

OFFERING MEMORANDUM

7089 N HOWARD ST

Fresno, CA 93720

Marcus & Millichap



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Activity ID #ZAH0880003

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TABLE OF CONTENTS

5	EXECUTIVE SUMMARY
12	FINANCIAL ANALYSIS
16	RENT COMPARABLES
21	SALE COMPARABLES
29	MARKET OVERVIEW



01



EXECUTIVE SUMMARY

Offering Summary
Investment Highlights
Interior Photos
Regional Map
Local Map

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OFFERING SUMMARY

7089 N HOWARD ST



Listing Price
\$1,250,000



Cap Rate
5.05%



of Units
5

FINANCIAL

Listing Price	\$1,250,000
Down Payment	100% / \$1,250,000
NOI	\$63,158
Cap Rate	5.05%
Total Return	5.05%
Price/SF	\$223.21
Price/Unit	\$250,000

OPERATIONAL

Gross SF	5,600 SF
Rentable SF	5,600 SF
# of Units	5
Lot Size	0.33 Acres (14,374 SF)
Occupancy	97%
Year Built	1978



7089 N HOWARD ST

Fresno, CA 93720

INVESTMENT OVERVIEW

Marcus and Millichap are pleased to present 7089 Howard Street in Northeast Fresno (one of the most desirable places to live in Fresno). Built in 1978, the property consists of five units totaling 5,600 square feet on a 0.33-acre lot. The property is single-story construction that is all two-bedroom/two-bathroom units that are approximately 1,120 square feet. All the units have been remodeled with the following: Vinyl plank flooring, granite countertops, new lighting fixtures, blinds, appliances, etc. This is turn-key asset in a fantastic location. The property has a laundry room for additional income. The units are separately metered for gas and electric. Each unit has large, enclosed patios and a covered carport and plenty of street parking if needed.

The property attracts tenants because of its large open floor plan, the large patios and fantastic northeast Fresno location. It is very rare to find an apartment building for sale in northeast Fresno. The property is very well maintained and a low maintenance building. The property is close to many shopping options: RiverPark (Regal Edwards, Best Buy, DICKS's Sporting Goods, Macy's and many other big box retail and restaurants). The property is walking distance to Kaiser Permanente Hospital and other medical offices.

Priced at a 5.05% cap rate on current operations/5.54% on Proforma, this is a great and rare opportunity to purchase a turnkey asset in Northeast Fresno. You can increase cash flow on turnover or continue raising rents yearly to the tenants.

INVESTMENT HIGHLIGHTS

100% Two-Bedroom/Two Bathroom Units

All the Units Have Been Remodeled (Vinyl Plank Flooring, Granite Countertops, Lighting Fixtures, Blinds and Base Boards)

Turnkey Asset in a Fantastic Northeast Fresno Location

Rare Opportunity to Purchase an Investment Property in Northeast Fresno

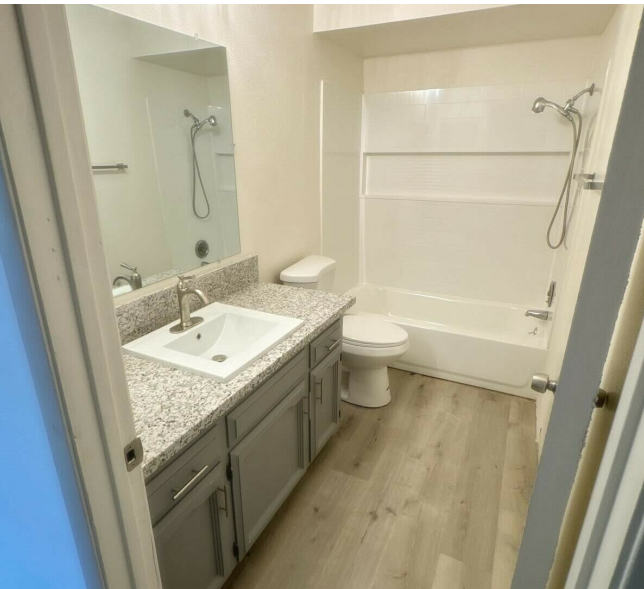
Single-Story Construction

Close to Shopping, Restaurants, Hospitals, Parks, Schools, Etc.

