OFFERING MEMORANDUM

49 FREMONT ST., BLOOMFIELD, NJ 07003

18 ROOM LICENSED ROOMING HOUSE
50% Seller Financing Available

Marcus & Millichap

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Marcus & Millichap

49 FREMONT ST

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49 FREMONT ST

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Marcus & Millichap

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SECTION 1

EXECUTIVE SUMMARY

Description & Investment Highlights

49 FREMONT ST

DESCRIPTION & INVESTMENT HIGHLIGHTS

Property Description

Marcus & Millichap is excited to bring the property located at 49 Fremont Street in the highly desirable southern section of Bloomfield, New Jersey (Block 275, Lot 7) to market for sale. The property features a substantial 3,992 +/- square foot three-story rooming house built circa 1900 in a R-1B zone (Residential, Single Family) on a level 0.20-acre lot. The building contains 18 rentable rooms, 5.5 bathrooms, an asphalt shingle roof, window cooling units, and a restricted-access basement complete with a supplemental kitchen and manager's quarters.

The property is on the north side of Fremont St. two doors west of Oakland Ave. directly adjacent to the Bloomfield College campus, placing it steps away from student-driven demand in a submarket where 62% of households are renters. Furthermore, the location boasts exceptional regional accessibility, sitting near major transport arteries like Route 280 and the Garden State Parkway, alongside multiple local NJ Transit commuter options, ensuring seamless connectivity for occupants commuting throughout Essex County and the greater New York metropolitan area.

The property at 49 Fremont St is a strong investment opportunity based on the current cash flow that generates a NOI of $64,557 with the potential to reach $81,933. Additionally, the property's location, immediately adjacent to Bloomfield College, could allow the future owner to conduct property upgrades allowing for further revenue growth by marketing the rooms to students.

Investment Highlights

Existing Rooming House - 18-rooms, 5.5-bathrooms in 3,992 +/- square feet of gross building area.

Grandfathered, legal nonconforming use status within a single-family R-1B zone.

Local zoning strictly prohibits new rooming houses, insulating this asset from future local competition.

Strategically situated in a high-demand, low-vacancy submarket where 62% of households are renters.

Directly adjacent to the Bloomfield College campus.

Excellent upside to maximize per-room rental yields through targeted, cosmetic renovations.

Located minutes from Route 280, the Garden State Parkway, and local NJ Transit commuter transit lines.

