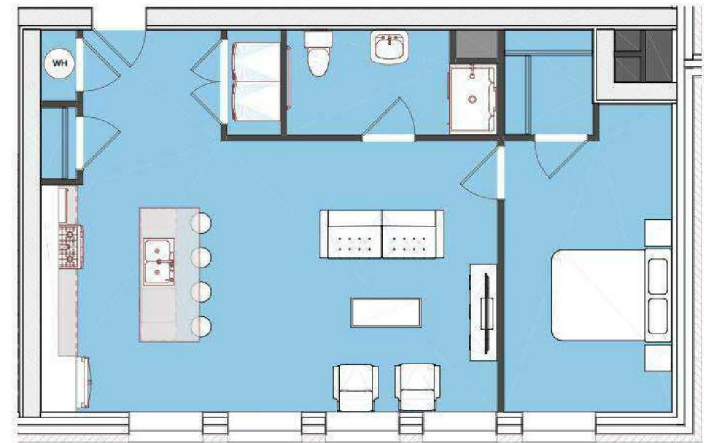
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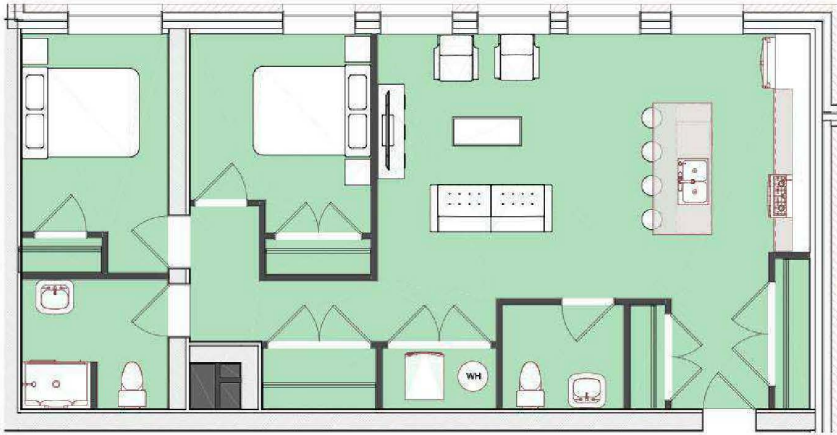
UNIT-106



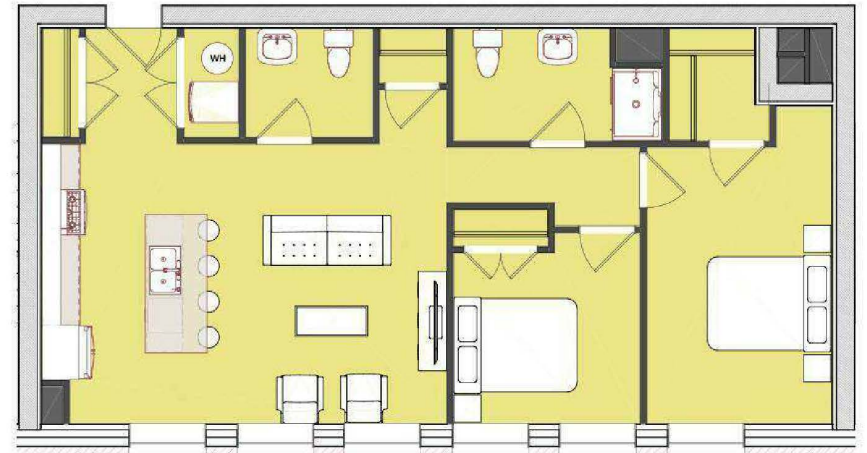
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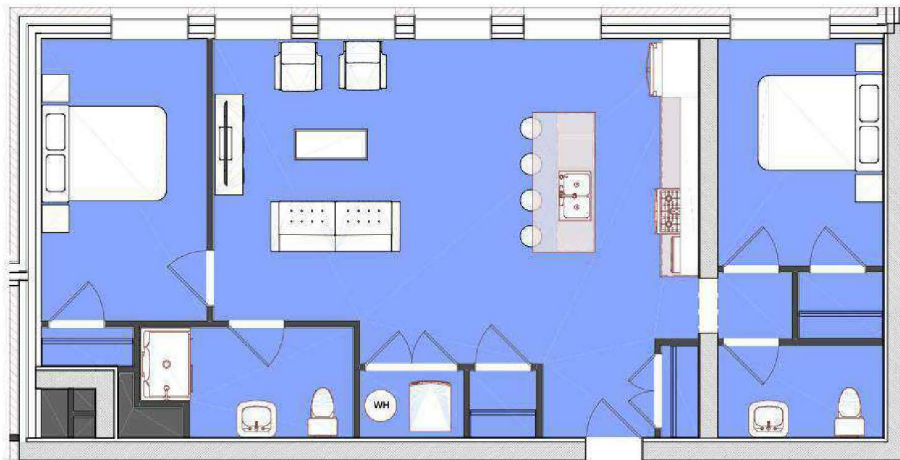
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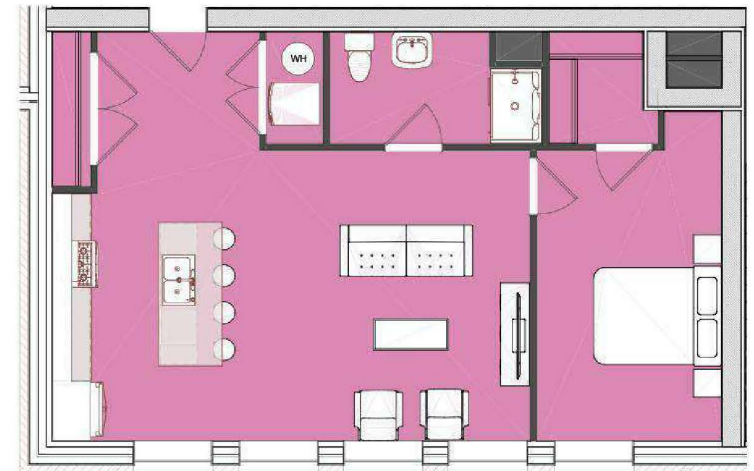
UNIT-202



