



KUTZTOWN STUDENT HOUSING

418-424 Main St & 445 Normal Ave | Kutztown, PA



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INVESTMENT OVERVIEW

DESCRIPTION

SCOPE is pleased to present the exclusive opportunity to acquire 418-424 W Main St, a student housing investment pedestrian to Kutztown University. The offering consists of fifty-six beds spread over twelve spacious units located at 418, 420, 422, and 424 W Main Street at a single location, as well as 445 Normal Avenue. The apartment units are leased to students, while the home is occupied by a long-term non-student resident. Student leases are structured on a 10-month academic-year basis, while the home operates on a month-to-month lease and has been occupied by the current tenant for about 2.5 years.

The subject property is currently 100% pre-leased for the 2026-2027 academic year. All units are fully furnished and include living-room, kitchen, and bedroom furniture, full-size beds and mattresses, in-unit washers and dryers, and large flat screen televisions in the common living areas. Students may elect either all-inclusive utility leases or tenant-paid utility leases. Tenants with all-inclusive packages pay an additional \$400 per person, per semester, subject to a utility allowance cap with any overages paid by tenants. Tenants electing to pay utilities separately are responsible for water, sewer, and electric, while tenants at 424 W Main Street are additionally responsible for gas heat. Ownership provides internet and trash service for all units.

Ample tenant parking is available at the rear of the property and features two dedicated lots, providing sufficient capacity for all residents. New tenants pay an annual parking registration fee of \$100 per academic year, while returning tenants receive complimentary parking.

Under current ownership, the apartment units underwent a complete renovation in 2006, including the addition of a third floor. Ownership has continued to reinvest in the asset through ongoing capital improvements, including several HVAC upgrades, replacement of washer and dryer units, and periodic appliance upgrades as needed. The residence on 445 Normal Ave is a three-bedroom, two-bathroom home that underwent comprehensive renovation in 2023. The properties have been professionally maintained and present minimal deferred maintenance.

Student housing properties in close proximity to its university typically pre-lease first and provide investors with stable returns as evidenced by the historic 100% occupancy over the last twenty years.

VALUE ADD OPPORTUNITY

- Additional upside available by renting beds during the summer. Each year, a handful of units are rented over the summer. This income is not included in the current income statement as it varies each year, though an estimate is included in the stabilized section of the financial analysis.
- New ownership has the ability to charge all students a one-time \$100 parking fee for the academic year. Currently, returning students are not charged for parking. This increases parking revenue from \$3,200 to \$5,300 per year.
- The 3BD/2BA home on 445 Normal Avenue is occupied by a non-student resident paying \$2175/month. New ownership can have the home accommodate students and charge a per-bed rate of \$1,000 for a total of \$3,000 per month, thus increasing annual income by \$3,900 per year.



KUTZTOWN BOROUGH

Kutztown Borough is a vibrant college town in Berks County, and home to Kutztown University, a well-established public institution that serves as the economic and cultural anchor of the community. The borough's student-driven economy supports steady demand for off-campus housing, while its walkable downtown, diverse dining options, and proximity to major transportation corridors enhance its appeal. With long history of university enrollment and limited student housing inventory, Kutztown remains a desirable market for student housing investors seeking stable occupancy and recurring demand.

OFFERING SUMMARY

Sale Price:	\$3,737,080
Number of Beds:	56
Average Rent per Bed:	\$931
Price per Bed:	\$66,734
NOI:	\$317,652
Cap Rate:	8.50%

INVESTMENT OVERVIEW



INVESTMENT HIGHLIGHTS

- 7,468 undergraduate population, 43% live off campus
- 56 beds 100% pre-leased for the 2026/2027 academic year.
- 8.5% in-place cap rate, 9.19% stabilized cap rate.
- Double-digit cash-on-cash return at full stabilization. 8.83% to 11.58%
- Historic 100% occupancy and strong tenant retention.
- All leases are backed by parental guarantees, and Landlord is listed as additional insured on the mandatory renter's insurance carried by each student.
- Apartment units average a 3-5% annual rent growth.
- Strong bed-to-bath ratio of 7 to 4.



BUILDING HIGHLIGHTS

- Apartment roof was replaced in 2006 with a 40-year warranty, 20 years remaining.
- 56 beds across 11 apartment units and a 3BD/2BA single-family home.
- Fully furnished units including living-room, kitchen, and bedroom furniture.
- In-unit, front-loading washers and dryers
- Granite kitchen countertops with modern appliances and goose neck faucets.
- Courtyard with grill and outdoor seating, and two dedicated parking lots with two one-car garages.
- Major apartment renovation completed in 2006; full single-family home renovation completed in 2023.
- Tenants for five out of eleven units were turned over in the 2025/2026 academic year.