Very Low Maintenance Building Located in a Very Strong Rental Area

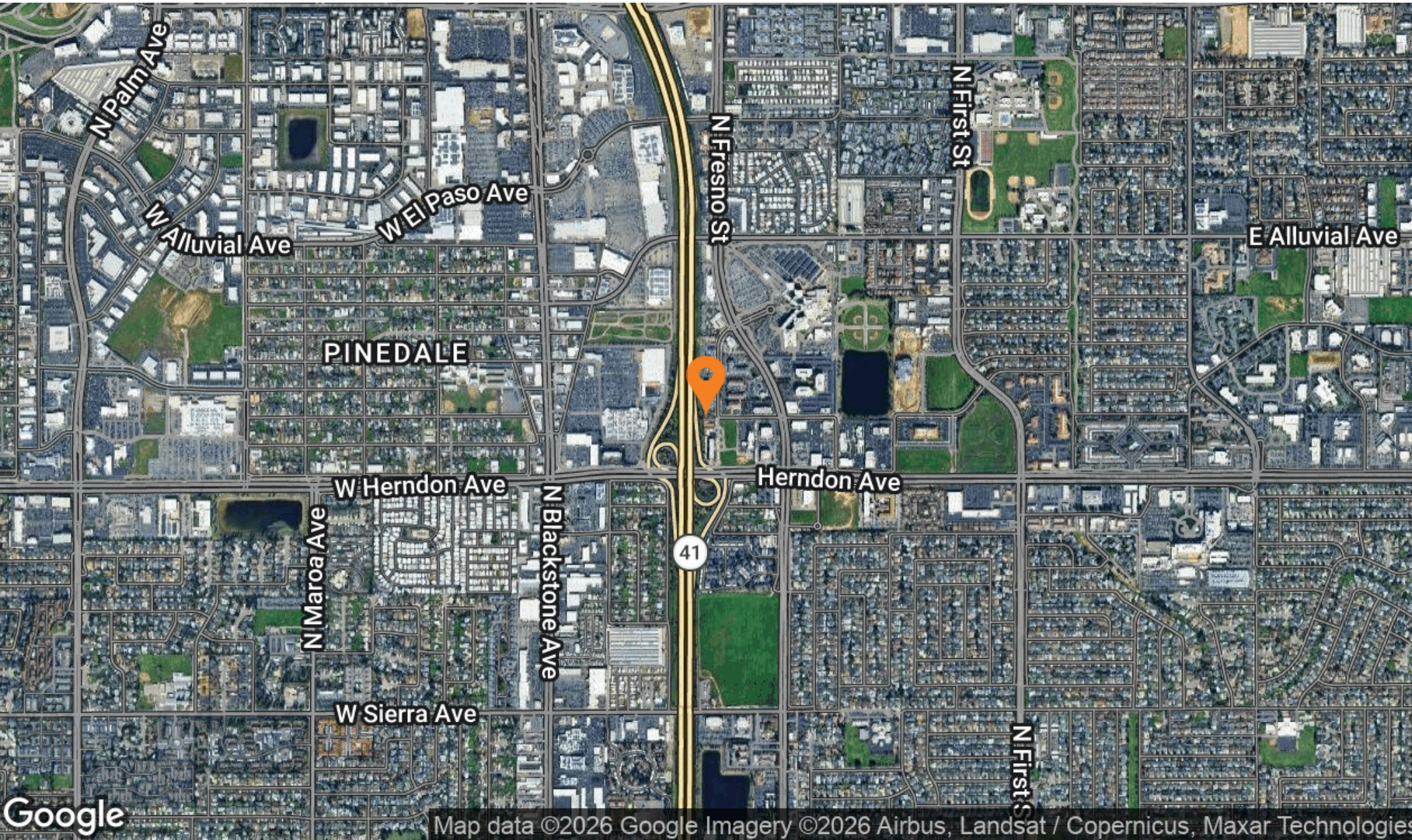
7089 N HOWARD ST

INTERIOR PHOTOS



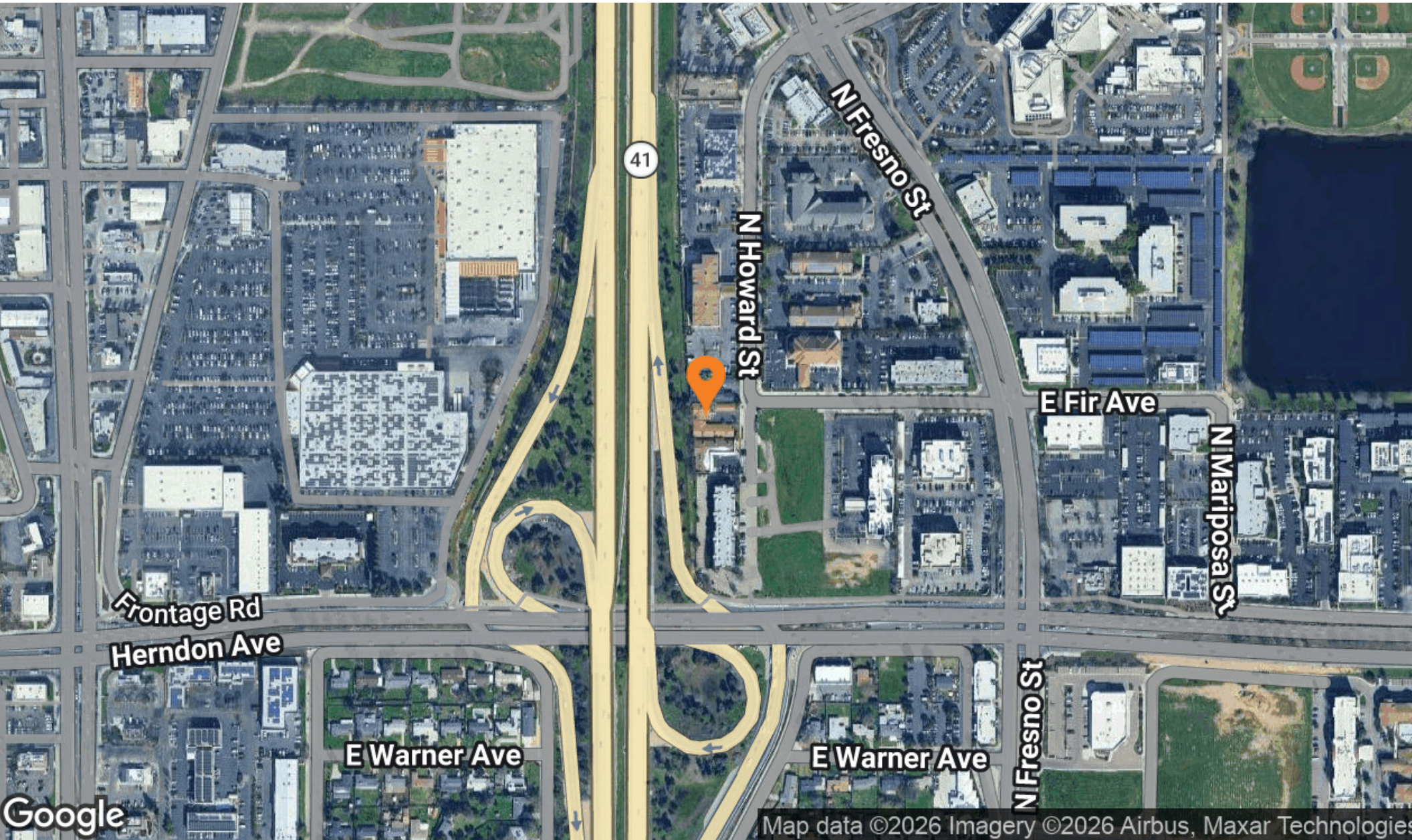
7089 N HOWARD ST

REGIONAL MAP



7089 N HOWARD ST

LOCAL MAP





SECTION 2

02

FINANCIAL ANALYSIS

Financial Details

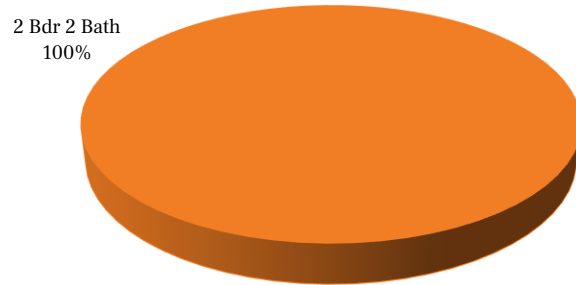
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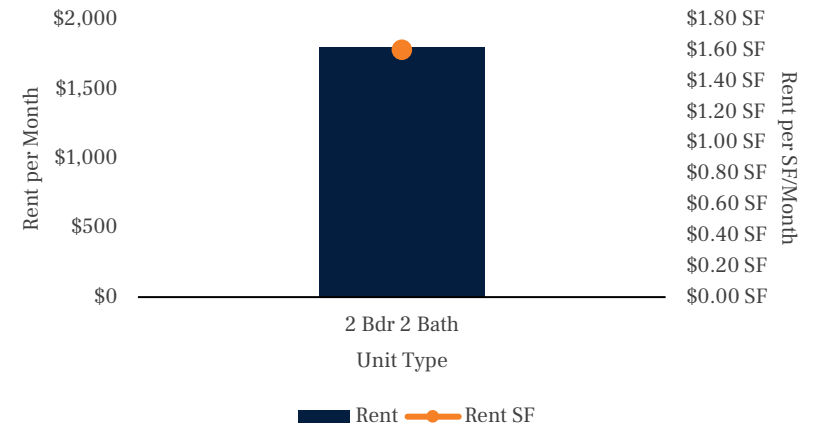
FINANCIAL DETAILS

UNIT TYPE	# OF UNITS	AVG SQ FEET	RENTAL RANGE	SCHEDULED			POTENTIAL		
				AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME	AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME
2 Bdr 2 Bath	5	1,120	\$1,402 - \$1,755	\$1,587	\$1.42	\$7,935	\$1,800	\$1.61	\$9,000
TOTALS/WEIGHTED AVERAGE:	5	1,120		\$1,587	\$1.42	\$7,935	\$1,800	\$1.61	\$9,000
GROSS ANNUALIZED RENTS				\$95,220			\$108,000		

Unit Distribution



Unit Rent



7089 N HOWARD ST

FINANCIAL DETAILS

INCOME	Current		Year 1	NOTES	PER UNIT	PER SF
Rental Income						
Gross Scheduled Rent	95,220		113,400		22,680	20.25
Physical Vacancy	(2,857)	3.0%	(3,402)	3.0%	(680)	(0.61)
TOTAL VACANCY	(\$2,857)	3.0%	(\$3,402)	3.0%	(\$680)	(\$1)
Effective Rental Income	92,363		109,998		22,000	19.64
Other Income						
Laundry/Other	6,500		6,500		1,300	1.16
TOTAL OTHER INCOME	\$6,500		\$6,500		\$1,300	\$1.16
EFFECTIVE GROSS INCOME	\$98,863		\$116,498		\$23,300	\$20.80
EXPENSES						
Real Estate Taxes	14,750		15,000		3,000	2.68
Insurance	4,250		4,500	[2]	900	0.80
Utilities - Water, Trash & Sewer	6,630		6,650		1,330	1.19
Repairs & Maintenance	3,875		4,000		800	0.71
Landscaping/Pest Control	1,200		1,200		240	0.21
Payroll	4,000		6,000		1,200	1.07
Operating Reserves	1,000		1,000		200	0.18
Management Fee	0	0.0%	6,990	6.0%	1,398	1.25
TOTAL EXPENSES	\$35,705		\$45,340		\$9,068	\$8.10
EXPENSES AS % OF EGI	36.1%		38.9%			
NET OPERATING INCOME	\$63,158		\$71,158		\$14,232	\$12.71

Notes and assumptions to the above analysis are on the following page.