NOI of $64,557 with the potential to reach $81,933

50% LTV Seller Financing is Available

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SECTION 2

PROPERTY INFORMATION

Pictures
Regional Map
Local Map
Aerial Map
Retailer Map

49 FREMONT ST

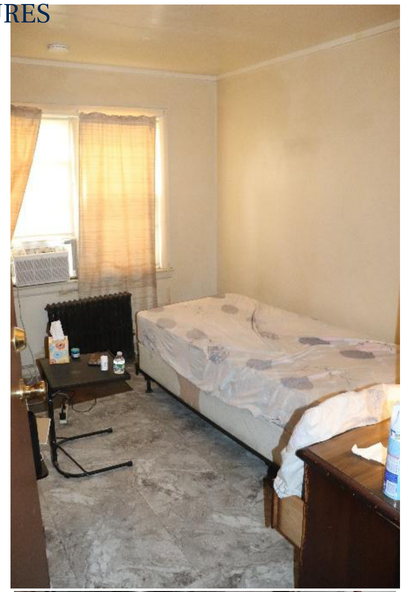
PICTURES

49 FREMONT ST

PICTURES

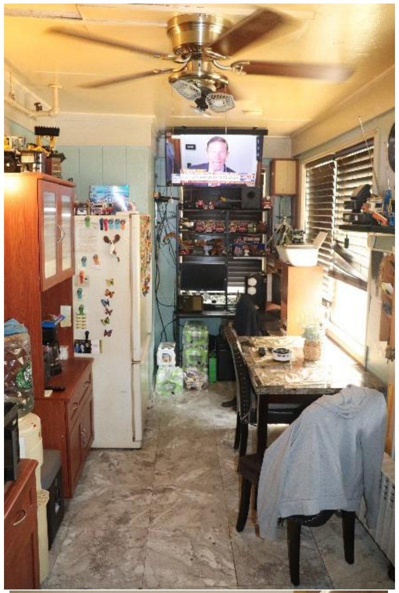
49 FREMONT ST

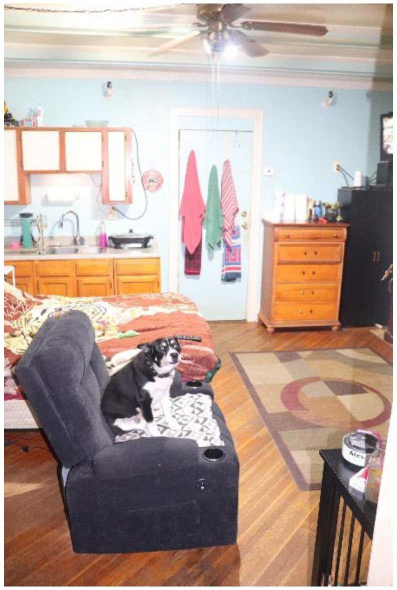
PICTURES

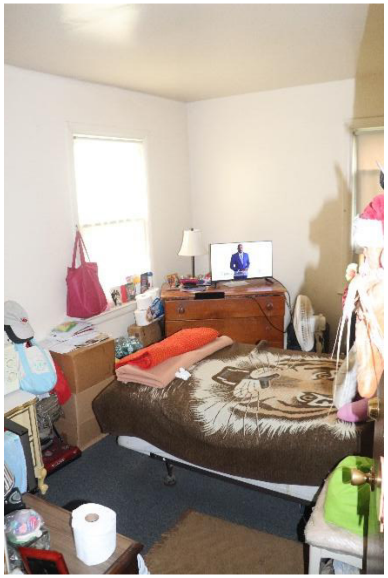


49 FREMONT ST

PICTURES







49 FREMONT ST

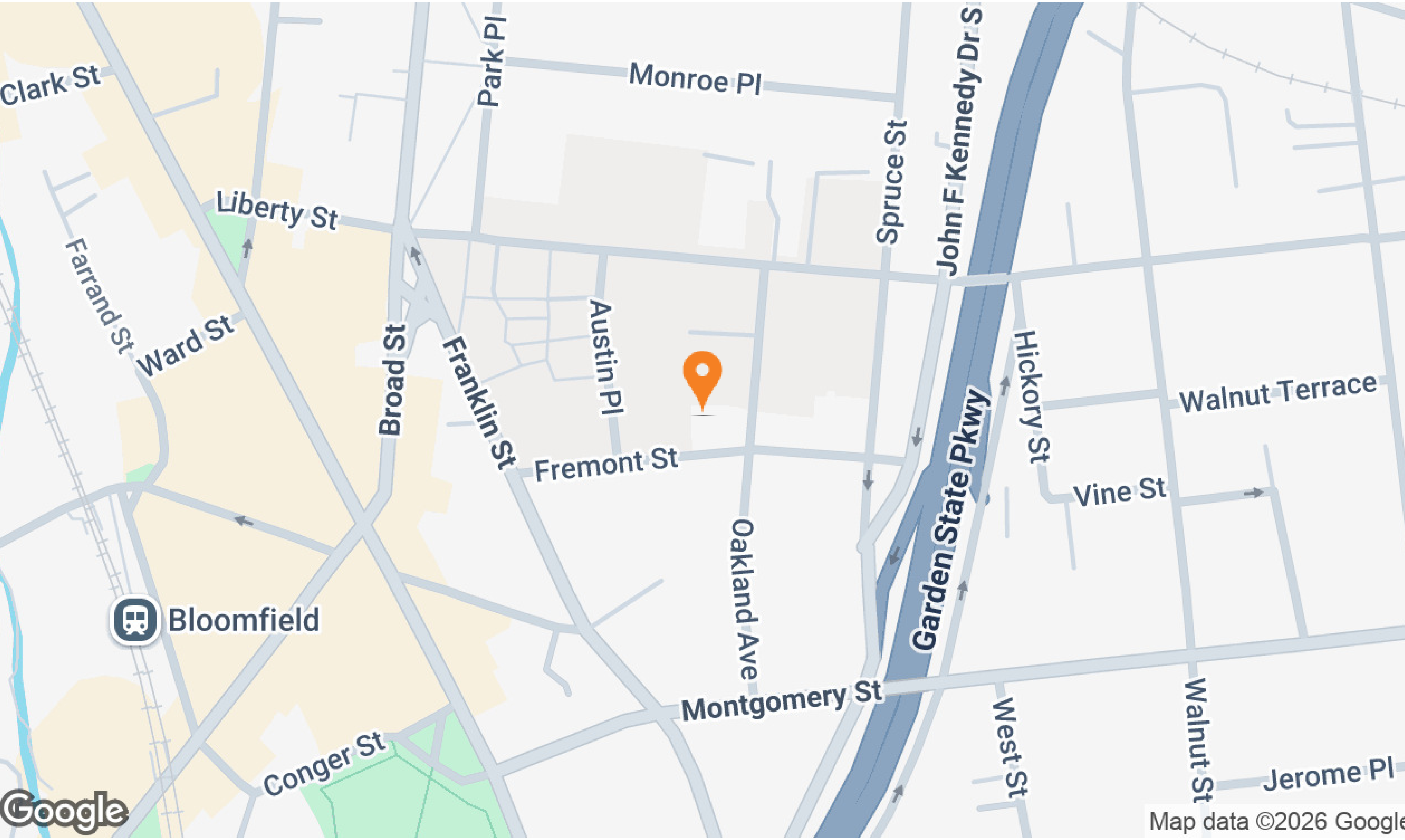
PICTURES

49 FREMONT ST

REGIONAL MAP

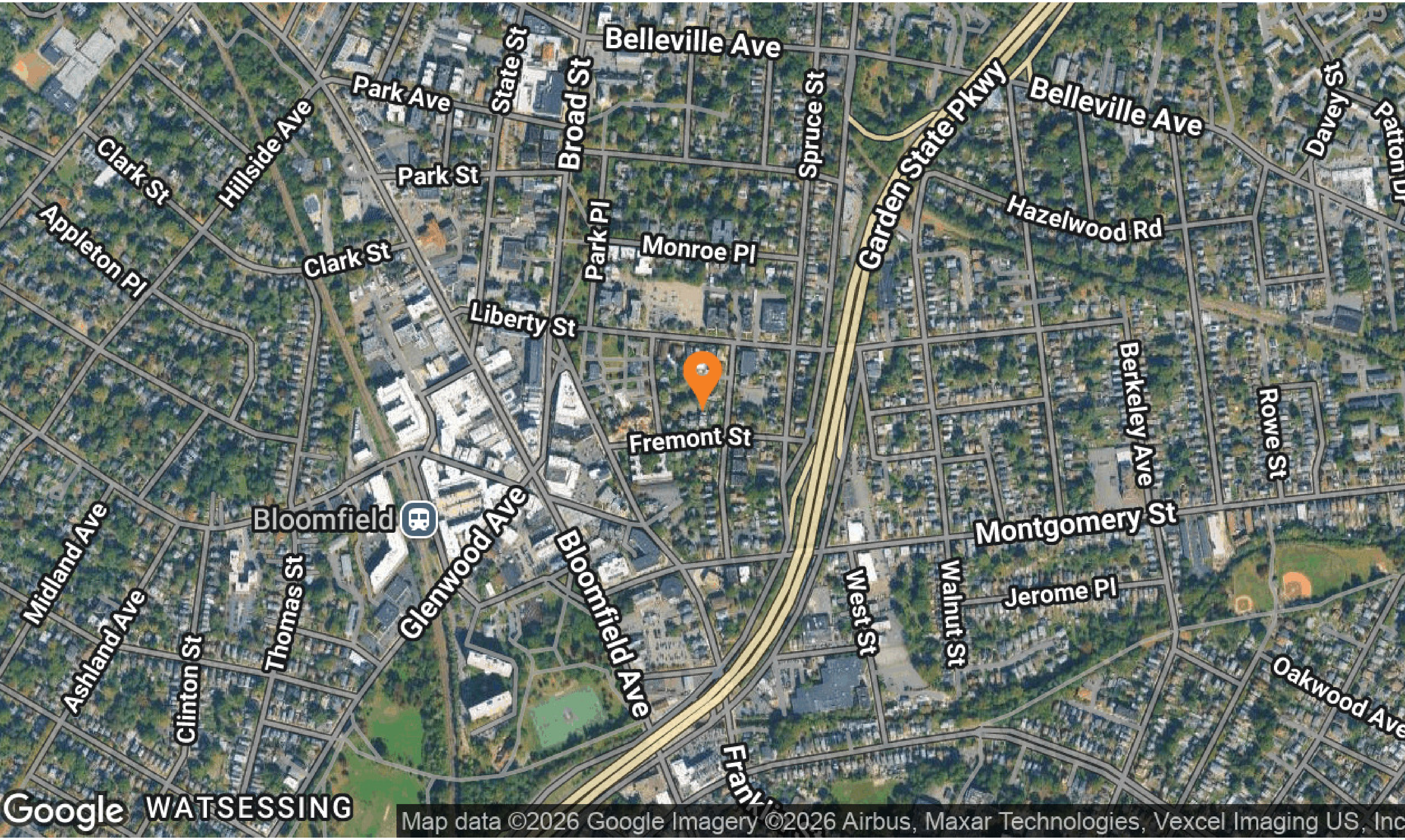
49 FREMONT ST

LOCAL MAP



49 FREMONT ST

AERIAL MAP



49 FREMONT ST

RETAILER MAP

SECTION 3

03

FINANCIAL ANALYSIS

Rent roll
rent roll summary
operating statement
pricing

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49 FREMONT ST

RENT ROLL

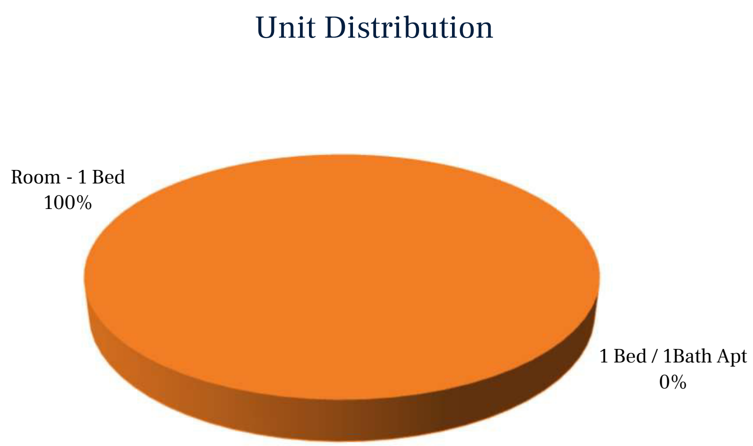
As of July,2026

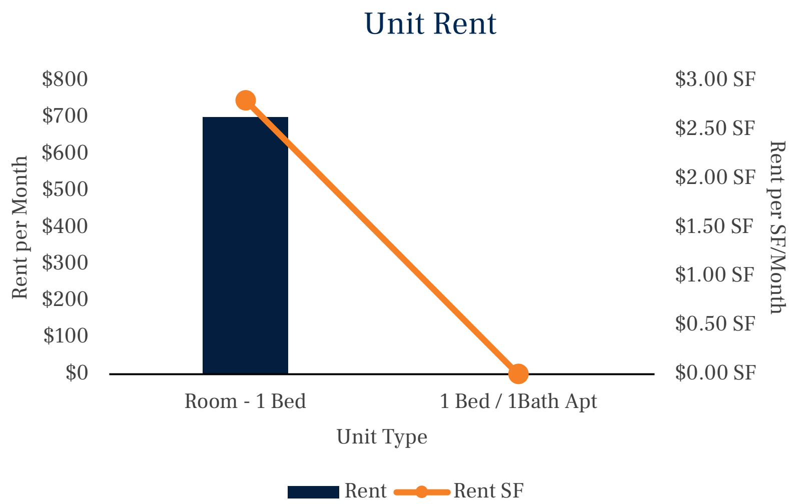
UNIT	UNIT TYPE	Square Feet	CURRENT Rent / Month	CURRENT Rent / SF/ Month	POTENTIAL Rent / Month	POTENTIAL Rent/ SF/ Month
1	Room - 1 Bed	250	$620	$2.48	$700	$2.80
2	Room - 1 Bed	250	Vacant	$0.00	$700	$2.80
3	Room - 1 Bed	250	$620	$2.48	$700	$2.80
4	Room - 1 Bed	250	$680	$2.72	$700	$2.80
5	Room - 1 Bed	250	$620	$2.48	$700	$2.80
6	Room - 1 Bed	250	$660	$2.64	$700	$2.80
7	Room - 1 Bed	250	$620	$2.48	$700	$2.80
8	Room - 1 Bed	250	$720	$2.88	$700	$2.80
9	Room - 1 Bed	250	$660	$2.64	$700	$2.80
10	Room - 1 Bed	250	$660	$2.64	$700	$2.80
11	Room - 1 Bed	250	$660	$2.64	$700	$2.80
12	Room - 1 Bed	250	$660	$2.64	$700	$2.80
13	Room - 1 Bed	250	$700	$2.80	$700	$2.80
14	Room - 1 Bed	250	$600	$2.40	$700	$2.80
15	Room - 1 Bed	250	$660	$2.64	$700	$2.80
16	Room - 1 Bed	250	$660	$2.64	$700	$2.80
17	Room - 1 Bed	250	$660	$2.64	$700	$2.80
18	Room - 1 Bed	250	$580	$2.32	$700	$2.80