A photograph of a row of three-story townhouses. The central unit is highlighted with a black rectangular border. The text 'PROPERTY INFORMATION' is centered within this border. The townhouses have multiple windows, some with shutters, and arched doorways. The street in front is paved with yellow double lines.

PROPERTY INFORMATION

PROPERTY PHOTOS | EXTERIOR



418-422 W Main Street



Rear facade



424 W Main Street



Example entry & alley



445 Normal Avenue House

AMENITIES INCLUDED



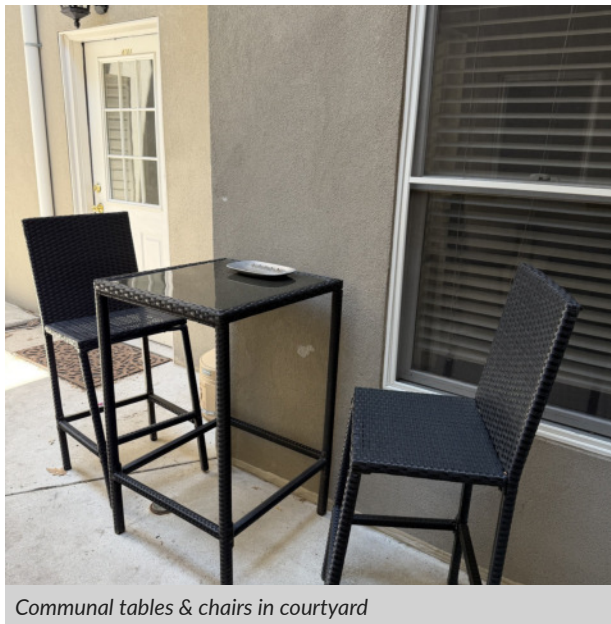
Rear parking lot attached to apartment buildings