7089 N HOWARD ST

FINANCIAL DETAILS

SUMMARY

Price	\$1,250,000	
Down Payment	\$1,250,000	100%
Number of Units	5	
Price Per Unit	\$250,000	
Price Per SqFt	\$223.21	
Rentable SqFt	5,600	
Lot Size	0.33 Acres	
Approx. Year Built	1978	

RETURNS

	Current	Year 1
CAP Rate	5.05%	5.69%
GRM	13.13	11.02
Cash-on-Cash	5.05%	5.69%
Debt Coverage Ratio	N/A	N/A

# OF UNITS	UNIT TYPE	SQFT/UNIT	SCHEDULED RENTS	MARKET RENTS
5	2 Bdr 2 Bath	1,120	\$1,587	\$1,800

OPERATING DATA

INCOME		Current	Year 1
Gross Scheduled Rent		\$95,220	\$113,400
Less: Vacancy/Deductions	3.0%	\$2,857	\$3,402
Total Effective Rental Income		\$92,363	\$109,998
Other Income		\$6,500	\$6,500
Effective Gross Income		\$98,863	\$116,498
Less: Expenses	36.1%	\$35,705	\$45,340
Net Operating Income		\$63,158	\$71,158
Cash Flow		\$63,158	\$71,158
Debt Service		\$0	\$0
Net Cash Flow After Debt Service	5.05%	\$63,158	\$71,158
Principal Reduction		\$0	\$0
TOTAL RETURN	5.05%	\$63,158	\$71,158

EXPENSES

	Current	Year 1
Real Estate Taxes	\$14,750	\$15,000
Insurance	\$4,250	\$4,500
Utilities - Water, Trash & Sewer	\$6,630	\$6,650
Repairs & Maintenance	\$3,875	\$4,000
Landscaping/Pest Control	\$1,200	\$1,200
Payroll	\$4,000	\$6,000
Operating Reserves	\$1,000	\$1,000
Management Fee	\$0	\$6,990
TOTAL EXPENSES	\$35,705	\$45,340
Expenses/Unit	\$7,141	\$9,068
Expenses/SF	\$6.38	\$8.10

SECTION 3

03

RENT COMPARABLES

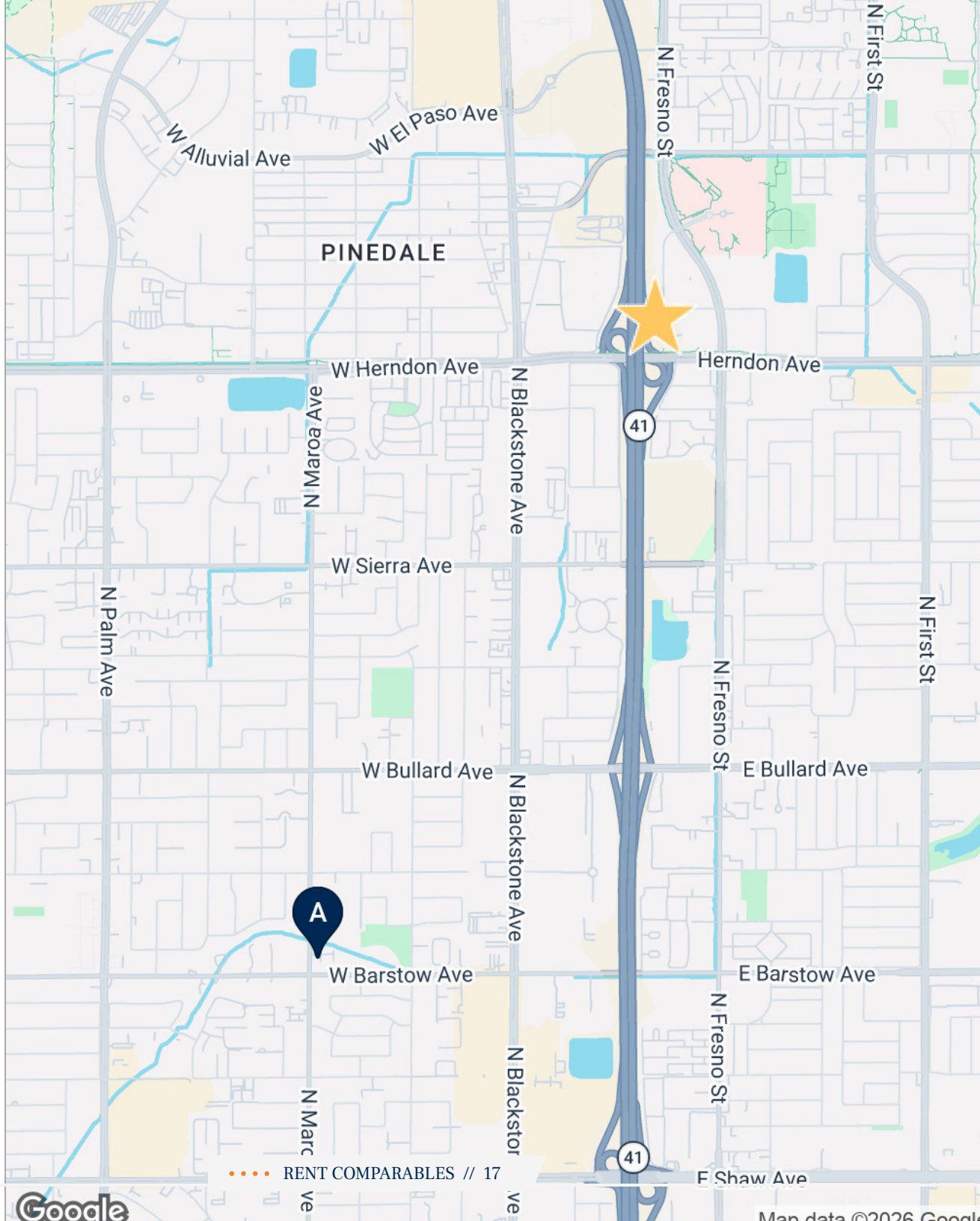
Rent Comps Map
Rent Comps Summary
Rent Comps
Rent by Bed Chart

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RENT COMPS MAP

★ 7089 N Howard St

📍 Maroa Village



RENT COMPARABLES // 17

7089 N HOWARD ST

RENT COMPS SUMMARY

	SUBJECT PROPERTY	RENT/SF	AVAILABLE SF	LOT SIZE	BLDG SF	# OF UNITS	OCCUPANCY %
	7089 N Howard St Fresno, CA 93720	\$1.42	5,600 SF	0.33 AC	5,600 SF	5	97%
	RENT COMPARABLES	RENT/SF	AVAILABLE SF	LOT SIZE	BLDG SF	# OF UNITS	OCCUPANCY %
	Maroa Village 5444 N Maroa Ave Fresno, CA 93704	\$1.61	17,175 SF	0.32 AC	17,175 SF	13	100%
	AVERAGES	\$1.61	17,175 SF	0.32 AC	17,175 SF	13	100.00%