Total		4,500	$11,040	$2.45	$12,600	$2.80

49 FREMONT ST

RENT ROLL SUMMARY

UNIT TYPE	# OF UNITS	AVG SQ FEET	RENTAL RANGE	SCHEDULED AVERAGE RENT	SCHEDULED AVERAGE RENT / SF	SCHEDULED MONTHLY INCOME	POTENTIAL AVERAGE RENT	POTENTIAL AVERAGE RENT / SF	POTENTIAL MONTHLY INCOME
Room - 1 Bed	18	250	$580 - $720	$652	$2.61	$11,740	$700	$2.80	$12,600
TOTALS/WEIGHTED AVERAGE!	18	250		$652	$2.61	$11,740	$700	$2.80	$12,600
GROSS ANNUALIZED RENTS				$140,880			$151,200		





49 FREMONT ST

OPERATING STATEMENT

INCOME	Current		Potential		PER UNIT	PER SF
Rental Income						
Gross Potential Rent	132,480		151,200		8,400	33.60
Loss / Gain to Lease					0	0.00
Gross Scheduled Rent	132,480		151,200		8,400	33.60
Physical Vacancy	(6,624)	5.0%	(7,560)	5.0%	(420)	(1.68)
TOTAL VACANCY	($6,624)	5.0%	($7,560)	5.0%	($420)	($2)
EFFECTIVE GROSS INCOME	$125,856		$143,640		$7,980	$31.92

EXPENSES	Current		Potential		PER UNIT	PER SF
Real Estate Taxes	19,165		19,740		1,097	4.39
Insurance	11,620		11,968		665	2.66
Utilities - Heat/Electric	9,469		9,753		542	2.17
Utilities - Water & Sewer	1,819		1,873		104	0.42
Utilities - Oil	5,525		5,690		316	1.26
Repairs + Maintenance	4,500		4,500		250	1.00
Legal	1,000		1,000		56	0.22
Inspections	1,909		1,909		106	0.42
Management Fee	6,293	5.0%	7,182	5.0%	399	1.60
TOTAL EXPENSES	$61,299		$63,616		$3,534	$14.14
EXPENSES AS % OF EGI	48.7%		44.3%			
NET OPERATING INCOME	$64,557		$80,024		$4,446	$17.78

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

49 FREMONT ST

PRICING

SUMMARY	
Price	Market
Number of Units	19
Price Per Unit	TBD
Price Per SqFt	TBD
Rentable SqFt	5,200
Lot Size	0.30 Acres
Approx. Year Built	1959

FINANCING	1st Loan
Loan Amount	50% Loan To Purchase Price
Loan Type	New
Interest Rate	6.75%
Amortization	30 Years
Year Due	2031

Loan information is subject to change. Contact MMCC for updated quotes.