Secondary parking lot



Courtyard and picnic area

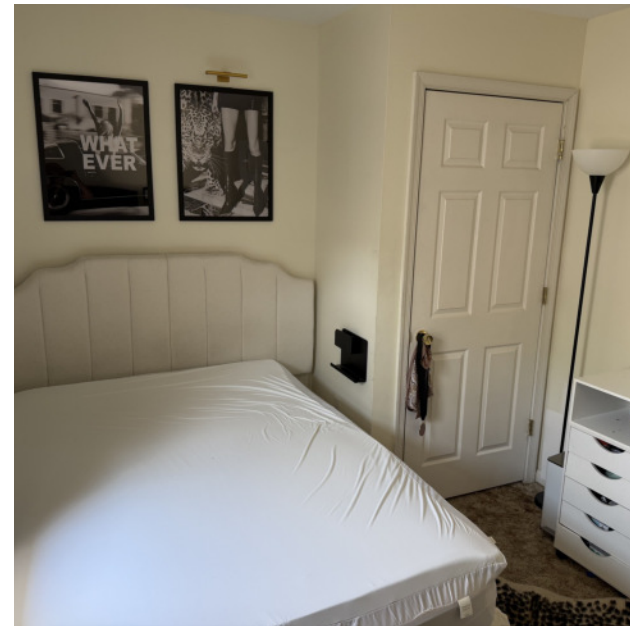


Communal tables & chairs in courtyard

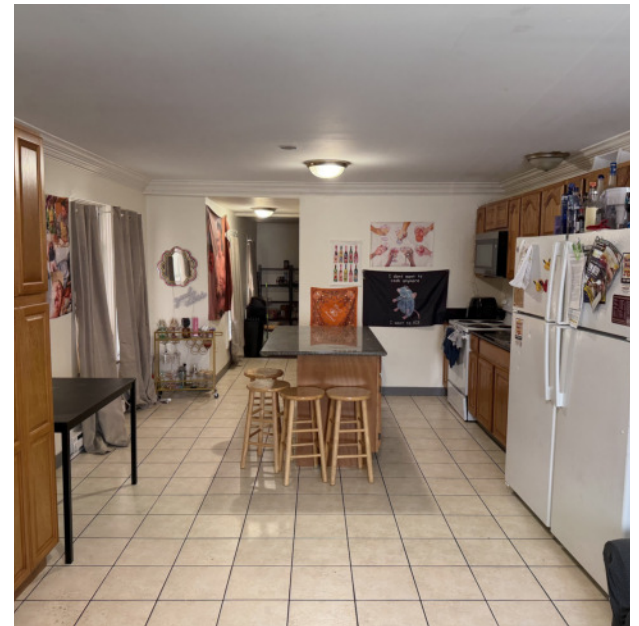


Parking garage, currently used for storage

INTERIOR PHOTOS | BEDROOMS



INTERIOR PHOTOS | KITCHENS



INTERIOR PHOTOS | LIVING ROOMS



INTERIOR PHOTOS | BATHROOMS & LAUNDRY



INTERIOR PHOTOS | DOORS & COMMON AREAS





**FINANCIAL
ANALYSIS**

 **SCOPE**

RENT ROLL

Per Bed Rent Roll - Academic Year 2026/2027

				2026-27 AY	MARKET
UNIT	TYPE	STATUS	BEDS	RENT/MO	RENT/MO
418-A (1)	3BD / 2BA	Occupied	1	\$976	\$1,005
418-A (2)	3BD / 2BA	Occupied	1	\$976	\$1,005
418-A (3)	3BD / 2BA	Occupied	1	\$976	\$1,005
418-B (1)	7BD / 3BA	Occupied	1	\$950	\$979
418-B (2)	7BD / 3BA	Occupied	1	\$950	\$979
418-B (3)	7BD / 3BA	Occupied	1	\$950	\$979
418-B (4)	7BD / 3BA	Occupied	1	\$950	\$979
418-B (5)	7BD / 3BA	Occupied	1	\$950	\$979
418-B (6)	7BD / 3BA	Occupied	1	\$950	\$979
418-B (7)	7BD / 3BA	Occupied	1	\$950	\$979
420-A (1)	3BD / 1BA	Occupied	1	\$976	\$1,005
420-A (2)	3BD / 1BA	Occupied	1	\$976	\$1,005
420-A (3)	3BD / 1BA	Occupied	1	\$976	\$1,005
420-B (1)	5BD / 2BA	Occupied	1	\$950	\$979
420-B (2)	5BD / 2BA	Occupied	1	\$950	\$979
420-B (3)	5BD / 2BA	Occupied	1	\$950	\$979
420-B (4)	5BD / 2BA	Occupied	1	\$950	\$979
420-B (5)	5BD / 2BA	Occupied	1	\$950	\$979
422-A (1)	4BD / 1.5BA	Occupied	1	\$950	\$979
422-A (2)	4BD / 1.5BA	Occupied	1	\$950	\$979
422-A (3)	4BD / 1.5BA	Occupied	1	\$950	\$979
422-A (4)	4BD / 1.5BA	Occupied	1	\$950	\$979
422-B (1)	3BD / 3BA	Occupied	1	\$890	\$917
422-B (2)	3BD / 3BA	Occupied	1	\$890	\$917
422-B (3)	3BD / 3BA	Occupied	1	\$890	\$917
422-C (1)	5BD / 2.5BA	Occupied	1	\$950	\$979
422-C (2)	5BD / 2.5BA	Occupied	1	\$950	\$979

RENT ROLL

422-C (3)	5BD / 2.5BA	Occupied	1	\$950	\$979
422-C (4)	5BD / 2.5BA	Occupied	1	\$950	\$979
422-C (5)	5BD / 2.5BA	Occupied	2	\$1,700	\$1,751
422-D (1)	6BD / 2BA	Occupied	1	\$940	\$968
422-D (2)	6BD / 2BA	Occupied	1	\$940	\$968
422-D (3)	6BD / 2BA	Occupied	1	\$940	\$968
422-D (4)	6BD / 2BA	Occupied	1	\$940	\$968
422-D (5)	6BD / 2BA	Occupied	1	\$940	\$968
422-D (6)	6BD / 2BA	Occupied	1	\$940	\$968
424-A (1)	6BD / 4BA	Occupied	1	\$930	\$958
424-A (2)	6BD / 4BA	Occupied	1	\$930	\$958
424-A (3)	6BD / 4BA	Occupied	1	\$930	\$958
424-A (4)	6BD / 4BA	Occupied	1	\$930	\$958
424-A (5)	6BD / 4BA	Occupied	1	\$930	\$958
424-A (6)	6BD / 4BA	Occupied	1	\$930	\$958
424-B (1)	5BD / 4BA	Occupied	1	\$890	\$917
424-B (2)	5BD / 4BA	Occupied	1	\$890	\$917
424-B (3)	5BD / 4BA	Occupied	1	\$890	\$917
424-B (4)	5BD / 4BA	Occupied	1	\$890	\$917
424-B (5)	5BD / 4BA	Occupied	2	\$1,580	\$1,627
424-C (1)	4BD / 4BA	Occupied	1	\$930	\$958
424-C (2)	4BD / 4BA	Occupied	1	\$930	\$958
424-C (3)	4BD / 4BA	Occupied	1	\$930	\$958
424-C (4)	4BD / 4BA	Occupied	1	\$930	\$958
445 Normal (1)	3BD / 2BA	Occupied	1	\$870	\$1,000
445 Normal (2)	3BD / 2BA	Occupied	1	\$870	\$1,000
445 Normal (3)	3BD / 2BA	Occupied	1	\$870	\$1,000
Totals:	12		56	\$51,916	\$53,785