UNIT-203

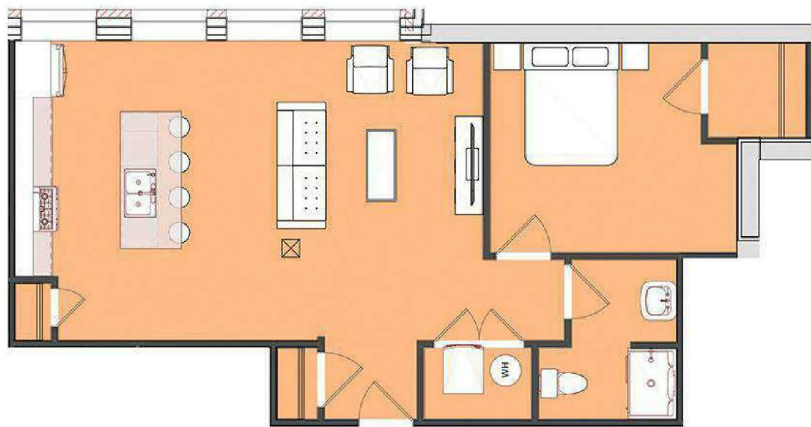


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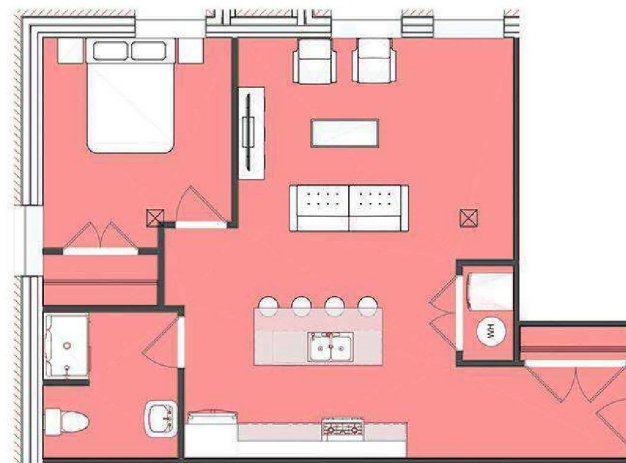


