

4752 Happy Valley Rd

Investment Property - Buy & Hold

4752 Happy Valley Rd, Flintstone, GA 30725
House · 3 Beds · 2 Baths · 1,125 Sq.Ft.

\$ 220,000 Purchase Price · \$ 230,000 ARV
\$ 55,000 Cash Needed · \$ 321/mo Cash Flow · 7.4% Cap Rate · 7% COC



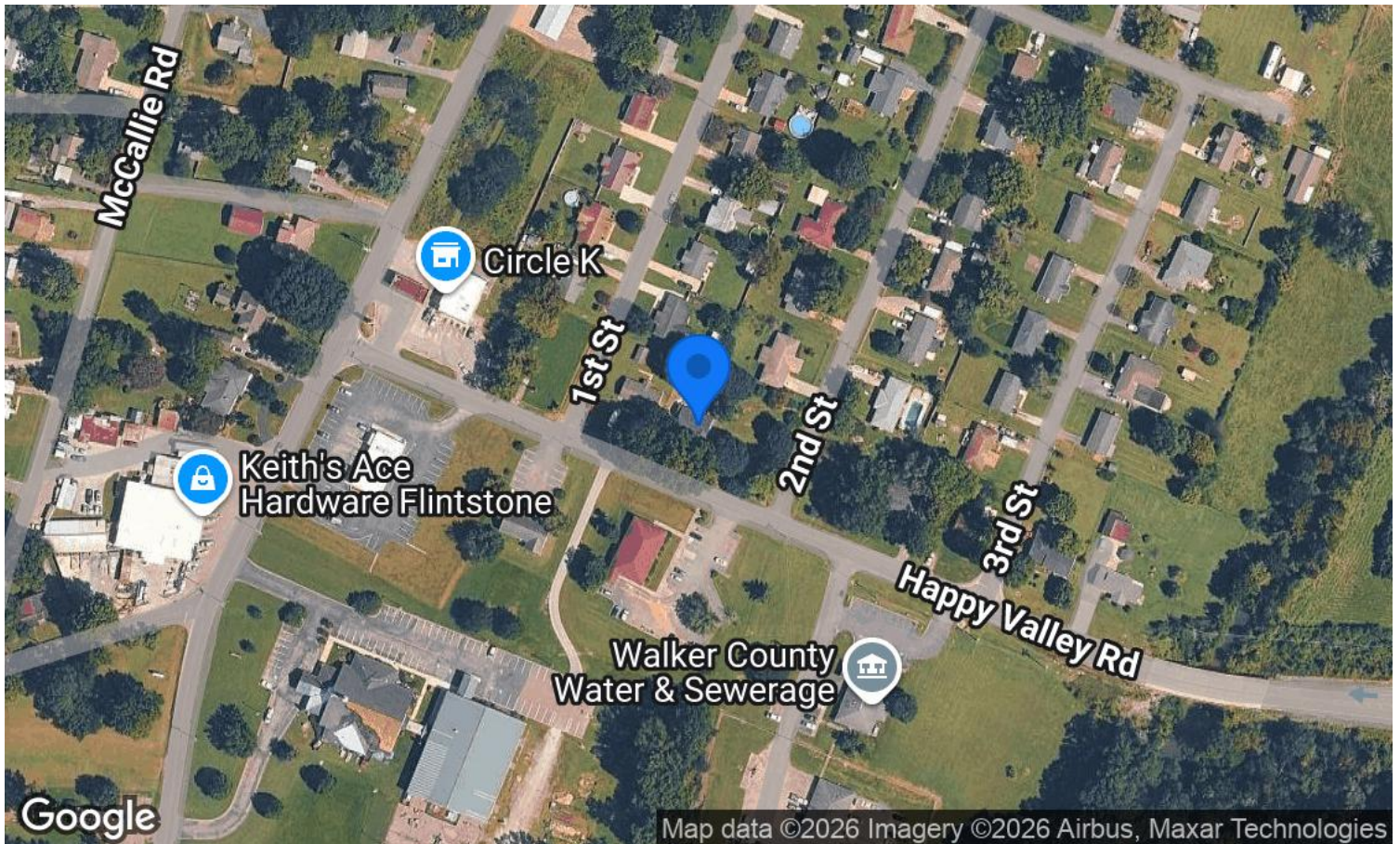
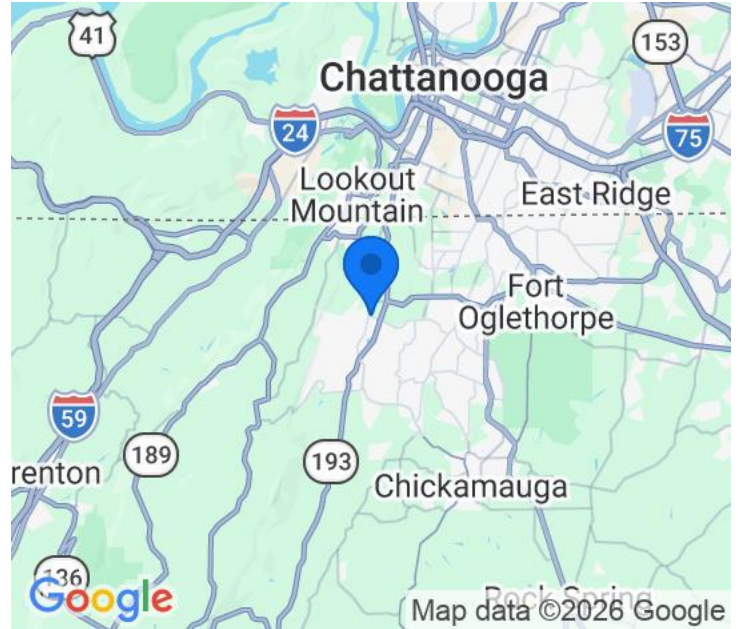
Property Description