RENT ROLL SUMMARY

RESIDENTIAL RENT ROLL SUMMARY			2026-27 AY		MARKET (2)	
UNIT TYPE	BEDS	BATHS	RENT/MO	RENT/BED	RENT/MO	RENT/BED
3BD / 1BA	3	1	\$2,928	\$976	\$3,016	\$1,005
3BD / 2BA	3	2	\$2,928	\$976	\$3,016	\$1,005
3BD / 3BA	3	3	\$2,670	\$890	\$2,750	\$917
4BD / 1.5BA	4	2	\$3,800	\$950	\$3,914	\$979
4BD / 4BA	4	4	\$3,720	\$930	\$3,832	\$958
5BD / 2BA	5	2	\$4,750	\$950	\$4,893	\$979
5BD / 2.5BA*	6	3	\$5,500	\$917	\$5,668	\$979
5BD / 4BA*	6	4	\$5,140	\$857	\$5,296	\$917
6BD / 2BA	6	2	\$5,640	\$940	\$5,809	\$968
6BD / 4BA	6	4	\$5,580	\$930	\$5,747	\$958
7BD / 3BA	7	3	\$6,650	\$950	\$6,850	\$979
445 Normal Ave	3	2	\$2,610	\$870	\$3,000	\$1,000
TOTALS/AVERAGES	56	32	\$51,916	\$931	\$53,785	\$970

Notes

(1) All student units operate on 10-month leases structured around the academic year

(2) Market rents were increased by 3%

(3) *Unit includes a shared bedroom

OPERATING STATEMENT

INCOME	2026-27 AY		MARKET	
	ANNUAL	PER BED	ANNUAL	PER BED
Gross Scheduled Rent	\$519,160	\$9,271	\$537,852	\$9,604
<i>Parking Income (1)</i>	\$3,200	\$57	\$5,300	\$95
<i>Summer Rent (2)</i>	\$0	\$0	\$5,000	\$89
<i>Security Deposit Retained (3)</i>	\$0	\$0	\$3,000	\$54
<i>Less: Vacancy</i>	\$(25,958)	5.00%	\$(26,893)	5.00%
Total Effective Gross Income	\$496,402	\$8,864	\$524,259	\$9,362
EXPENSES				
Real Estate Taxes	\$34,128	\$609	\$34,128	\$609
Insurance	\$20,519	\$366	\$20,519	\$366
Utilities	\$35,226	\$629	\$35,226	\$629
Repairs & Maintenance	\$13,044	\$233	\$13,044	\$233
Contract Services (4)	\$8,427	\$150	\$8,427	\$150
Marketing & Advertising (5)	\$1,400	\$25	\$1,400	\$25
Supplies (6)	\$10,568	\$189	\$10,568	\$189
Janitorial (7)	\$8,373	\$150	\$8,373	\$150
Furniture / Appliances	\$4,477	\$80	\$4,477	\$80
Housing License	\$2,876	\$51	\$2,876	\$51
Management Fee	\$39,712	8.00%	\$41,941	8.00%
Total Expenses	\$178,750	\$3,192	\$180,979	\$3,232
Expenses as % of EGI	36%		35%	
Net Operating Income	\$317,652	\$5,672	\$343,280	\$6,130

(1) Proforma parking income is valued at \$100 per student, no longer giving returning tenants complimentary parking.

(2) Broker estimate: Summer rent income historically averages \$5,000 per summer.

(3) Broker estimate: Retained security deposits average \$3,000 per year, used to offset any tenant damage after turnover.

(4) Contract services consists of labor for cleaning, painting, drywall, mechanical, and electrical work.

(5) Consists of a \$50 finder's fee to each tenant that completes a room referral, and the cost of advertising on the University Student Housing Leasing website.

(6) Consists of materials for paint, drywall, doors, locks, smoke detectors, batteries, and cleaning supplies.

(7) Janitorial expense consists of turnover cleaning as well.