# OF UNITS	UNIT TYPE	SQFT/UNIT	SCHEDULED	MARKET
18	Room - 1 Bed	250	$739	$810
1	1 Bed / 1Bath Apt	700	$900	$900

OPERATING DATA

INCOME		Current		Potential
Gross Scheduled Rent		$111,600		$185,760
Less: Vacancy/Deductions	0.0%	$0	8.0%	$14,861
Total Effective Rental Income		$111,600		$170,899
Other Income		$4,200		$4,200
Effective Gross Income		$115,800		$175,099
Less: Expenses	79.1%	$91,581	55.4%	$96,947
Net Operating Income		$24,219		$78,152
Cash Flow		$24,219		$78,152
Debt Service		$36,581		$36,581
Net Cash Flow After Debt Servic		-$12,362		$41,571
Principal Reduction		$5,009		$5,358
TOTAL RETURN		-$7,353		$46,929

EXPENSES	Current	Potential
Real Estate Taxes	$35,175	$36,230
Insurance	$17,577	$18,104
Utilities - Heat/Electric	$10,941	$11,269
Utilities - Water & Sewer	$3,597	$3,705
Utilities - Gas	$2,421	$2,494
Utilities - Oil	$9,722	$10,014
Repairs + Maintenance	$4,750	$4,750
Inspections	$607	$625
Legal	$1,000	$1,000
Management Fee	$5,790	$8,755
TOTAL EXPENSES	$91,580	$96,947
Expenses/Unit	$4,820	$5,102
Expenses/SF	$17.61	$18.64

04

SECTION 4

MARKET OVERVIEW

Market Overview
northern new jersey apartment market overview
Demographics

NORTHERN NEW JERSEY

Northern New Jersey is part of the New York metro and is linked to the city by the George Washington Bridge, the Lincoln Tunnel, the Holland Tunnel, several ferries, and commuter rail tunnels. The region comprises Bergen, Hudson, Passaic, Essex, Morris, and Union counties, and contains over 4 million residents in more than 200 municipalities. The region is bordered to the east by the Hudson River and New York City, to the south by Middlesex and Somerset counties, to the west by Warren and Sussex counties, and to the north by New York state. A large portion of the area is almost fully developed, contributing to the state's ranking as the most densely populated in the country. Bergen County is home to over 958,000 people, while Essex County — which includes the city of Newark — has about 851,000 residents. The metro is also home most of the facilities of the Port of New York and New Jersey — the largest maritime gateway on the Eastern Seaboard, which supports more than half a million jobs alone.

METRO HIGHLIGHTS

DIVERSE INDUSTRIES

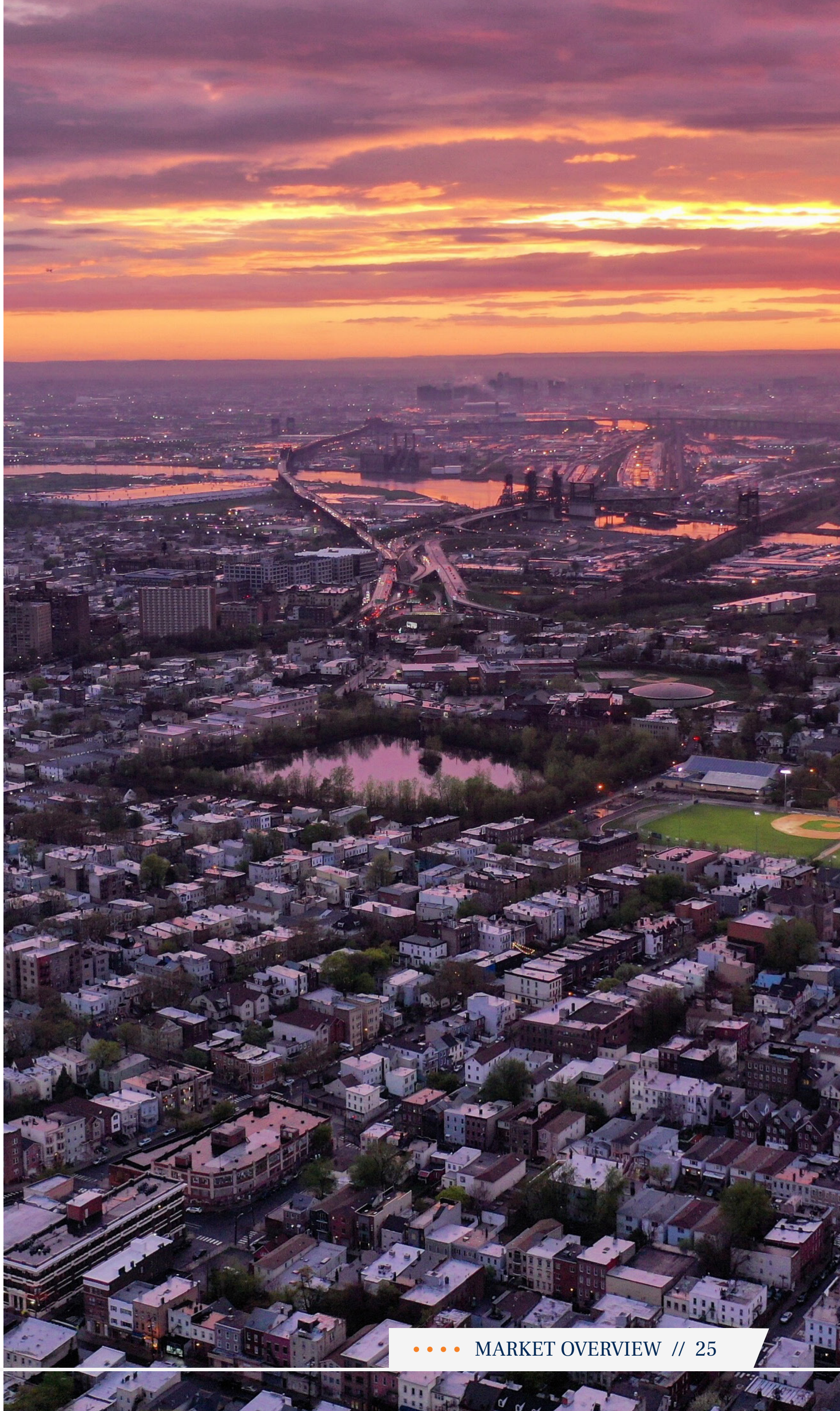
Pharmaceuticals, health care, and finance are among the segments that contribute to the local economic base. Proactive state policies have attracted multiple life sciences and fintech firms in recent years.