UNIT-205

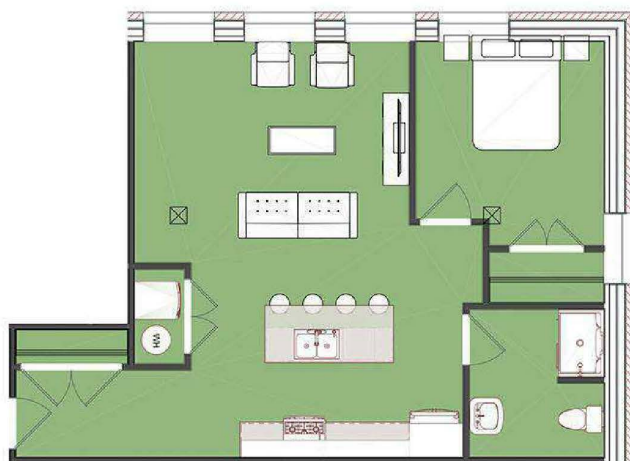
FLOOR PLANS // Whitney Lofts



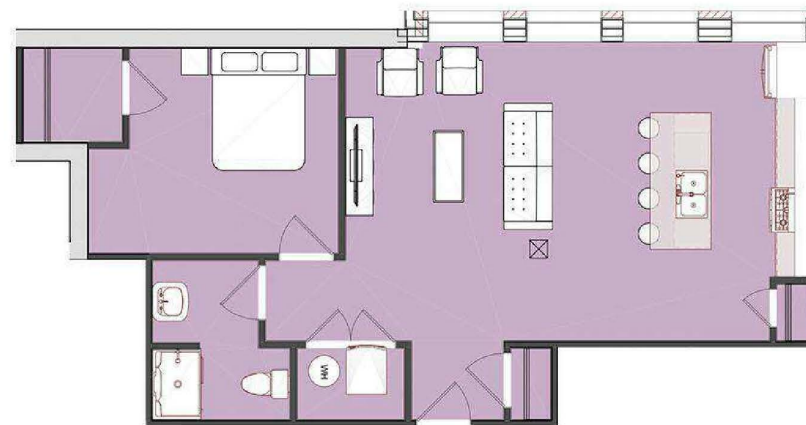
UNIT-206



UNIT-207

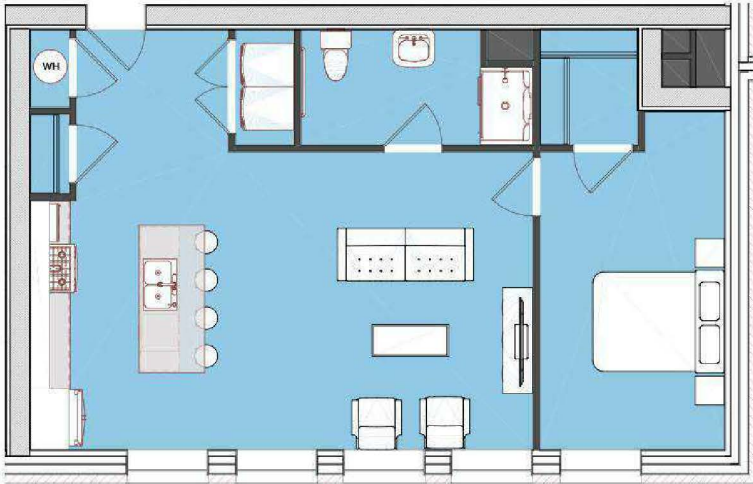


UNIT-208

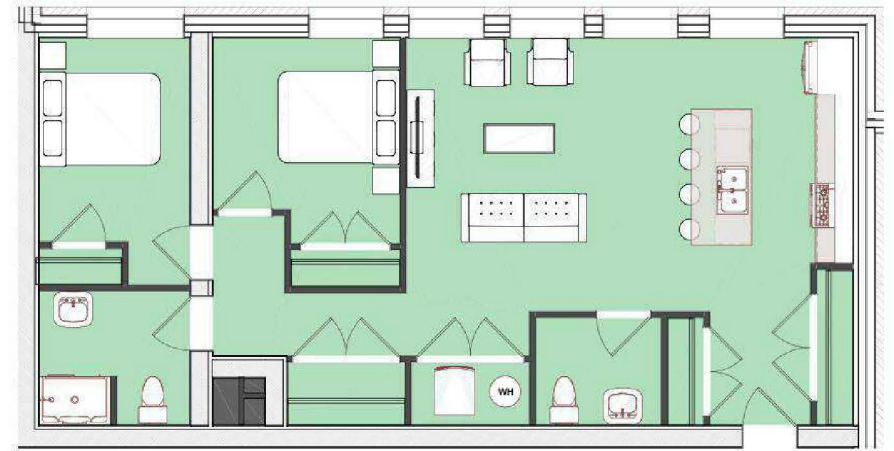


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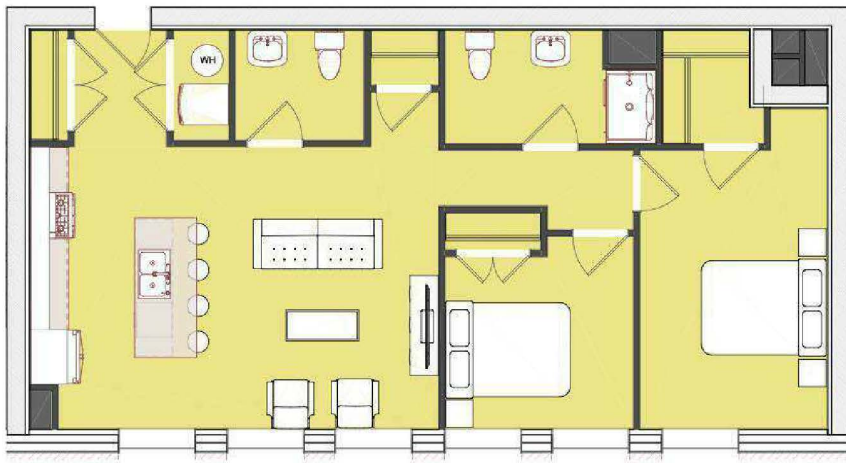
Whitney Lofts // FLOOR PLANS