PRICING SUMMARY

Pricing Highlights	CURRENT	MARKET
\$3,737,080	CAP RATE 8.50%	CAP RATE 9.19%

Return Highlights	CURRENT	MARKET
NOI	\$317,652	\$343,280
Cap Rate	8.50%	9.19%
Cash Flow After Debt	\$82,533	\$108,161
Cash on Cash Return	8.83%	11.58%

Financing Highlights	CURRENT	MARKET
Loan Type	Bank	Bank
Interest Rate	6.75%	6.75%
LTV/LTC	75%	75%
Amortization	25	25
Down Payment	\$934,270	\$934,270
Loan Amount	\$2,802,810	\$2,802,810
Debt Service	\$235,119	\$235,119
DSCR	1.35	1.46

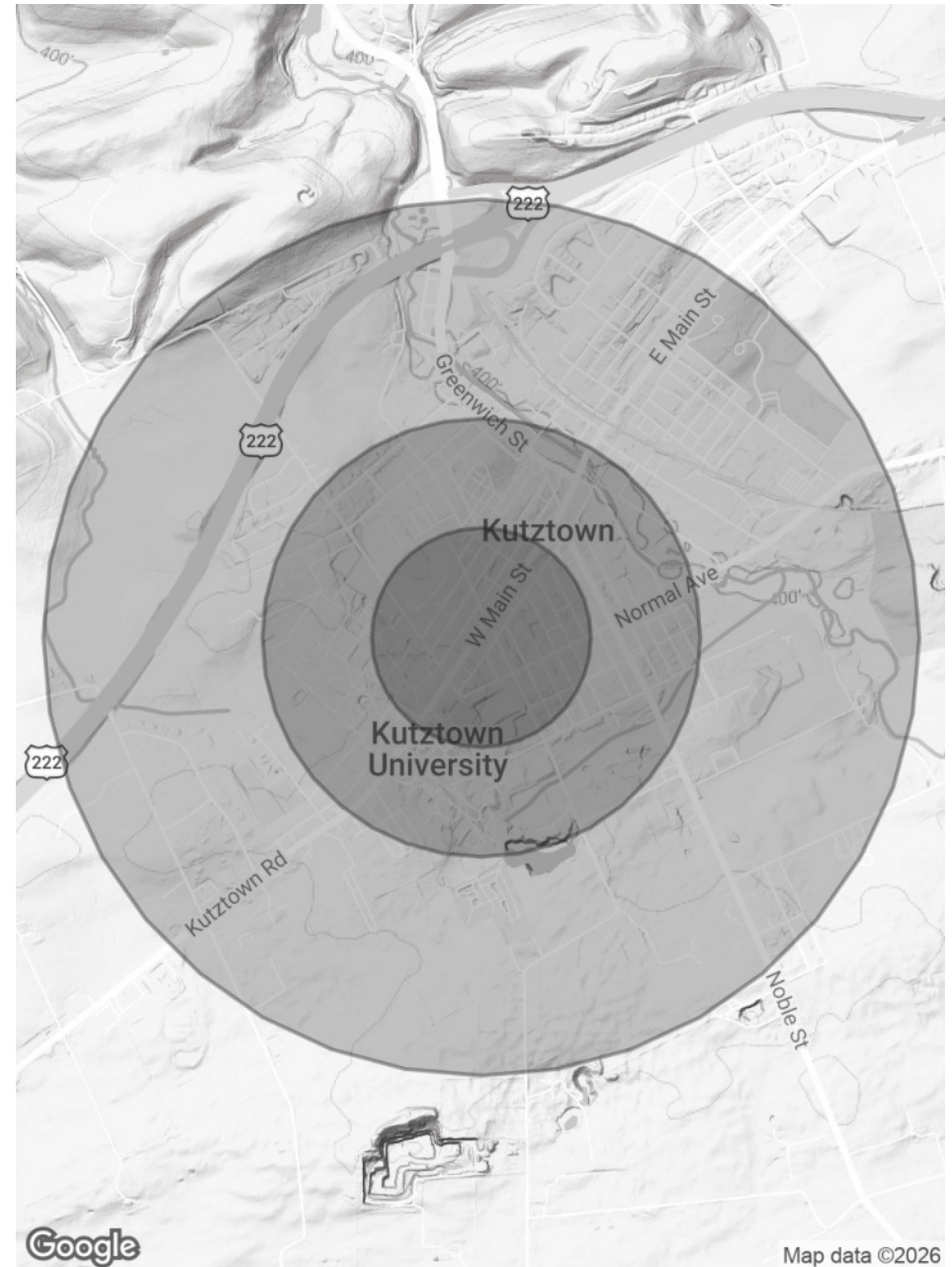
The background of the slide is a composite image. On the left, a window with white curtains looks out onto a large, multi-story brick building with Gothic-style architecture, including a prominent tower with a pointed roof. On the right, a white, tiered bookshelf is filled with various books. The text 'LOCATION INFORMATION' is centered in a black-bordered box over the window view.