7089 N HOWARD ST

RENT COMPS

 **7089 N Howard St**
Fresno, CA 93720

 5 Units |  97% Total Occupancy |  Year Built 1978



UNIT TYPE	# UNITS	SIZE SF	RENT	RENT/SF
2 Bdr 2 Bath	5	1,120	\$1,587	\$1.42
TOTAL/AVG	5	1,120	\$1,587	\$1.42

 **Maroa Village**
5444 N Maroa Ave, Fresno, CA 93704

 13 Units |  100% Total Occupancy |  Year Built 1973

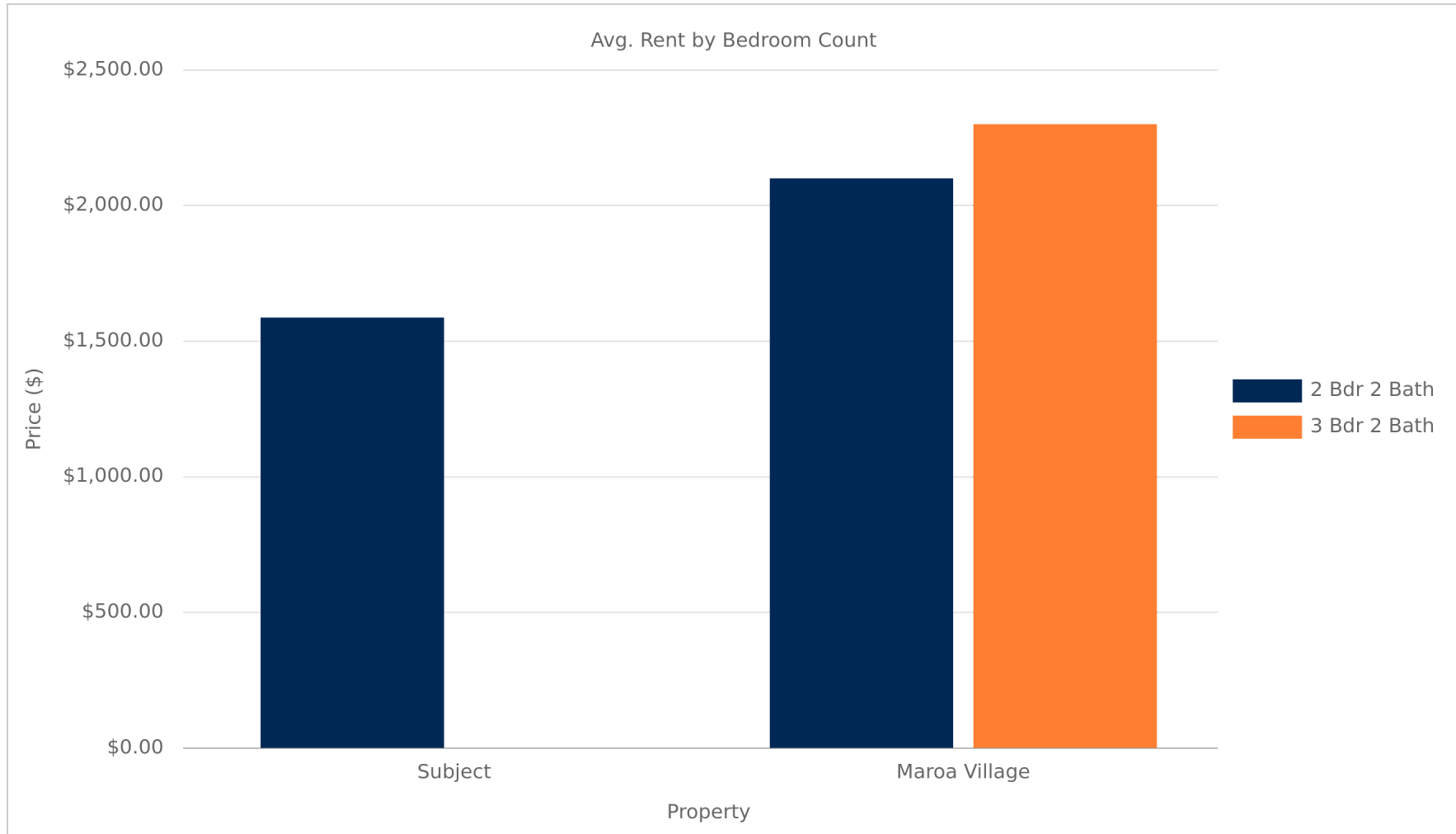


UNIT TYPE	# UNITS	SIZE SF	RENT	RENT/SF
2 Bdr 2 Bath	12	1,300	\$2,100	\$1.62
3 Bdr 2 Bath	1	1,500	\$2,300	\$1.53
TOTAL/AVG	13	1,315	\$2,115	\$1.61

Fully renovated (new countertops, flooring, cabinets, tubs and lighting fixtures)

7089 N HOWARD ST

RENT BY BED CHART





SECTION 4

04



SALE COMPARABLES

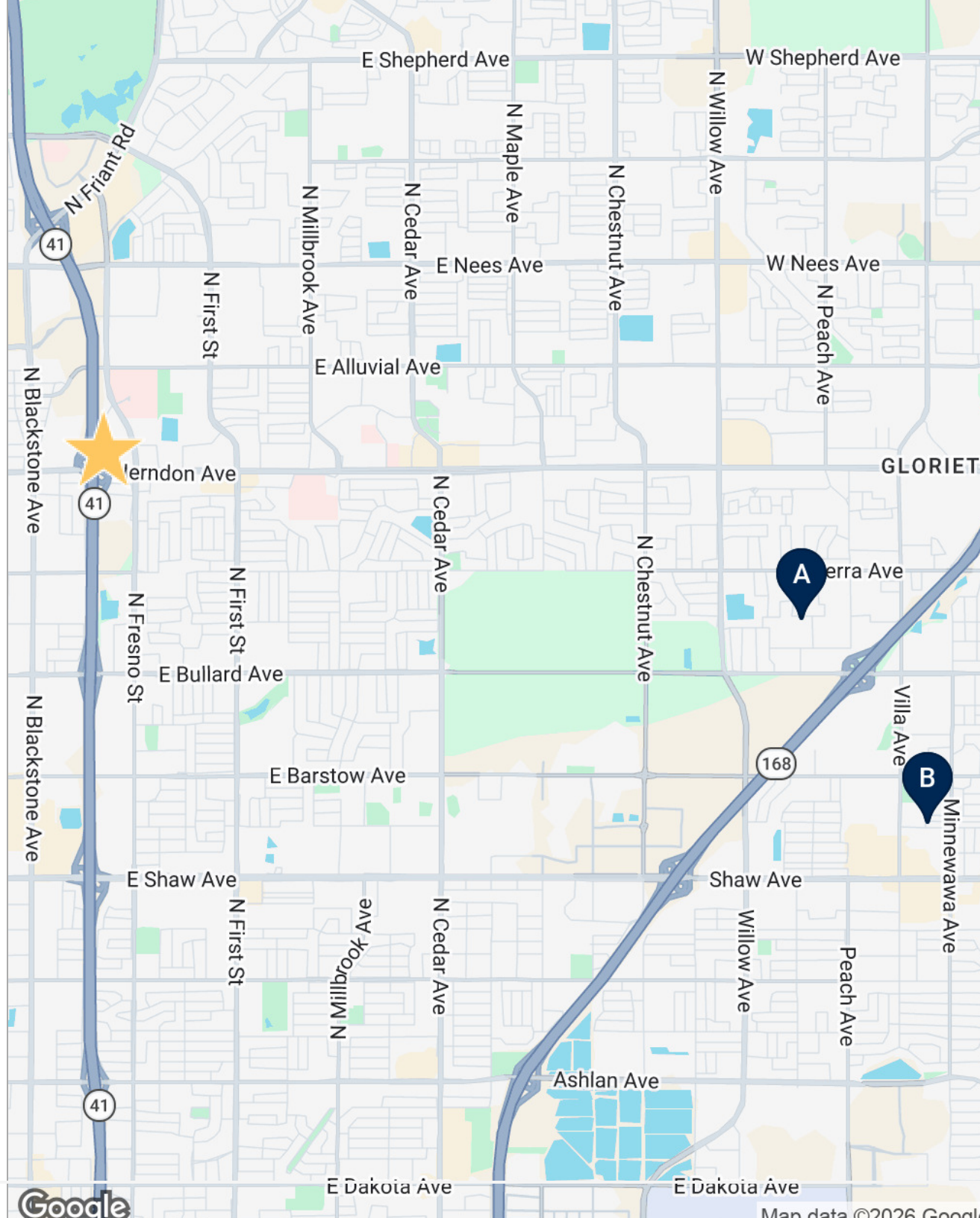
Sale Comps Map
Sale Comps Summary
Sale Comps
Cap Rate Chart
Price per SF Chart
Price per Unit Chart