LARGE LABOR POOL

The region's diverse and highly skilled labor pool, as well as access to nearby metros, attracts a range of businesses. The six counties composing the region host a combined employment base of 1.1 million.

GEOGRAPHIC ADVANTAGES

Northern New Jersey has its own economic drivers and is also well connected to New York City's robust economy. Comparatively cheaper office space also attracts many large employers west of the Hudson River.



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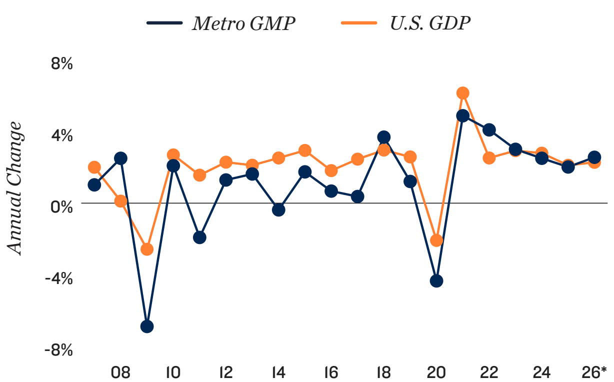
MARKET OVERVIEW

ECONOMY

- Northern New Jersey is home to multiple Fortune 500 companies, including Prudential Financial, Merck, Automatic Data Processing, and PBF Energy.
- The airline industry accounts for a significant share of jobs in the region. United Airlines has a major presence at Newark Liberty International Airport.
- Trade is a key employment sector. Vehicle imports account for a substantial amount of the Port Newark-Elizabeth Marine Terminal's business.

Economic Growth



* Forecast

MAJOR AREA EMPLOYERS

- Prudential Financial
- Conduent
- Automatic Data Processing
- Becton Dickinson
- Quest Diagnostics
- NRT
- Merck & Co., Inc.
- Ascena Retail Group

SHARE OF 2026 TOTAL EMPLOYMENT

6% *MANUFACTURING*

21% *TRADE, TRANSPORTATION, AND UTILITIES*

13% *GOVERNMENT*

20% *EDUCATION AND HEALTH SERVICES*

8% *FINANCIAL ACTIVITIES*

16% *PROFESSIONAL AND BUSINESS SERVICES*

3% *CONSTRUCTION*

8% *LEISURE AND HOSPITALITY*

2% *INFORMATION*

4% *OTHER SERVICES*

Note: Figures are rounded to nearest whole percentage point
Employment data for the Newark metro area

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MARKET OVERVIEW

DEMOGRAPHICS

- Northern New Jersey will add approximately 25,000 households over the next five years, generating demand for housing and retail services.
- The median home price in the region stands at around $700,000 in 2025, 33 percent lower than that in New York.
- Approximately 44 percent of residents hold a bachelor's degree, including 18 percent who have also obtained a graduate or professional degree.

QUALITY OF LIFE

Northern New Jersey offers a variety of amenities and cultural activities. Sports and entertainment are available in East Rutherford at the Meadowlands. MetLife Stadium is home to the Giants and Jets of the NFL. The Prudential Center, also known as the Rock, is an indoor arena in downtown Newark where the NHL's Devils and Seton Hall University play. Downtown Newark also houses the New Jersey Performing Arts Center. Numerous community colleges and universities are located in the metro, including Seton Hall University, the Newark campus of Rutgers University, Stevens Institute of Technology, William Paterson University, and Bergen Community College.

SPORTS

Football | NFL | New York Giants

Football | NFL | New York Jets

Hockey | NHL | New Jersey Devils

EDUCATION

- Seton Hall University
- Rutgers University
- Bergen community College
- William Paterson University

ARTS & ENTERTAINMENT

- Morris Museum
- NJPAC
- Prudential Center
- Newark Museum of Art

QUICK FACTS

POPULATION
4.1M
Growth 2025-2030*
1.2%

HOUSEHOLDS
1.6M
Growth 2025-2030*
1.6%

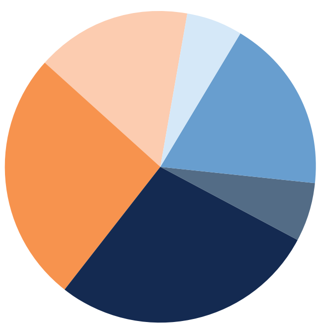
MEDIAN AGE
40
U.S. Median:
40

MEDIAN HOUSEHOLD INCOME
$113,300
U.S. Median:
$78,200

** Forecast*

2026
Population by Age

6%	0-4 years
18%	5-19 years
6%	20-24 years
28%	25-44 years
26%	45-64 years
16%	65+ years