LOCATION INFORMATION

DEMOGRAPHICS MAP & REPORT

POPULATION	0.25 MILES	0.5 MILES	1 MILE
Total Population	659	3,485	7,751
Average Age	28.1	24.6	26.8
Average Age (Male)	26.7	23.8	25.1
Average Age (Female)	43.1	31.9	33.5

HOUSEHOLDS & INCOME	0.25 MILES	0.5 MILES	1 MILE
Total Households	206	607	1,619
# of Persons per HH	3.2	5.7	4.8
Average HH Income	\$63,226	\$63,679	\$68,365
Average House Value	\$243,655	\$245,720	\$238,691



PROXIMITY TO CAMPUS





**KUTZTOWN
UNIVERSITY**

 **SCOPE**



UNIVERSITY OVERVIEW

Kutztown University, founded in 1866, is a public regional university in Pennsylvania's State System of Higher Education. What started as Keystone State Normal School, became Kutztown State Teachers College in 1928, Kutztown State College in 1960, and eventually achieved University status in 1983. Today, Kutztown University is a modern and comprehensive institution that houses a student population that pulls from 34 states and 40 different countries.

Broken into four colleges, the College of Business, College of Education, College of Liberal Arts and Sciences, and the College of Visual and Performing arts, the University's education covers over 130 fields of study. There are various additional academic opportunities that KU offers, including internship programs, honors programs, student/faculty research & publication, and more. KU also equips its students with multiple state-of-the-art facilities, such as its Rohrbach Library, Carlson Astronomical Observatory, and the KU Small Business Development Center. Kutztown University has multiple accreditations, most notably from the Middle States Commission on Higher Education, and being named a "Best Regional University" for 2026 in the U.S. News and World Report's annual ranking of colleges and universities.

On top of academics, KU puts takes pride in on-and-off-campus life for its students. On its 289-acre campus, a fitness & recreational center as well as dining options are available to all students. With over 200 clubs and organizations including Greek life, and university-wide events, students have the ability to remain busy throughout the academic year. Athletics are also integral at KU, with its women's field hockey, lacrosse, and men's rugby and football being the most decorated.



KUTZTOWN BY THE NUMBERS

- 7,468 undergraduate and graduate students from 34 states and 40 countries
- Strong student-faculty ratio of 20:1, average class size of 29 students
- 43% of students live off campus
- 90% of tenured faculty have their doctorate or terminal degree
- 80% of students receive financial aid via scholarships, grants, or loans
- 93% of responding graduate students report they are employed or in graduate school
- 76,000 KU graduates in its alumni network
- 96% of employed graduate students work in a position related their career goals
- 60% of bachelor's and 81% of master's students are employed within 6-mo of graduation
- 14% of graduates are continuing education in doctoral or graduate programs
- First-year retention rate at 82%

FALL ENROLLMENTS

	2021	2022	2023	2024	2025
Undergraduate	6,697	6,511	6,431	6,307	6,230
Graduate	978	958	996	1,161	1,137
UNIVERSITY	7,675	7,469	7,427	7,468	7,367

*Undergraduate

	2021	2022	2023	2024	2025
Full-Time First-Time ^a	1,487	1595	1594	1269	1369
FT First-Term Transfer ^a	395	343	371	392	384
Full-Time ^b	6,047	5,937	6050	5904	5792
Part-Time ^b	650	574	381	403	438
Male ^b	2,890	2,827	2769	2686	2652
Female ^b	3,807	3,684	3662	3621	3578
White ^b	4,861	4703	4618	4537	4431
African-American ^b	530	497	468	409	396
Hispanic ^b	661	736	846	860	988
Asian ^b	153	156	146	121	153
Native American ^b	16	8	7	5	7
Pacific Islander ^b	1	6	6	5	4
2 or More Races ^b	217	235	238	178	137
Unknown ^b	258	170	102	98	114
In-State ^b	5,783	5,589	5565	5496	5512
Out-of-State / Foreign ^b	914	922	866	811	718

*Graduate

	2021	2022	2023	2024	2025
Full-Time ^b	301	296	291	345	308
Part-Time ^b	677	662	705	816	829
Male ^b	273	254	238	276	265
Female ^b	705	704	758	885	872
White ^b	779	729	753	869	882
African-American ^b	57	59	56	55	48
Hispanic ^b	72	84	89	112	101
Asian / Pacific Islander ^b	22	21	20	21	17
Native American ^b	1	2	1	2	
2 or More Races ^b	24	28	30	28	29
Unknown ^b	23	35	47	61	60
In-State ^b	893	874	909	1061	1060
Out-of-State / Foreign ^b	85	84	87	100	77

*Fall Undergraduate Enrollment by College

	2021	2022	2023	2024	2025
Visual & Performing Arts	1,373	1,396	1376	1388	1402
Liberal Arts & Sciences	2,423	2,324	2384	2331	2310
Education	997	978	995	974	1141
Business	1,359	1,326	1300	1272	1286
Undeclared	338	317	296	216	171
Other ^c	207	170	80	126	91

^c Other includes Lifelong Learning, College Prep, Dual Enrolled High School, Transient, Visiting, and Exchange students.