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SALE COMPS MAP

- ★ 7089 N Howard St
- A 590 W Escalon Ave
- B 1527 Lind Ave



7089 N HOWARD ST

SALE COMPS SUMMARY

	SUBJECT PROPERTY	PRICE	BLDG SF	PRICE/SF	LOT SIZE	PRICE/UNIT	CAP RATE	# OF UNITS	CLOSE
	7089 N Howard St Fresno, CA 93720	\$1,250,000	5,600 SF	\$223.21	0.33 AC	\$250,000	5.05%	5	On Market
	SALE COMPARABLES	PRICE	BLDG SF	PRICE/SF	LOT SIZE	PRICE/UNIT	CAP RATE	# OF UNITS	CLOSE
	590 W Escalon Ave Clovis, CA 93612	\$950,000	4,401 SF	\$215.86	0.28 AC	\$237,500	5.00%	4	02/04/2026
	1527 Lind Ave Clovis, CA 93612	\$800,000	3,780 SF	\$211.64	0.3 AC	\$200,000	5.23%	4	12/19/2025
	AVERAGES	\$875,000	4,091 SF	\$213.75	0.29 AC	\$218,750	5.12%	4	-

7089 N HOWARD ST

SALE COMPS



★ 7089 N Howard St
Fresno, CA 93720

Listing Price:	\$1,250,000	Price/SF:	\$223.21
Property Type:	Multifamily	GRM:	11.57
NOI:	\$63,158	Cap Rate:	5.05%
Occupancy:	97%	Year Built:	1978
COE:	On Market	Number Of Units:	5
Lot Size:	0.33 Acres	Price/Unit:	\$250,000
Total SF:	5,600 SF		

UNIT TYPE	# UNITS
2 Bdr 2 Bath	5
TOTAL/AVG	5



▲ 590 W Escalon Ave
Clovis, CA 93612

Sale Price:	\$950,000	Price/SF:	\$215.86
Property Type:	Multifamily	Cap Rate:	5.00%
Year Built:	1985	COE:	02/04/2026
Number Of Units:	4	Lot Size:	0.28 Acres
Price/Unit:	\$237,500	Total SF:	4,401 SF

UNIT TYPE	# UNITS
2 Bdr 2 Bath	2
3 Bdr 2 Bath	2
TOTAL/AVG	4

7089 N HOWARD ST

SALE COMPS



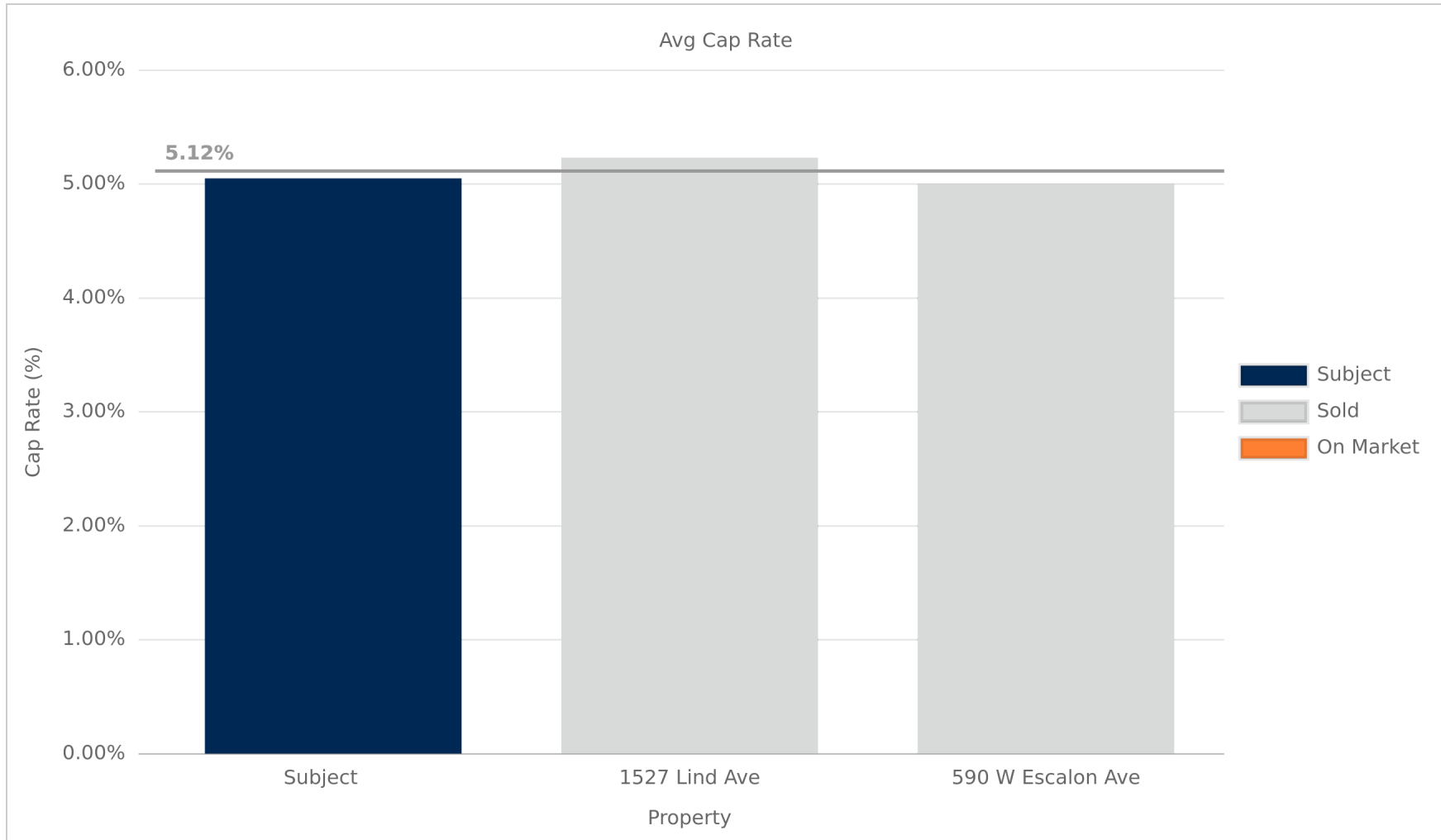
B 1527 Lind Ave
Clovis, CA 93612

Sale Price:	\$800,000	Price/SF:	\$211.64
Property Type:	Multifamily	Cap Rate:	5.23%
Year Built:	1970	COE:	12/19/2025
Number Of Units:	4	Lot Size:	0.3 Acres
Price/Unit:	\$200,000	Total SF:	3,780 SF