** Forecast*

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

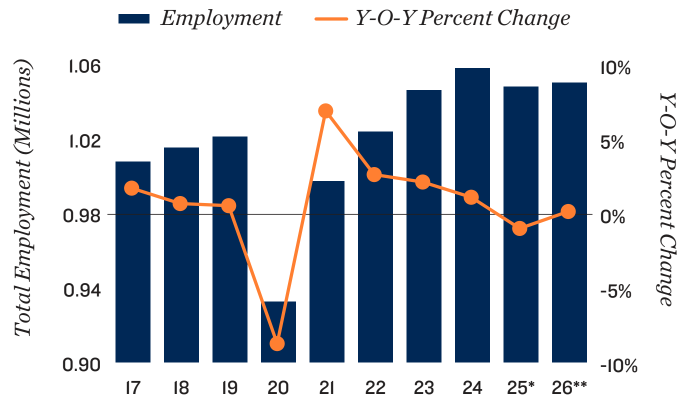
NORTHERN NEW JERSEY

Investors Navigate Diverging Vacancy Trends and Rising Regulatory Headwinds

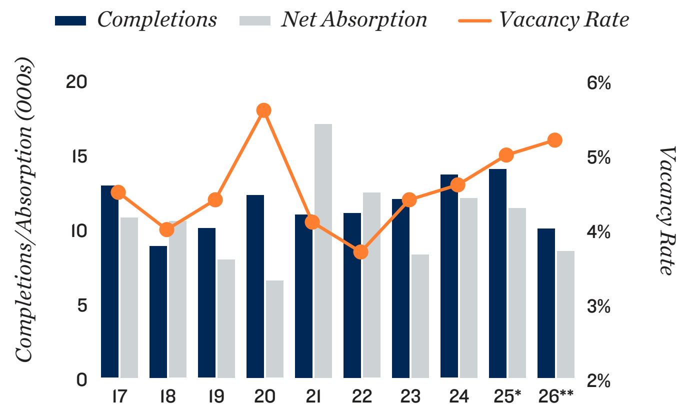
Submarket performance splits as urban deliveries rise. Vacancy trends varied across Northern New Jersey in late 2025. Heavy deliveries in Jersey City lifted rates in Hudson County while conditions largely tightened elsewhere. More than 4,000 additional units are slated to deliver in Jersey City in 2026, likely keeping upward pressure on vacancy. A shrinking pipeline in Union, Essex, and Bergen counties, however, will reduce competition for existing rentals. While recent hiring softness in traditionally office-using sectors may slow demand for higher-end units, a nearly decade-high Class A retention rate should help sustain occupancy. Less new supply competition and steady job gains in middle-income sectors, such as education and health care, are also expected to reinforce Class B property performance. In contrast, weaker hiring in lower-wage sectors and rising household budget strain could weigh more heavily on lower-tier apartment leasing. Nevertheless, Class C vacancy across the metro remained the fifth tightest nationally, closing out last year at under 3 percent, keeping these properties well positioned.

Local rent laws prompt capital shifts. In September 2025, Passaic City adopted one of the region's strictest rent-control laws. It caps annual increases at 3 percent and eliminates the ability to raise rents when units turn over. The policy limits income potential and reduces the appeal of value-add strategies, likely contributing to a drop in sales last year. Meanwhile, Hoboken and Jersey City banned algorithmic rent-setting software, adding administrative burdens and potentially reducing operating efficiency. Even so, investment in these areas could strengthen as investors pivot from New York City's comparatively heavier regulatory environment. Less restrictive cities such as Bayonne may attract additional capital, benefiting from improved connectivity as a new ferry terminal opens and construction is slated to begin on the Newark Bay Bridge expansion in 2026.

Employment Trends



Supply and Demand



* Estimate; ** Forecast

Sources: CoStar Group, Inc.; Real Capital Analytics; RealPage, Inc.

49 FREMONT ST

NORTHERN NEW JERSEY APARTMENT MARKET OVERVIEW

2026 MARKET FORECAST

+1.4% — Employment: Hiring will remain restrained in 2026, with only 2,000 new roles added. Education and health care will likely drive gains, as they were among the few sectors to avoid job cuts last year.

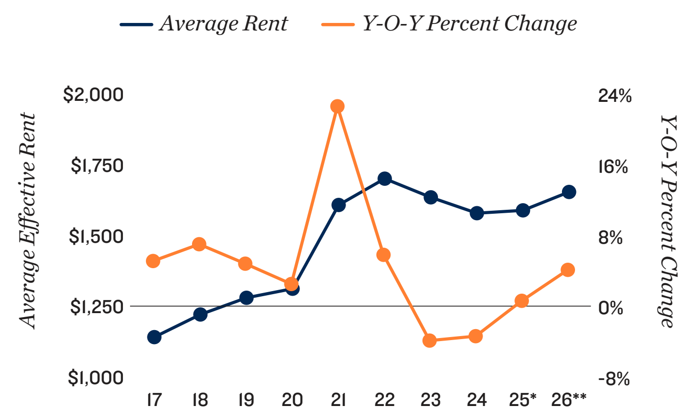
17,000 units — Construction: Deliveries in 2026 fall by about 4,000 units from last year, marking the lowest total in a decade. The metro's 2.0 percent inventory growth rate will still lead major Northeast markets.

-10 bps — Vacancy: Weak employment gains will dampen net absorption, keeping vacancy trending higher. At 5.2 percent, the metro's rate will stand 80 basis points above the prior 10-year average.

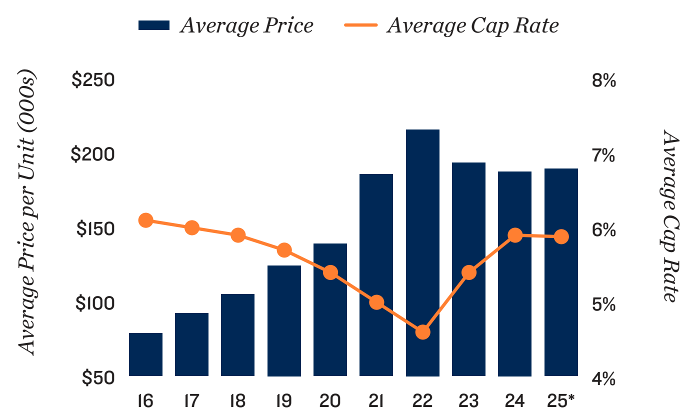
+2.1% — Rent: Rent growth will stay below 3 percent for a third consecutive year amid weaker new demand. The metro's average effective rent will reach $2,640 per month, the 10th highest among major markets.

INVESTMENT: *New Jersey introduced a $500 million manufacturing tax credit in August 2025 to spur industrial growth and job creation, which may boost housing demand and investor interest near major industrial hubs.*

Rent Trends



Sales Trends



** Estimate; ** Forecast*

Sources: CoStar Group, Inc.; Real Capital Analytics; RealPage, Inc.

49 FREMONT ST

DEMOGRAPHICS

POPULATION	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Population	35,128	332,344	754,507
2025 Estimate			
Total Population	34,827	330,601	749,414
2020 Census			
Total Population	34,783	335,357	760,634
2010 Census			
Total Population	30,460	309,522	688,768
Daytime Population			
2025 Estimate	27,050	226,849	645,537

HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Households	14,379	130,770	291,805
2025 Estimate			
Total Households	14,259	129,497	288,597
Average (Mean) Household Size	2.4	2.6	2.6
2020 Census			
Total Households	14,034	127,056	282,462
2010 Census			
Total Households	12,113	115,259	253,754
Growth 2025-2030	0.8%	1.0%	1.1%