*Fall Freshmen Admissions - FT Degree Seeking

	2021	2022	2023	2024	2025
ADMISSIONS					
Applications	6,698	7,244	8172	7992	7946
Acceptances	6,514	6,964	7750	7160	7116
ENROLLMENT					
First-Time Full-Time Freshmen Cohort	1,487	1,595	1594	1269	1369

Fall Freshmen Profile^d

	2021	2022	2023	2024	2025
Mean SAT Verbal Score	560	585	N/A	N/A	N/A
Mean SAT Math Score	541	563	N/A	N/A	N/A
Mean Combined Score	1,099	1148	N/A	N/A	N/A

^d SAT requirement waived as of 2021

Retention & Graduation Rates

Cohort Year	1st Yr Retention	4 Yr Graduation	5 Yr Graduation	6 Yr Graduation
2018	74%	41%	51%	54%
2019	77%	43%	53%	55%
2020	78%	44%	54%	
2021	79%	49%		
2022	75%			
2023	78%			
2024	82%			

All data represented are headcounts

* Freeze File (15th day of classes)

^a Degree Seeking Students

^b All Enrolled Students

Degrees Awarded

^c Postsecondary and postbaccalaureate certificate completions not included.

	2021	2022	2023	2024	2025
UNDERGRADUATE	1661	1524	1440	1421	1454
Visual & Performing Arts	384	324	309	339	320
Liberal Arts & Sciences	662	607	542	548	590
Education	207	239	246	213	224
Business	408	354	343	321	320
GRADUATE	325	328	333	334	416
Master's	300	307	309	292	337
Doctoral	15	14	13	15	18
TOTAL	1976	1845	1762	1728	1809

FACULTY – Fall 2025

	Male	Female	Total
TOTAL	205	197	402
White	158	156	314
African-American	6	7	13
Hispanic	5	11	16
Asian/Pacific Islander	29	16	45
Native American		1	1
Unknown/2 or More Races	7	3	8
Professor	64	50	114
Associate Professor	56	44	100
Assistant Professor	37	54	91
Instructor	48	49	97
Regular Faculty	144	132	276
Tenured	124	107	231
Tenure-track	20	25	45
Temporary Faculty	61	65	126
Full-time	23	25	48
Part-time	38	40	78

Instructional Faculty with Terminal Degrees

	2021	2022	2023	2024	2025
Tenured/Tenure-track Instructional Faculty	297	306	277	276	276
Terminal Degrees	278	277	261	271	255
Percent	94%	91%	94%	98%	92%

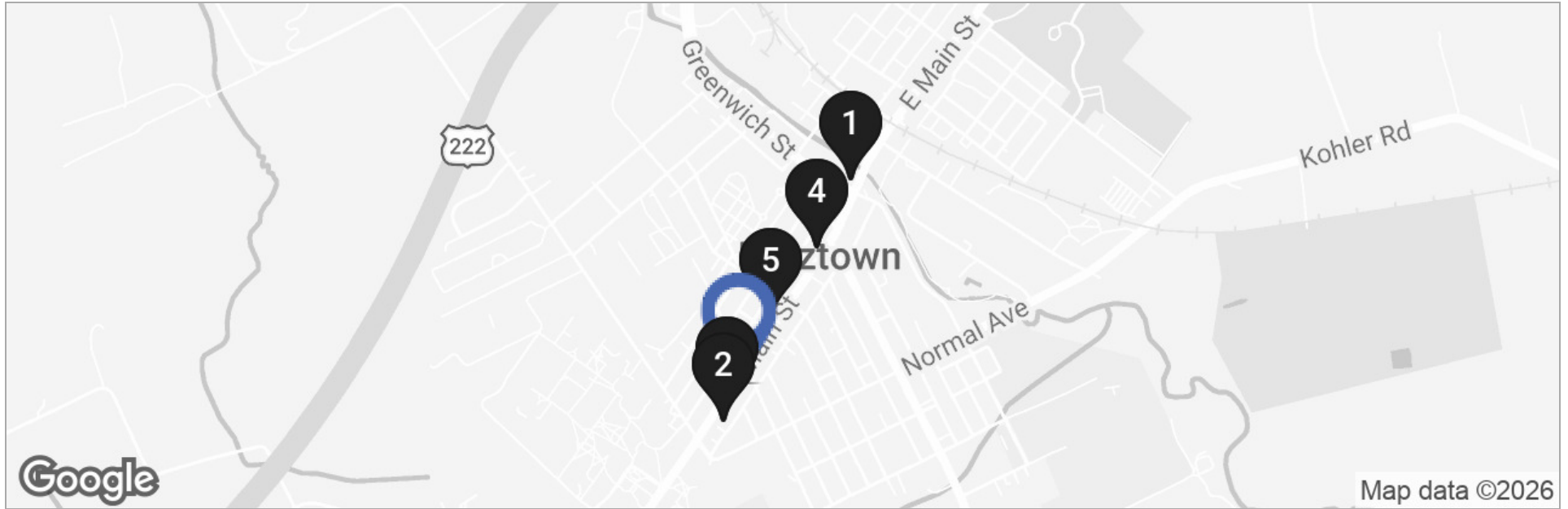
^e Count is taken October 31 and includes all Tenured and Tenure-track faculty instructing at least one course.