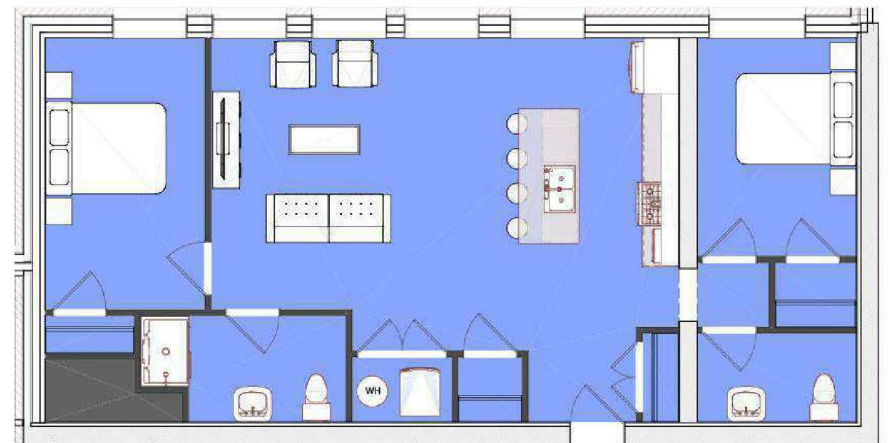
UNIT-301



UNIT-302

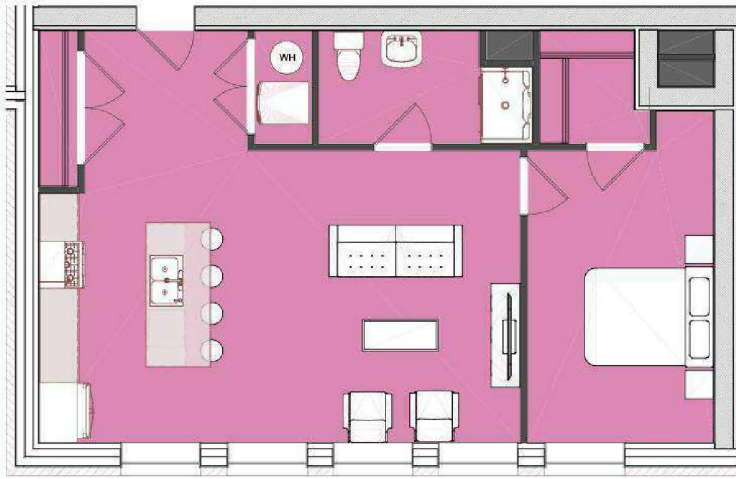


UNIT-303

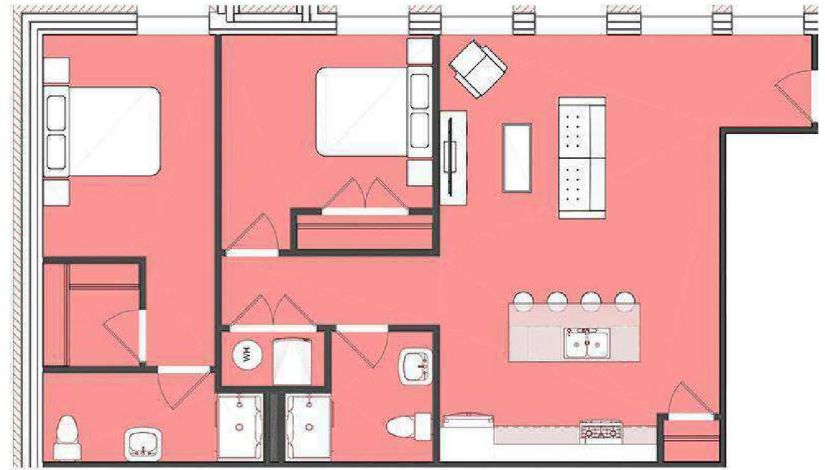


UNIT-304

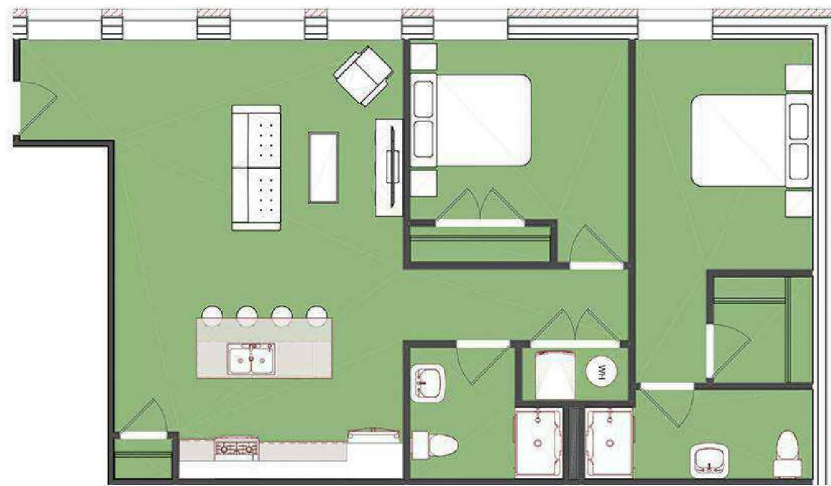
FLOOR PLANS // Whitney Lofts



UNIT-305



UNIT-306



UNIT-307

SECTION 3

Financial Analysis

FINANCIAL DETAILS

Marcus & Millichap

FINANCIAL DETAILS // Whitney Lofts

As of February, 2025

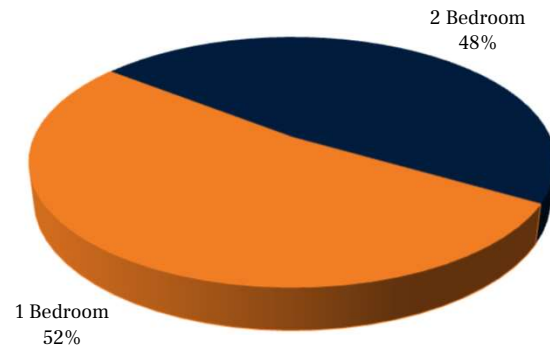
UNIT	UNIT TYPE	SQUARE FEET	CURRENT RENT / MONTH	CURRENT RENT / SF/ MONTH	POTENTIAL RENT / MONTH	POTENTIAL RENT / SF/ MONTH
301	1 Bed / 1 Bath	760	\$1,370	\$1.80	\$1,390	\$1.83
305	1 Bed / 1 Bath	760	\$1,475	\$1.94	\$1,390	\$1.83
201	1 Bed / 1 Bath	760	\$1,370	\$1.80	\$1,390	\$1.83
205	1 Bed / 1 Bath	760	\$1,320	\$1.74	\$1,390	\$1.83
107	1 Bed / 1 Bath	739	\$1,390	\$1.88	\$1,390	\$1.88
206	1 Bed / 1 Bath	765	\$1,300	\$1.70	\$1,390	\$1.82
207	1 Bed / 1 Bath	744	\$1,250	\$1.68	\$1,390	\$1.87
208	1 Bed / 1 Bath	744	\$1,250	\$1.68	\$1,390	\$1.87
209	1 Bed / 1 Bath	765	\$1,300	\$1.70	\$1,390	\$1.82
101	1 Bed / 1 Bath	760	\$1,320	\$1.74	\$1,390	\$1.83
105	1 Bed / 1 Bath	760	\$1,295	\$1.70	\$1,390	\$1.83
106	1 Bed / 1 Bath	739	\$1,240	\$1.68	\$1,390	\$1.88
304	2 Bed / 1.5 Bath	977	\$1,875	\$1.92	\$1,700	\$1.74
204	2 Bed / 1.5 Bath	977	\$1,680	\$1.72	\$1,700	\$1.74
302	2 Bed / 1.5 Bath	975	\$1,670	\$1.71	\$1,700	\$1.74
303	2 Bed / 1.5 Bath	915	\$1,675	\$1.83	\$1,700	\$1.86
102	2 Bed / 1.5 Bath	975	\$1,630	\$1.67	\$1,700	\$1.74
104	2 Bed / 1.5 Bath	973	\$1,675	\$1.72	\$1,700	\$1.75
203	2 Bed / 1.5 Bath	915	\$1,675	\$1.83	\$1,700	\$1.86
202	2 Bed / 1.5 Bath	975	\$1,675	\$1.72	\$1,700	\$1.74
103	2 Bed / 1.5 Bath	915	\$1,565	\$1.71	\$1,700	\$1.86
306	2 Bed / 2 Bath	1,036	\$1,855	\$1.79	\$1,930	\$1.86
307	2 Bed / 2 Bath	1,036	\$1,930	\$1.86	\$1,930	\$1.86
Total		19,725	\$34,785	\$1.76	\$35,840	\$1.82

Whitney Lofts // FINANCIAL DETAILS

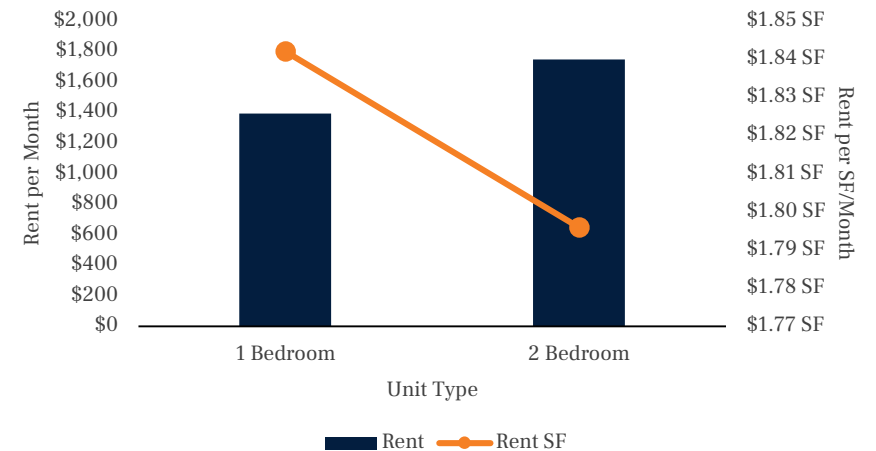
UNIT TYPE	# OF UNITS	AVG SQ FEET	RENTAL RANGE	CURRENT			POTENTIAL		
				AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME	AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME
1 Bed / 1 Bath	12	755	\$1,240 - \$1,475	\$1,323	\$1.75	\$15,880	\$1,390	\$1.84	\$16,680
2 Bed / 1.5 Bath	9	955	\$1,565 - \$1,875	\$1,680	\$1.76	\$15,120	\$1,700	\$1.78	\$15,300
2 Bed / 2 Bath	2	1,036	\$1,855 - \$1,930	\$1,893	\$1.83	\$3,785	\$1,930	\$1.86	\$3,860
TOTALS/WEIGHTED AVERAGES	23	858		\$1,512	\$1.76	\$34,785	\$1,558	\$1.82	\$35,840