HOUSING UNITS	1 Mile	3 Miles	5 Miles
Occupied Units			
2030 Projection	15,030	138,947	311,649
2025 Estimate	14,903	137,587	308,196
Owner Occupied	5,696	47,909	113,156
Renter Occupied	8,608	81,680	175,496
Vacant	644	8,090	19,599
Persons in Units			
2025 Estimate Total Occupied Units	14,259	129,497	288,597
1 Person Units	33.1%	31.7%	31.2%
2 Person Units	30.3%	27.0%	27.5%
3 Person Units	16.1%	16.7%	16.8%
4 Person Units	11.4%	13.2%	13.7%
5 Person Units	6.1%	7.3%	6.9%
6+ Person Units	2.9%	4.0%	4.0%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2025 Estimate			
$200,000 or More	17.6%	13.3%	14.5%
$150,000-$199,999	10.2%	8.6%	9.2%
$100,000-$149,999	18.6%	16.3%	16.3%
$75,000-$99,999	15.1%	12.8%	11.8%
$50,000-$74,999	14.7%	14.8%	14.4%
$35,000-$49,999	6.9%	9.5%	9.2%
$25,000-$34,999	5.4%	7.0%	6.8%
$15,000-$24,999	4.7%	7.3%	6.9%
Under $15,000	6.9%	10.4%	10.9%
Average Household Income	$129,942	$107,639	$112,140
Median Household Income	$106,014	$86,883	$91,820
Per Capita Income	$51,935	$41,836	$42,640

POPULATION PROFILE	1 Mile	3 Miles	5 Miles
Population By Age			
2025 Estimate Total Population	34,827	330,601	749,414
Under 20	21.4%	24.7%	25.3%
20 to 34 Years	23.5%	20.8%	20.8%
35 to 39 Years	7.8%	7.3%	7.2%
40 to 49 Years	13.4%	13.6%	13.3%
50 to 64 Years	19.3%	19.0%	18.7%
Age 65+	14.6%	14.6%	14.8%
Median Age	39.0	38.0	38.0
Population 25+ by Education Level			
2025 Estimate Population Age 25+	25,046	228,473	511,861
Elementary (0-8)	3.2%	8.0%	7.0%
Some High School (9-11)	3.9%	6.5%	6.2%
High School Graduate (12)	23.3%	28.6%	28.4%
Some College (13-15)	14.3%	16.7%	15.8%
Associate Degree Only	6.4%	6.4%	6.3%
Bachelor's Degree Only	30.9%	21.2%	21.9%
Graduate Degree	18.0%	12.6%	14.4%
Population by Gender			
2025 Estimate Total Population	34,827	330,601	749,414
Male Population	48.4%	47.9%	48.2%
Female Population	51.6%	52.1%	51.8%

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DEMOGRAPHICS

POPULATION

In 2025, the population in your selected geography is 749,414. The population has changed by 8.80 percent since 2010. It is estimated that the population in your area will be 754,507 five years from now, which represents a change of 0.7 percent from the current year. The current population is 48.2 percent male and 51.8 percent female. The median age of the population in your area is 38.0, compared with the U.S. average, which is 40.0. The population density in your area is 9,526 people per square mile.

EMPLOYMENT

In 2025, 367,473 people in your selected area were employed. The 2010 Census revealed that 61.6 of employees are in white-collar occupations in this geography, and 18.8 are in blue-collar occupations. In 2025, unemployment in this area was 6.0 percent. In 2010, the average time traveled to work was 33.00 minutes.

HOUSEHOLDS

There are currently 288,597 households in your selected geography. The number of households has changed by 13.73 percent since 2010. It is estimated that the number of households in your area will be 291,805 five years from now, which represents a change of 1.1 percent from the current year. The average household size in your area is 2.6 people.

HOUSING

The median housing value in your area was $488,044 in 2025, compared with the U.S. median of $333,538. In 2010, there were 110,691.00 owner-occupied housing units and 143,063.00 renter-occupied housing units in your area.

INCOME

In 2025, the median household income for your selected geography is $91,820, compared with the U.S. average, which is currently $78,171.The median household income for your area has changed by 77.03 percent since 2010. It is estimated that the median household income in your area will be $103,262 five years from now, which represents a change of 12.5 percent from the current year.

The current year per capita income in your area is $42,640, compared with the U.S. average, which is $41,680. The current year's average household income in your area is $112,140, compared with the U.S. average, which is $103,571.

EDUCATION

The selected area in 2025 had a lower level of educational attainment when compared with the U.S averages. 34.9 percent of the selected area's residents had earned a graduate degree compared with the national average of only 13.7 percent, and 6.3 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 11.1 percent vs. 8.8 percent, respectively.

The area had fewer high-school graduates, 2.5 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 33.1 percent in the selected area compared with the 19.6 percent in the U.S.

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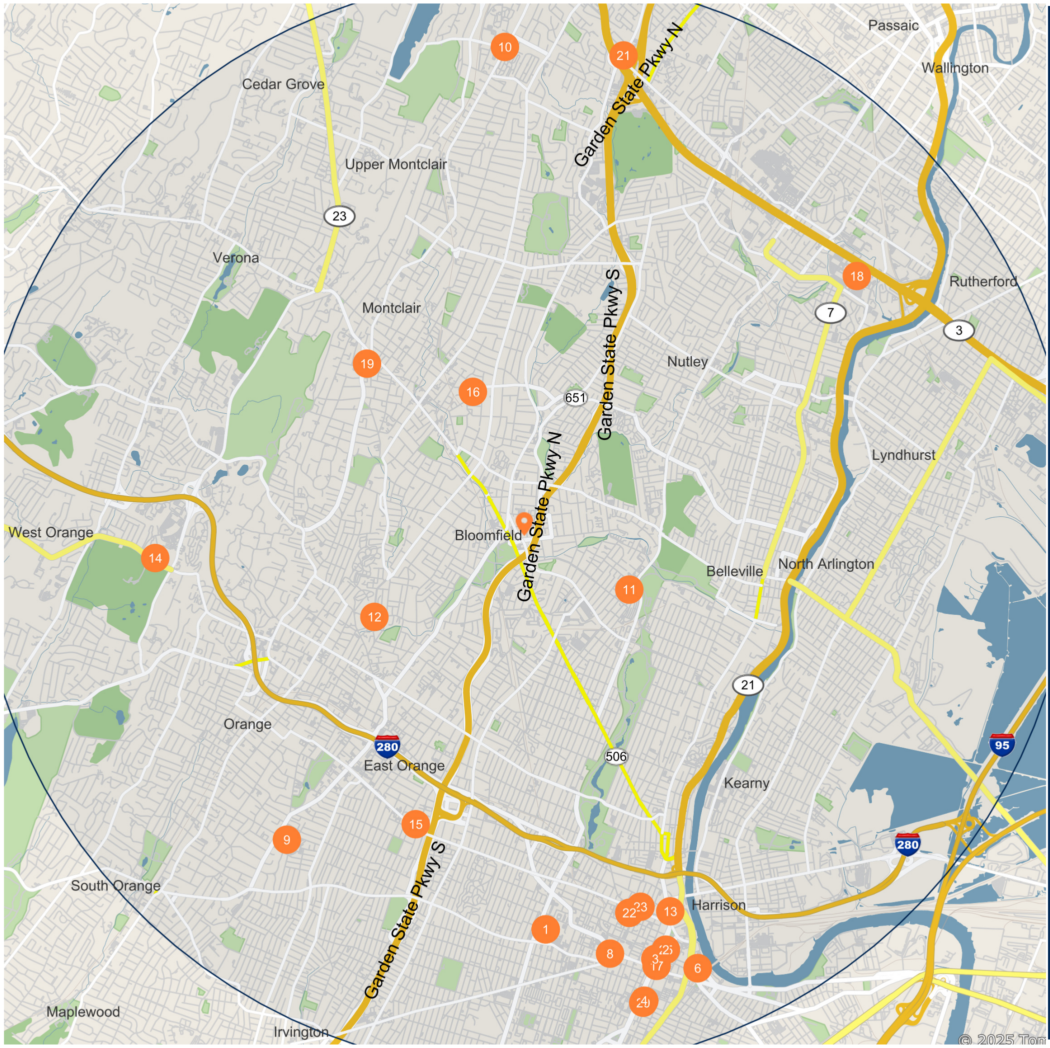
DEMOGRAPHICS