Fall 24 Student to Faculty Ratio – 20:1



**RENT
COMPARABLES**

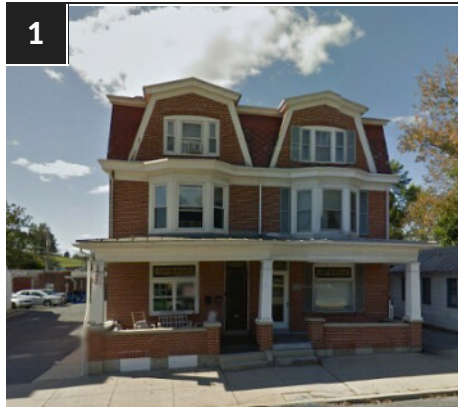
RENT COMPARABLES MAP & SUMMARY



★	418 WEST MAIN STREET
Kutztown, PA	
Avg Rent	\$931

	NAME/ADDRESS	AVG RENT
1	43 W Main St Kutztown, PA 19530	\$889
2	456 W Main St Kutztown, PA 19530	\$900
3	440 W Main St Kutztown, PA 19530	\$911
4	203 W Main St Kutztown, PA 19530	\$944
5	319 W Main St Kutztown, PA 19530	\$969
AVERAGES		\$923

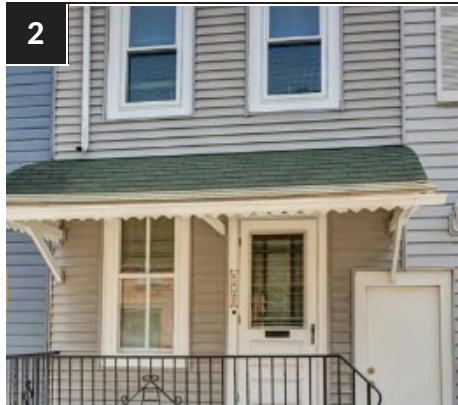
RENT COMPARABLES



1

43 W MAIN ST
Kutztown, PA 19530

UNIT TYPE:	COUNT:	RENT:
5BD / 1.5BA	1	\$889
TOTALS/AVERAGES	1	\$889



2

456 W MAIN ST
Kutztown, PA 19530

UNIT TYPE:	COUNT:	RENT:
2BD / 2BA	1	\$900
TOTALS/AVERAGES	1	\$900



3

440 W MAIN ST
Kutztown, PA 19530

UNIT TYPE:	COUNT:	RENT:
3BD / 1BA	1	\$911
TOTALS/AVERAGES	1	\$911

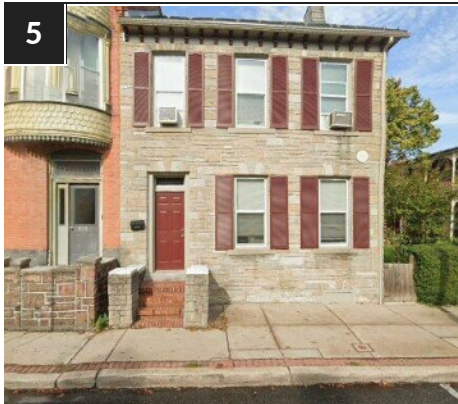
RENT COMPARABLES



4

203 W MAIN ST
Kutztown, PA 19530

UNIT TYPE:	COUNT:	RENT:
6BD / 2BA	1	\$944
TOTALS/AVERAGES	1	\$944



5

319 W MAIN ST
Kutztown, PA 19530

UNIT TYPE:	COUNT:	RENT:
7BD / 2BA	1	\$969
TOTALS/AVERAGES	1	\$969



418 WEST MAIN STREET

KUTZTOWN, PENNSYLVANIA, 19530