GROSS ANNUALIZED RENTS	\$417,420	\$430,080
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Unit Distribution



Unit Rent



FINANCIAL DETAILS // Whitney Lofts

INCOME	List Pricing		Pro Forma		PER UNIT	PER SF
Rental Income						
Gross Potential Rent	436,380		454,320		19,753	23.03
Loss / Gain to Lease	(4,364)	1.0%	(4,543)	1.0%	(198)	(0.23)
Gross Current Rent	432,016		449,777		19,556	22.80
Physical Vacancy	(12,960)	3.0%	(8,996)	2.0%	(391)	(0.46)
TOTAL VACANCY	(\$12,960)		(\$8,996)	2.0%	(\$391)	(\$0)
Effective Rental Income	419,056		440,781		19,164	22.35
Other Income						
All Other Income	44,285		48,000		2,087	2.43
TOTAL OTHER INCOME	\$44,285		\$48,000		\$2,087	\$2.43
EFFECTIVE GROSS INCOME	\$463,341		\$488,781		\$21,251	\$24.78

EXPENSES	List Pricing		Pro Forma		PER UNIT	PER SF
Real Estate Taxes	50,484		50,484		2,195	2.56
Real Estate Taxes - TIF Reimbursement	(31,396)		(31,396)		(1,365)	(1.59)
Insurance	8,896		8,896		387	0.45
Utilities	26,699		30,000		1,304	1.52
Repairs & Maintenance	5,750		4,600		200	0.23
Cleaning & Decorating	4,600		4,600		200	0.23
Contract Services	16,784		12,000		522	0.61
Contract Labor/Payroll	14,950		14,950		650	0.76
Office & Administration	2,100		2,100		91	0.11
Advertising	4,000		4,000		174	0.20
Cable	16,872		16,872		734	0.86
Fire/Security	2,012		1,725		75	0.09
Management Fee	23,167	5.0%	24,439	5.0%	1,063	1.24
TOTAL EXPENSES	\$144,918		\$143,270		\$6,229	\$7.26
EXPENSES AS % OF EGI	31.3%		29.3%			
NET OPERATING INCOME	\$318,423		\$345,512		\$15,022	\$17.52

Real Estate Taxes - TIF Reimbursement is an estimate based on latest amount returned to Owner (Broker to provide further explanation)

Insurance - based on latest mortgage statement escrow amount (October 2024)

Whitney Lofts // FINANCIAL DETAILS

SUMMARY		
Price	\$5,150,000	
Down Payment	\$1,047,321	20%
Number of Units	23	
Price Per Unit	\$223,913	
Price Per SqFt	\$261.09	
Rentable SqFt	19,725	
Lot Size	1.48 Acres	
Year Built	2020	

RETURNS	List Pricing
CAP Rate	6.18%
GRM	11.92
Cash-on-Cash	5.19%
Debt Coverage Ratio	1.29

FINANCING	Existing Loan
Current Loan Amount (2/1/2025)	\$4,102,679
Loan Type	Assumed
Interest Rate	4.79%
Amortization	40 Years
Year Due	2060

Assumable Loan information based on Mortgage Stateement. Annual Mortgage Payments of \$323,472 include the Principal, Interest, Reserve, and Mortgage Insurance Premium. Please discuss the details of HUD Loan with Broker.

# OF UNITS	UNIT TYPE	SQFT/UNIT	SCHEDULED RENTS	MARKET RENTS
12	1 Bedroom	755	\$1,323	\$1,390
11	2 Bedroom	970	\$1,719	\$1,742

OPERATING DATA		
INCOME		List Pricing
Gross Scheduled Rent		\$432,016
Less: Vacancy/Deductions	3.0%	\$12,960
Total Effective Rental Income		\$419,056
Other Income		\$44,285
Effective Gross Income		\$463,341
Less: Expenses		\$144,918
Net Operating Income		\$318,423
Cash Flow		\$318,423
Debt Service (Principal/Interest portion)		\$247,645
Debt Service (Reserve / PMI)		\$16,452
Net Cash Flow After Debt Service	5.19%	\$54,326
Principal Reduction		\$46,018
TOTAL RETURN	9.58%	\$100,344

EXPENSES	List Pricing
Real Estate Taxes	\$50,484
Real Estate Taxes - TIF Reimbursement	(\$31,396)
Insurance	\$8,896
Utilities	\$26,699
Repairs & Maintenance	\$5,750
Cleaning & Decorating	\$4,600
Contract Services	\$16,784
Contract Labor/Payroll	\$14,950
Office & Administration	\$2,100
Advertising	\$4,000
Cable	\$16,872
Fire/Security	\$2,012
Management Fee	\$23,167
TOTAL EXPENSES	\$144,918
Expenses/Unit	\$6,301
Expenses/SF	\$7.35