UNIT TYPE	# UNITS
2 Bdr 1 Bath	4
TOTAL/AVG	4

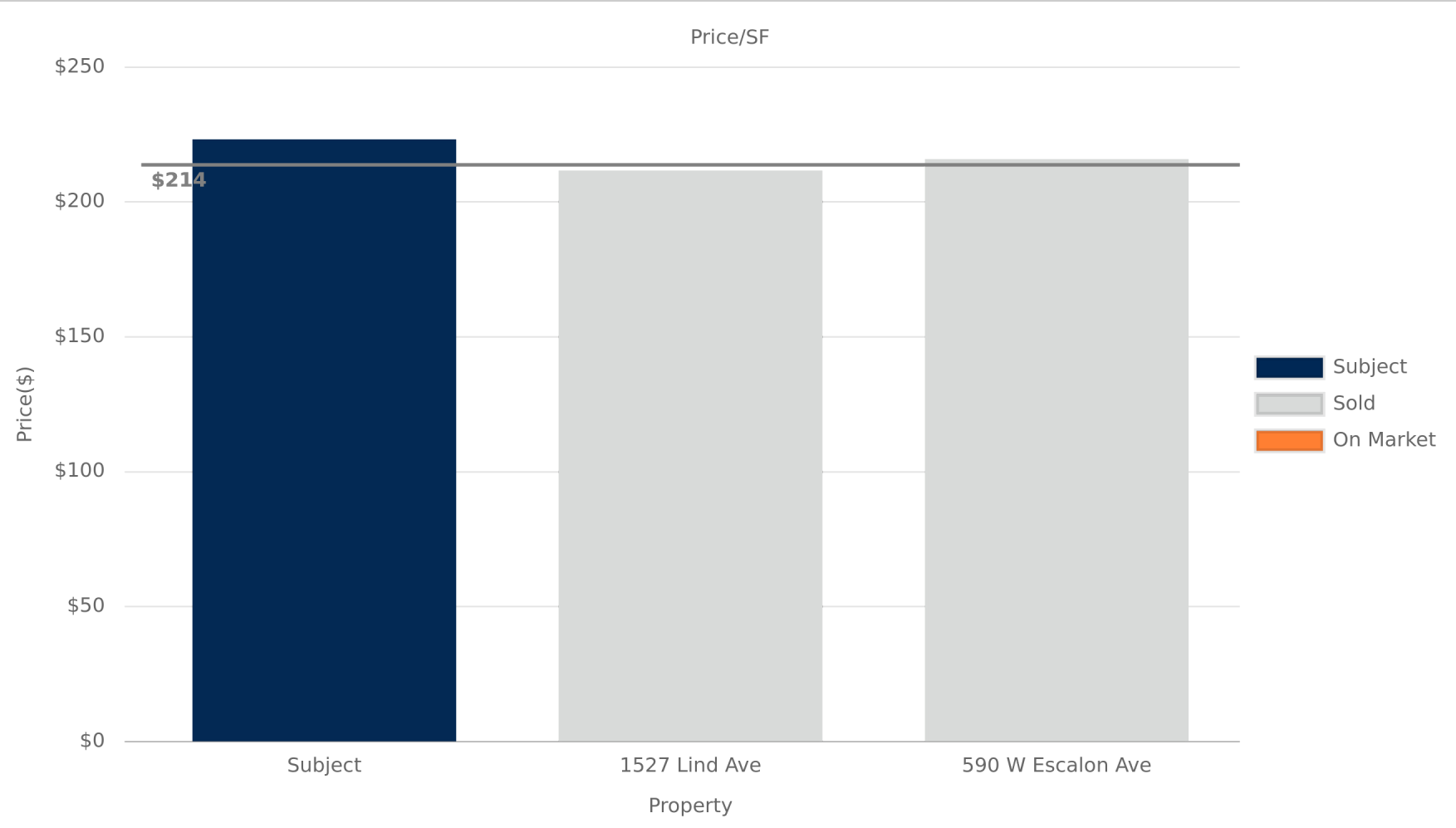
7089 N HOWARD ST

CAP RATE CHART



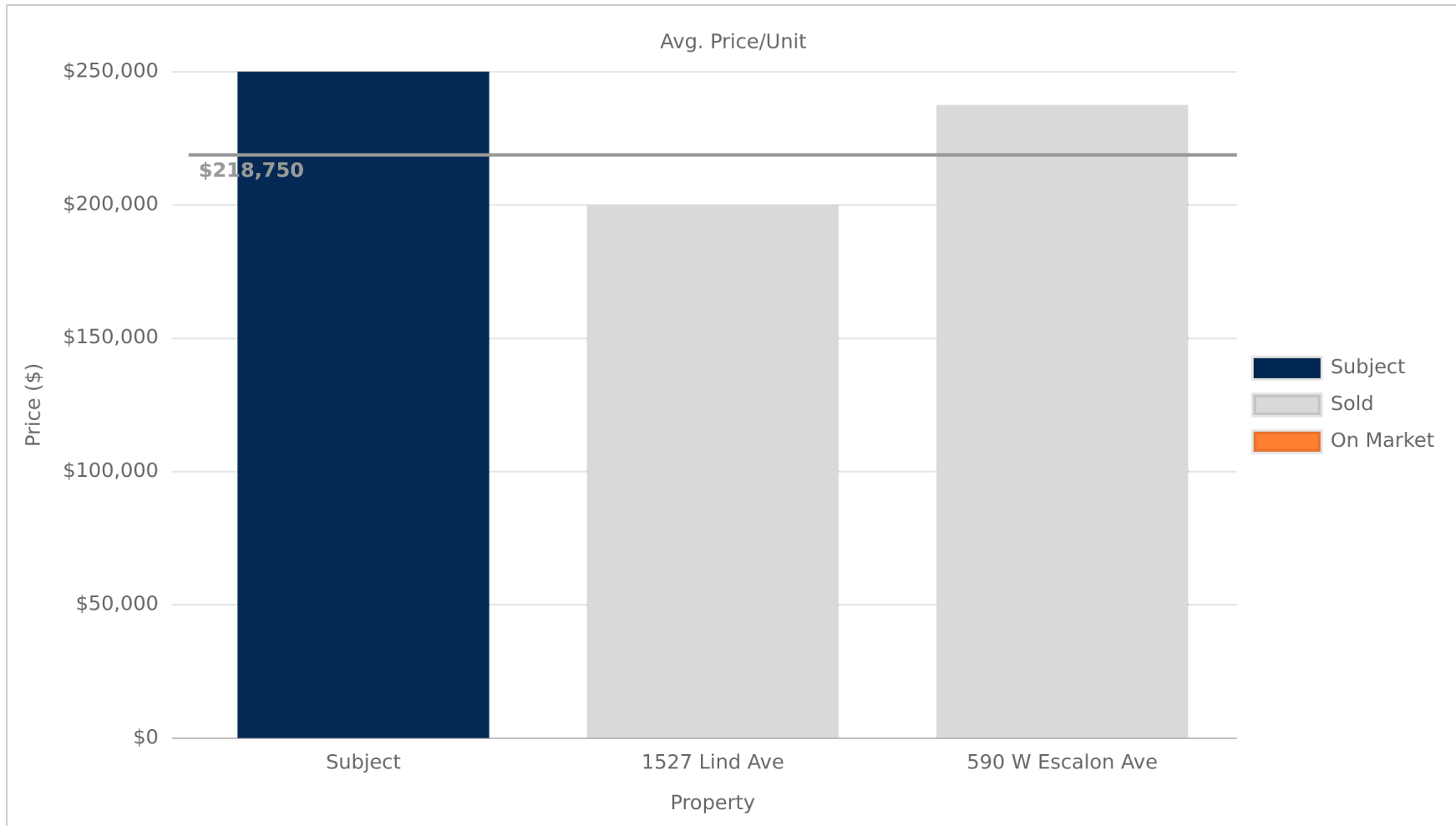
7089 N HOWARD ST

PRICE PER SF CHART



7089 N HOWARD ST

PRICE PER UNIT CHART



SECTION 5

05

MARKET OVERVIEW

Market Overview
Demographics

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7089 N HOWARD ST

MARKET OVERVIEW

FRESNO

Fresno County historically receives 300 days of sunshine a year. Its favorable weather has often earned it the title of Agricultural Capital of the World. More than 350 types of crops generate more than \$8 billion annually, with almonds and grapes being the most prolific crops. California State University, Fresno — which has nearly 25,000 students — helps the county maintain a median age that is notably below the national average. The city of Fresno is the largest municipality in the county, with 547,000 residents, followed by neighboring Clovis, which has a population of 127,000 people.

ECONOMY

- Some of the largest local employers are health care providers, including Community Regional Medical Center, Kaiser Permanente, Saint Agnes Medical Center and the Fresno VA Medical Center.
- Among the sizable agricultural companies with a local presence are Cargill Meat Solutions, Harris Ranch Beef Company, Sun-Maid Growers of California and Foster Farms.
- Fresno State, Pelco Inc., and State Center Community College also contribute to employment.
- Fresno's 10,500-room hotel sector, supported by an established wine industry and national parks, benefits the region's economy, with annual occupancy at roughly 60 percent in 2024.

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

QUICK FACTS



POPULATION

1M

Growth 2024-2029*
1.9%



HOUSEHOLDS

330K

Growth 2024-2029*
2.3%



MEDIAN AGE

34.0

U.S. Median:
39.0

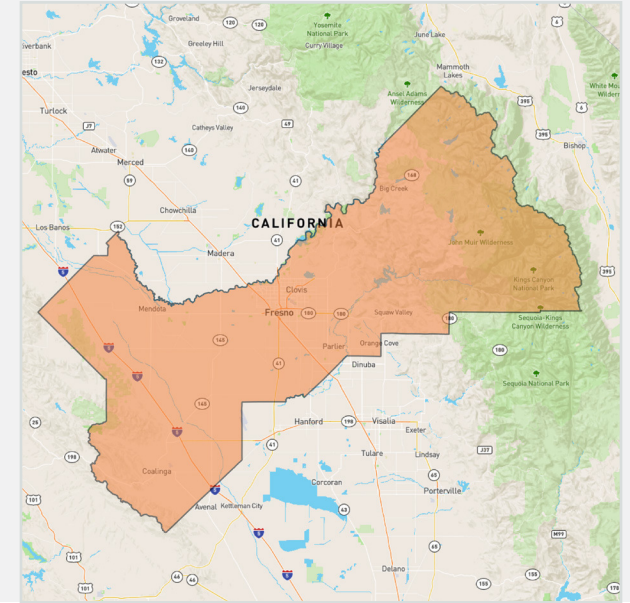


MEDIAN HOUSEHOLD INCOME

\$77,100

U.S. Median:
\$76,100

* Forecast



METRO HIGHLIGHTS



AGRICULTURE BASE

Favorable growing conditions uphold a thriving agricultural industry centered around fruits, vegetables, nuts, dairy and meat. Companies in this sector are notable employers.



TRANSIT CONNECTORS

Fresno has access to the Bay Area and Los Angeles via Highway 99. Fresno Yosemite International Airport provides air service to local residents and tourists.



OUTDOOR-ORIENTED TOURISM

Fresno County's proximity to three national parks — Yosemite, Kings Canyon and Sequoia — reinforces the local tourism industry.

7089 N HOWARD ST

DEMOGRAPHICS

POPULATION	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Population	14,676	117,678	314,943
2025 Estimate			
Total Population	14,491	116,540	311,744
2020 Census			
Total Population	14,364	115,467	311,452
2010 Census			