	Major Employers	Employees
1	New Jrsey Comm On Hgher Edcatn-	16,536
2	Public Service Entp Group Inc-PSEG	13,047
3	Prudential Financial Inc-Prudential	4,350
4	Wakefern Food Corporation-	4,345
5	University Hospital-	3,620
6	New Jrsey Trnst Bus Operations-	3,000
7	Horizon Healthcare Svcs Inc-Horizon Blue Cross Blue Sheld	2,700
8	County of Essex-	2,500
9	United Sttes Dept Vtrans Affir-	2,000
10	Montclair State University-	1,760
11	Clara Maass Medical Center-	1,649
12	New Jrsey Trnst Bus Operations-	1,615
13	Verizon New Jersey Inc-Verizon	1,400
14	Pascack Valley Hospital Assn-Pascack Valley Hospital	1,207
15	Essex Valley Healthcare Inc-Essex Valley Medical Trnsp Svc	1,200
16	Montclair Hospital LLC-Mountainside Hospital	1,200
17	City of Newark New Jersey-	1,200
18	ITT Integrated Electronic Warf-	1,100
19	Montclair Board of Education-	1,100
20	Oracle Taleo LLC-	1,064
21	Stop & Shop Supermarket Co LLC-Super Stop & Shop 2802	1,037
22	New Jersey Institute Tech-Njit	1,037
23	Saint Michaels Medical Center-	1,000
24	New Jersey Institute of Tech-School of Architecture	1,000
25	PSEG Services Corporation-	1,000

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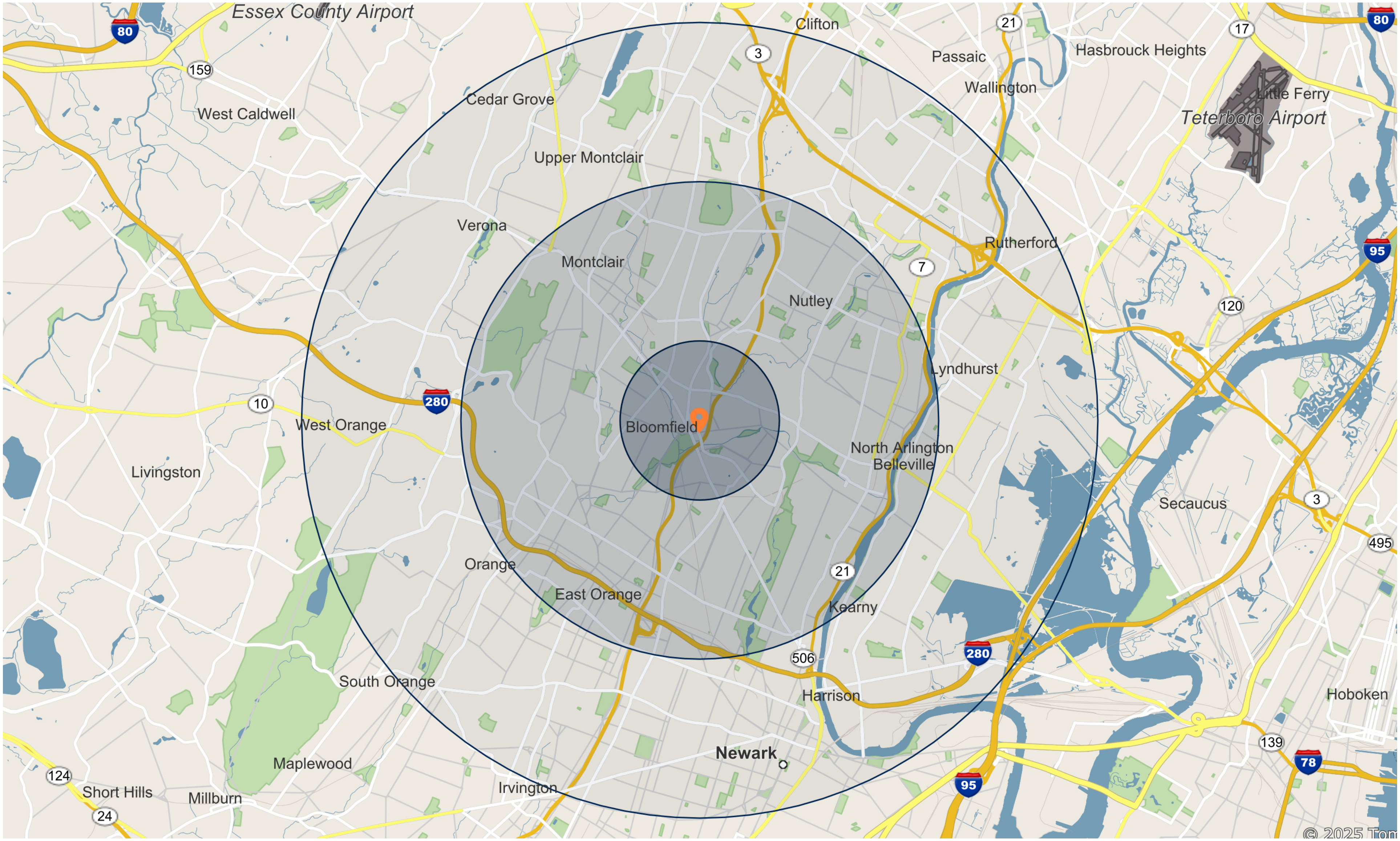
DEMOGRAPHICS



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