SECTION 4

Market Overview

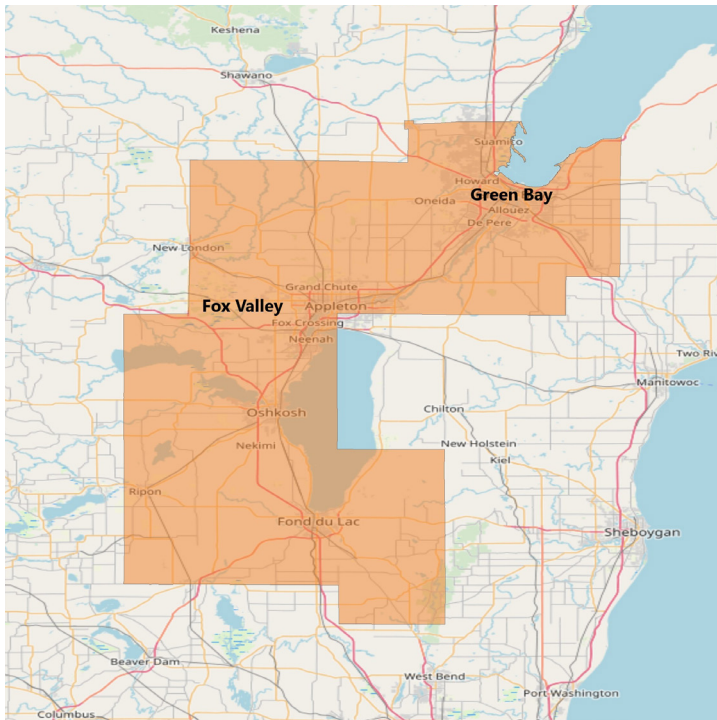
MARKET OVERVIEW

DEMOGRAPHICS

Marcus & Millichap

GREEN BAY-FOX VALLEY

Home to the Green Bay Packers and Lambeau Field, the Green Bay/Fox Valley market is a combination of Brown, Outagamie, Winnebago and Fond du Lac counties. The region begins roughly 70 miles northwest of Milwaukee and extends north to Green Bay on Lake Michigan. Green Bay is the largest city in the market, with a population of roughly 104,000 people. Appleton and Oshkosh-Neenah also have more than 65,000 residents each. The region has a diverse and skilled workforce, filling positions in the manufacturing, agriculture, transportation, education and health industries.



* Forecast

Sources: Marcus & Millichap Research Services; BLS; Bureau of Economic Analysis; Experian; Fortune; Moody's Analytics; U.S. Census Bureau

METRO HIGHLIGHTS



GREEN BAY PACKERS

The Green Bay Packers have been playing in their original city longer than any other NFL team and have a significant regional economic impact.



UNIVERSITY OF WISCONSIN SYSTEM

Wisconsin's statewide public university system has campuses in Green Bay, Oshkosh, Fond du Lac and Fox Valley.



MORE AFFORDABLE COST-OF-LIVING

The median home price falls well below that of Milwaukee and Madison, though roughly 33 percent of housing units are renter-occupied.

ECONOMY

- Health care-related companies comprise the metro's largest employment sector. Top providers include ThedaCare, Humana, UnitedHealthcare and Affinity Health System.
- Several manufacturers are in the area, including Procter & Gamble, R.R. Donnelley, Fox Valley Metal Tech, Kimberly-Clark Corp., Pierce Manufacturing and Plexus Services Corp.
- Known for its cheese production, agriculture and agribusiness contribute significantly to the region, with a multibillion-dollar economic impact every year. Dairy is the largest revenue source in the sector. Sargento and BelGioioso Cheese are among the handful of cheese manufacturers in the area.

DEMOGRAPHICS



POPULATION

741K

Growth 2023-2028*
1.9%



HOUSEHOLDS

303K

Growth 2023-2028*
2.4%



MEDIAN AGE

39.0

U.S. Median
38.7



MEDIAN
HOUSEHOLD
INCOME

\$67,800

U.S. Median
\$68,500

DEMOGRAPHICS // Whitney Lofts

POPULATION	1 Mile	3 Miles	5 Miles
2028 Projection			
Total Population	12,923	75,584	149,633
2023 Estimate			
Total Population	12,731	74,515	146,662
2020 Census			
Total Population	13,062	76,959	148,469
2010 Census			
Total Population	13,455	76,397	144,435
Daytime Population			
2023 Estimate	26,960	94,856	191,640
HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2028 Projection			
Total Households	5,621	33,594	64,480
2023 Estimate			
Total Households	5,523	32,999	62,926
Average (Mean) Household Size	2.3	2.3	2.3
2020 Census			
Total Households	5,482	32,685	62,039
2010 Census			
Total Households	5,383	32,172	59,729
Growth 2023-2028	1.8%	1.8%	2.5%
HOUSING UNITS	1 Mile	3 Miles	5 Miles
Occupied Units			
2028 Projection	6,032	35,367	67,405
2023 Estimate	5,964	34,857	65,959
Owner Occupied	2,095	17,915	35,582
Renter Occupied	3,428	15,084	27,344
Vacant	441	1,858	3,034
Persons in Units			
2023 Estimate Total Occupied Units	5,523	32,999	62,926
1 Person Units	42.4%	38.1%	35.0%
2 Person Units	25.0%	30.6%	33.6%
3 Person Units	13.0%	13.4%	13.6%
4 Person Units	8.9%	9.7%	10.3%
5 Person Units	5.3%	4.7%	4.4%
6+ Person Units	5.4%	3.5%	3.0%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2023 Estimate			
\$200,000 or More	2.3%	2.1%	3.4%
\$150,000-\$199,999	2.0%	2.1%	3.6%
\$100,000-\$149,999	7.4%	10.0%	13.6%
\$75,000-\$99,999	8.4%	11.3%	12.8%
\$50,000-\$74,999	17.5%	21.1%	20.4%
\$35,000-\$49,999	19.7%	18.3%	15.8%
\$25,000-\$34,999	11.9%	11.6%	10.2%
\$15,000-\$24,999	12.5%	10.6%	9.0%
Under \$15,000	18.3%	12.8%	11.2%
Average Household Income	\$54,071	\$60,769	\$71,923
Median Household Income	\$39,155	\$46,441	\$54,303
Per Capita Income	\$23,652	\$27,130	\$31,284
POPULATION PROFILE	1 Mile	3 Miles	5 Miles
Population By Age			
2023 Estimate Total Population	12,731	74,515	146,662
Under 20	29.7%	26.9%	25.6%
20 to 34 Years	25.9%	23.3%	22.2%
35 to 39 Years	7.9%	7.6%	7.0%
40 to 49 Years	12.3%	11.5%	11.3%
50 to 64 Years	16.1%	16.8%	18.2%
Age 65+	8.1%	13.9%	15.7%
Median Age	31.7	34.9	36.5
Population 25+ by Education Level			
2023 Estimate Population Age 25+	7,966	49,491	99,045
Elementary (0-8)	11.9%	7.3%	4.9%
Some High School (9-11)	8.7%	6.7%	5.5%
High School Graduate (12)	32.9%	34.3%	31.8%
Some College (13-15)	20.6%	20.9%	20.1%
Associate Degree Only	7.7%	9.7%	11.0%
Bachelor's Degree Only	12.7%	15.5%	19.3%
Graduate Degree	5.6%	5.6%	7.4%
Population by Gender			
2023 Estimate Total Population	12,731	74,515	146,662
Male Population	52.0%	50.1%	49.9%
Female Population	48.0%	49.9%	50.1%