Total Population	13,773	110,379	293,895
Daytime Population			
2025 Estimate	33,154	170,108	357,276
HOUSEHOLDS			
2030 Projection			
Total Households	5,703	47,210	120,063
2025 Estimate			
Total Households	5,638	46,598	118,547
Average (Mean) Household Size	2.5	2.5	2.6
2020 Census			
Total Households	5,509	45,425	115,668
2010 Census			
Total Households	5,391	43,402	109,173
Growth 2025-2030	1.2%	1.3%	1.3%
HOUSING UNITS			
Occupied Units			
2030 Projection	6,011	49,501	125,802
2025 Estimate	5,941	48,859	124,219
Owner Occupied	2,558	23,945	59,864
Renter Occupied	3,134	22,480	58,537
Vacant	303	2,262	5,672
Persons in Units			
2025 Estimate Total Occupied Units	5,638	46,598	118,547
1 Person Units	33.1%	30.5%	28.5%
2 Person Units	29.9%	31.9%	30.3%
3 Person Units	15.4%	16.0%	16.1%
4 Person Units	10.8%	12.1%	13.3%
5 Person Units	6.2%	6.0%	7.1%
6+ Person Units	4.6%	3.6%	4.8%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2025 Estimate			
\$200,000 or More	5.2%	11.5%	10.6%
\$150,000-\$199,999	5.9%	9.0%	8.4%
\$100,000-\$149,999	16.9%	21.5%	18.4%
\$75,000-\$99,999	16.1%	13.9%	13.8%
\$50,000-\$74,999	18.4%	15.0%	15.3%
\$35,000-\$49,999	14.7%	8.7%	10.1%
\$25,000-\$34,999	5.5%	5.9%	7.3%
\$15,000-\$24,999	7.8%	5.7%	6.5%
Under \$15,000	9.4%	8.7%	9.7%
Average Household Income	\$84,167	\$108,343	\$102,171
Median Household Income	\$69,852	\$90,595	\$84,124
Per Capita Income	\$34,066	\$43,693	\$38,952
POPULATION PROFILE			
Population By Age			
2025 Estimate Total Population	14,491	116,540	311,744
Under 20	25.2%	24.0%	26.9%
20 to 34 Years	24.6%	23.5%	22.5%
35 to 39 Years	6.9%	6.6%	6.7%
40 to 49 Years	11.2%	11.0%	11.7%
50 to 64 Years	15.1%	16.2%	16.1%
Age 65+	17.1%	18.6%	16.1%
Median Age	38.0	39.0	38.0
Population 25+ by Education Level			
2025 Estimate Population Age 25+	9,793	79,021	204,721
Elementary (0-8)	5.2%	3.4%	5.0%
Some High School (9-11)	6.3%	5.1%	7.0%
High School Graduate (12)	22.6%	18.6%	20.7%
Some College (13-15)	27.3%	23.8%	24.3%
Associate Degree Only	11.6%	10.4%	10.3%
Bachelor's Degree Only	19.8%	24.4%	20.7%
Graduate Degree	7.2%	14.3%	12.1%
Population by Gender			
2025 Estimate Total Population	14,491	116,540	311,744
Male Population	48.5%	48.2%	48.6%
Female Population	51.5%	51.8%	51.4%

7089 N HOWARD ST

DEMOGRAPHICS



POPULATION

In 2025, the population in your selected geography is 311,744. The population has changed by 6.07 percent since 2010. It is estimated that the population in your area will be 314,943 five years from now, which represents a change of 1.0 percent from the current year. The current population is 48.6 percent male and 51.4 percent female. The median age of the population in your area is 36.0, compared with the U.S. average, which is 40.0. The population density in your area is 3,966 people per square mile.