POPULATION

In 2023, the population in your selected geography is 146,662. The population has changed by 1.54 since 2010. It is estimated that the population in your area will be 149,633 five years from now, which represents a change of 2.0 percent from the current year. The current population is 49.9 percent male and 50.1 percent female. The median age of the population in your area is 36.5, compared with the U.S. average, which is 38.7. The population density in your area is 1,863 people per square mile.



EMPLOYMENT

In 2023, 84,862 people in your selected area were employed. The 2010 Census revealed that 54 of employees are in white-collar occupations in this geography, and 26.9 are in blue-collar occupations. In 2023, unemployment in this area was 4.0 percent. In 2010, the average time traveled to work was 19.00 minutes.



HOUSEHOLDS

There are currently 62,926 households in your selected geography. The number of households has changed by 5.35 since 2010. It is estimated that the number of households in your area will be 64,480 five years from now, which represents a change of 2.5 percent from the current year. The average household size in your area is 2.3 people.



HOUSING

The median housing value in your area was \$184,406 in 2023, compared with the U.S. median of \$268,796. In 2010, there were 34,791.00 owner-occupied housing units and 24,940.00 renter-occupied housing units in your area.



INCOME

In 2023, the median household income for your selected geography is \$54,303, compared with the U.S. average, which is currently \$68,480. The median household income for your area has changed by 25.72 since 2010. It is estimated that the median household income in your area will be \$62,914 five years from now, which represents a change of 15.9 percent from the current year.

The current year per capita income in your area is \$31,284, compared with the U.S. average, which is \$39,249. The current year's average household income in your area is \$71,923, compared with the U.S. average, which is \$100,106.



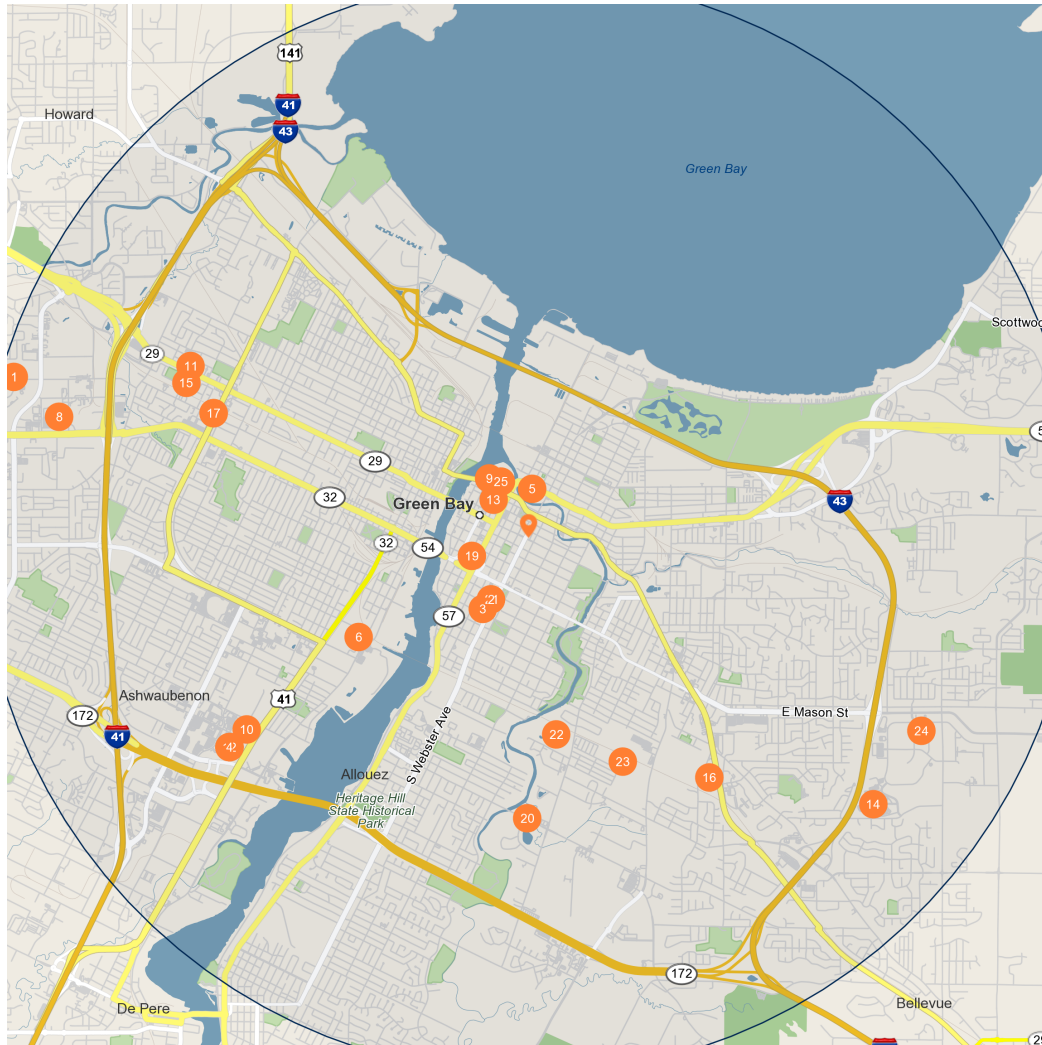
EDUCATION

The selected area in 2023 had a higher level of educational attainment when compared with the U.S. averages. Only 7.4 percent of the selected area's residents had earned a graduate degree compared with the national average of 12.7 percent, and 19.3 percent completed a bachelor's degree, compared with the national average of 20.2 percent.