HOUSEHOLDS

There are currently 118,547 households in your selected geography. The number of households has changed by 8.59 percent since 2010. It is estimated that the number of households in your area will be 120,063 five years from now, which represents a change of 1.3 percent from the current year. The average household size in your area is 2.6 people.



INCOME

In 2025, the median household income for your selected geography is \$84,124, compared with the U.S. average, which is currently \$78,171. The median household income for your area has changed by 60.83 percent since 2010. It is estimated that the median household income in your area will be \$97,154 five years from now, which represents a change of 15.5 percent from the current year.

The current year per capita income in your area is \$38,952, compared with the U.S. average, which is \$41,680. The current year's average household income in your area is \$102,171, compared with the U.S. average, which is \$103,571.



EMPLOYMENT

In 2025, 142,242 people in your selected area were employed. The 2010 Census revealed that 65.1 of employees are in white-collar occupations in this geography, and 16.3 are in blue-collar occupations. In 2025, unemployment in this area was 8.0 percent. In 2010, the average time traveled to work was 21.00 minutes.



HOUSING

The median housing value in your area was \$414,121 in 2025, compared with the U.S. median of \$333,538. In 2010, there were 57,418.00 owner-occupied housing units and 51,753.00 renter-occupied housing units in your area.



EDUCATION

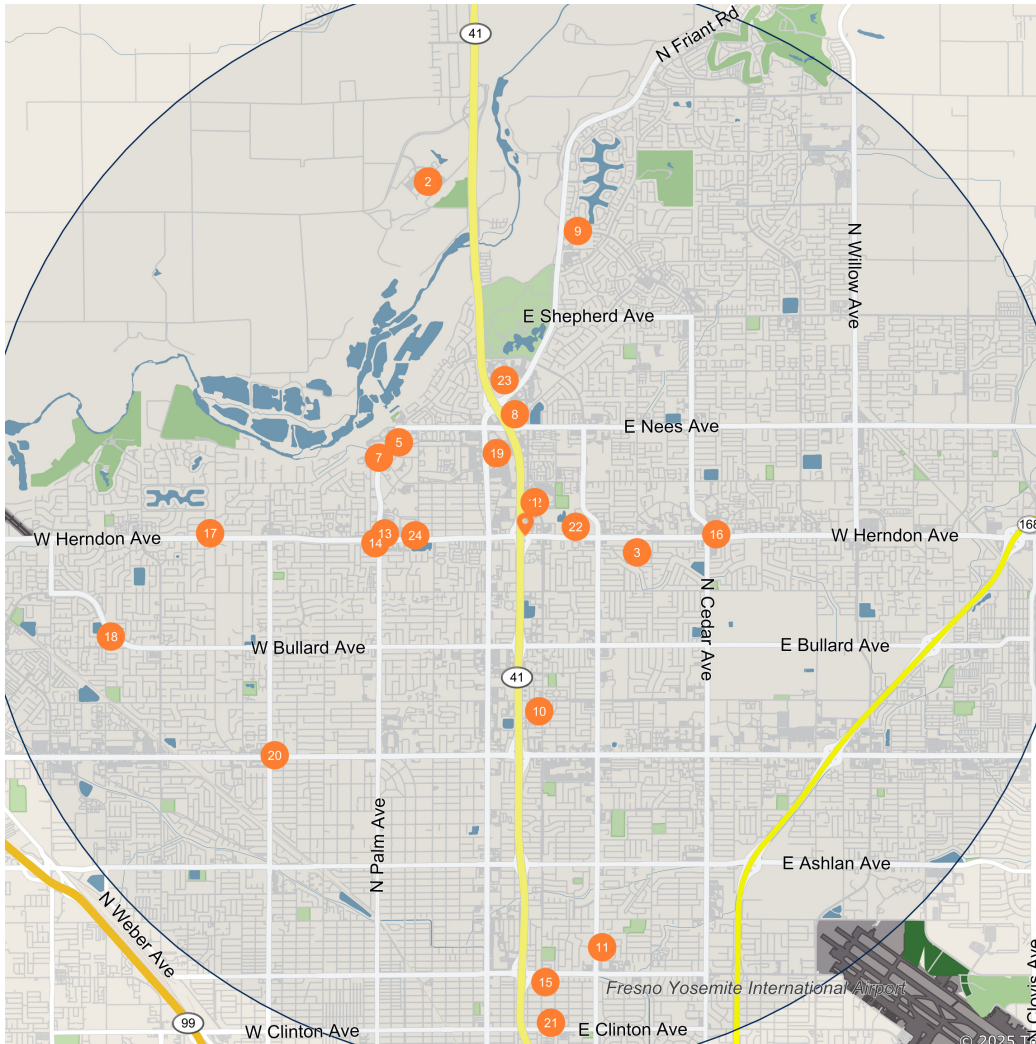
The selected area in 2025 had a lower level of educational attainment when compared with the U.S. averages. 31.3 percent of the selected area's residents had earned a graduate degree compared with the national average of only 13.7 percent, and 10.3 percent completed a bachelor's degree, compared with the national average of 21.2 percent.

The number of area residents with an associate degree was higher than the nation's at 16.9 percent vs. 8.8 percent, respectively.

The area had fewer high-school graduates, 2.9 percent vs. 26.1 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 28.1 percent in the selected area compared with the 19.6 percent in the U.S.

7089 N HOWARD ST

DEMOGRAPHICS



Major Employers

Employees

1	Kaiser Foundation Hospitals-Kaiser Foundation Health Plan	3,210
2	Valley Child Healthcare Foundation-	2,800
3	Saint Agnes Medical Center-	1,688
4	Valley Childrens Hospital-	1,500
5	Wawona Packing Co LLC-Gerawan Farming Partners	1,400
6	Kaiser Foundation Hospitals-Kaiser Permanente	1,354
7	Centene Pharmacy Services Inc-	1,271
8	Olam Americas LLC-Olam Edible Nuts	1,000
9	Rainbow - Brite Indus Svcs LLC-Santa Rosa Indian Cmnty of Snt	956
10	Unilab Corporation-	934
11	Unilab Corporation-	934
12	Permanente Medical Group Inc-	842
13	Dutch Bros LLC-	791
14	Sun-Maid Growers California-	750
15	Juvenile Justice Division Cal-	718
16	Tahoe Joes Management Inc-Tahoe Joes Cedar & Herndon	683
17	Woolf Farming Co Cal Inc-Lansing Farming Co	624
18	US Foods Inc-Saladinos Foodservice	559
19	Yard House Restaurants LLC-	532
20	Dutch Bros Inc-	483
21	Veterans Health Administration-Central Cal Healthcare Sys	470
22	Hire Up Staffing Service-	450
23	Pacific Gas and Electric Co-PG&e	438
24	Walmart Inc-Walmart	400
25	City of Clovis-	375

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DEMOGRAPHICS