The number of area residents with an associate degree was higher than the nation's at 11.0 percent vs. 8.5 percent, respectively.

The area had more high-school graduates, 31.8 percent vs. 26.9 percent for the nation, but the percentage of residents who completed some college is equal to the average for the nation, at 20.1 percent.

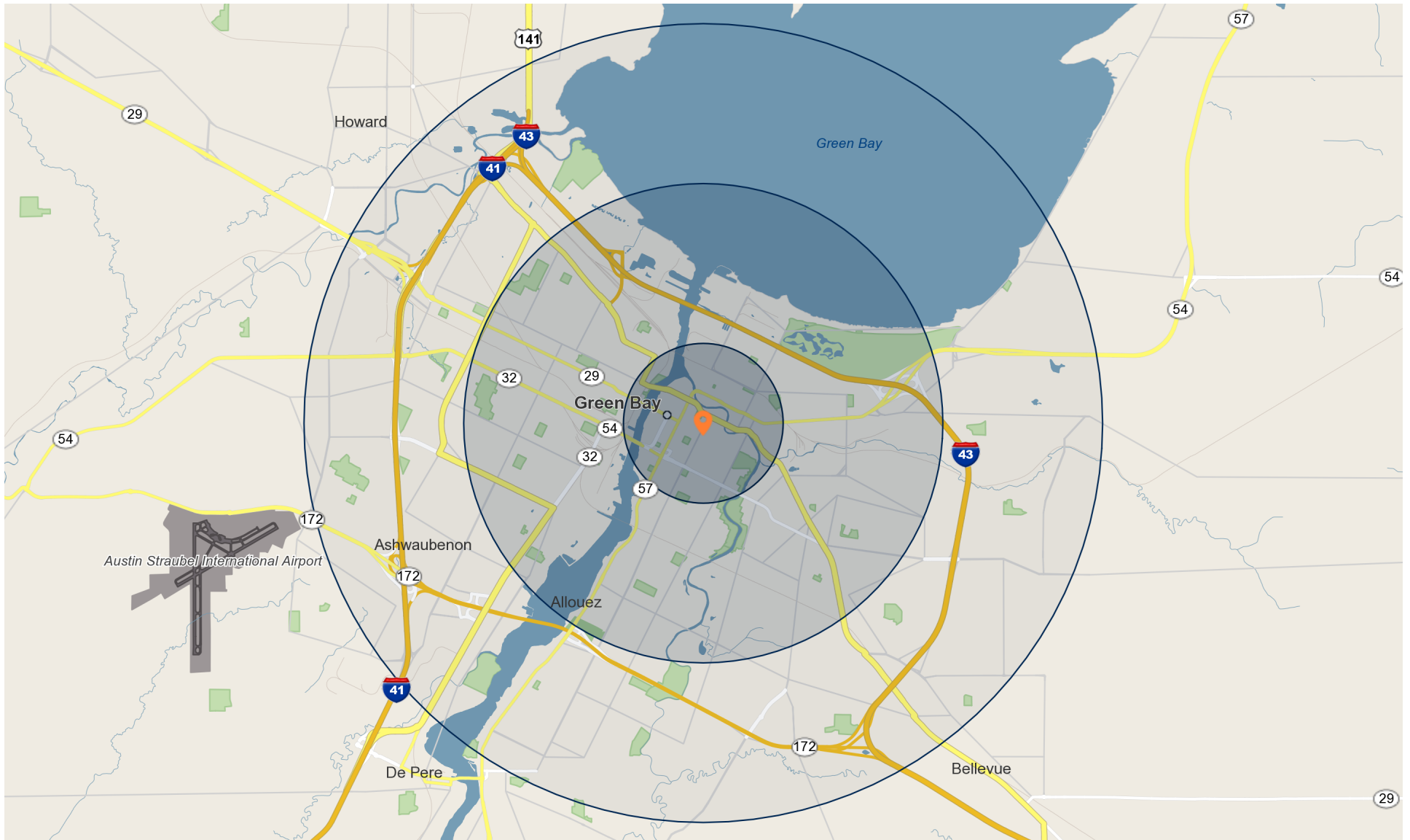
DEMOGRAPHICS // Whitney Lofts



Major Employers

Employees

1	Northwest Wisconsin Technical College-Wisconsin Technical College System	2,056
2	Bellin Health Systems Inc-Bellin Memorial Hospital	1,880
3	St Vincent Hospital of the Holy Spirit	1,586
4	Shopko Stores Operating Co LLC-Shopko	1,531
5	Green Bay Dressed Beef LLC	1,348
6	Georgia-Pacific LLC-Georgia-Pacific	1,200
7	Shopko Stores Operating Co LLC-Shopko Hometown	990
8	Walmart Inc-Walmart	953
9	Wec Business Services LLC	900
10	Paper Converting Machine Co-Pcmc	900
11	St Mary's Hospital Medical Center Green Bay	712
12	Shopko Properties LLC-Shopko	700
13	Schreiber Foods Inc-Cumberland Creamery	684
14	Aurora Health Care Inc	679
15	Veterans Affairs Medical Center Employees Association	623
16	Walmart Inc-Walmart	606
17	P & M Leasing Incorporated	600
18	H J Martin & Son Inc-H J Martin Floorcare	600
19	Innovative Wisconsin LLC	532
20	Caravel Autism Health LLC	526
21	Bellin Memorial Hospital Inc-Bellin Hospital	503
22	Krueger International Inc-Ki	500
23	Jbs Packerland Inc-I-57 Service Center	500
24	Schwabe North America Inc-Natures Way Products	500
25	Associated Banc-Corp-Associated Bank	482





BROKER OF RECORD

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