ADDRESS

4752 Happy Valley Rd
Flintstone, GA 30725

DESCRIPTION

Property Type:	House
Beds / Baths:	3 BR / 2 BA
Square Footage:	1,125
Year Built:	1952
Parking:	Garage
Lot Size:	10,454 sq.ft.
Zoning:	R1
MLS Number:	1529597



Purchase Analysis & Returns

PURCHASE & REHAB

Purchase Price:		\$ 220,000
Amount Financed:	-	\$ 165,000
Down Payment:	=	\$ 55,000
Purchase Costs:	+	\$ 0
Rehab Costs:	+	\$ 0
Total Cash Needed:	=	\$ 55,000
After Repair Value:		\$ 230,000
ARV Per Square Foot:		\$ 204.4
Price Per Square Foot:		\$ 195.6

RETURNS & RATIOS (Year 1)

Cap Rate (Purchase/Market):	7.4% / 7.1%
Cash on Cash Return:	7%
Return on Equity:	5.2%
Return on Investment:	15.2%
Internal Rate of Return:	15.2%
Rent to Value:	0.8%
Gross Rent Multiplier:	10.63
Equity Multiple:	1.15
Break Even Ratio:	76.4%
Debt Coverage Ratio:	1.31
Debt Yield:	9.9%

PURCHASE COSTS

Total (0% of Price):	\$ 0
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FINANCING (PURCHASE)

Loan Type:	Amortizing, 30 Year
Interest Rate:	6.5%
Financing Of:	Price (75%)
Loan Amount:	\$ 165,000
LTC / LTV:	75% / 71.7%
Loan Payment:	\$ 1,043 Per Month \$ 12,515 Per Year

ASSUMPTIONS & PROJECTIONS

Rehab Cost Overrun:	0%
Vacancy Rate:	5%
Appreciation:	3% Per Year
Income Increase:	2% Per Year
Expense Increase:	2% Per Year
Selling Costs:	6% of Sales Price
Depreciation Period:	27.5 Years
Land Value:	\$ 0

REHAB COSTS

Rehab Costs:	\$ 0
Cost Overrun (0%):	\$ 0
Total:	\$ 0
Total Per Square Foot:	\$ 0

Cash Flow (Year 1)

	Monthly	Yearly
CASH FLOW		
Gross Rent:	\$ 1,725	\$ 20,700
Vacancy (5%):	- \$ 86	\$ 1,035
Other Income:	+ \$ 0	\$ 0
Operating Income:	= \$ 1,639	\$ 19,665
Operating Expenses (16.8%):	- \$ 275	\$ 3,304
Net Operating Income:	= \$ 1,364	\$ 16,361
Loan Payments:	- \$ 1,043	\$ 12,515
Cash Flow:	= \$ 321	\$ 3,846

	Monthly	Yearly
OTHER INCOME		
Total:	\$ 0	\$ 0

	Monthly	Yearly
OPERATING EXPENSES		
Property Taxes:	\$ 57	\$ 680
Insurance:	\$ 98	\$ 1,175
Property Management:	\$ 0	\$ 0
Maintenance:	\$ 86	\$ 1,035
Capital Expenditures:	\$ 35	\$ 414
HOA Fees:	\$ 0	\$ 0
Utilities:	\$ 0	\$ 0
Landscaping:	\$ 0	\$ 0
Accounting & Legal Fees:	\$ 0	\$ 0
Total:	\$ 275	\$ 3,304

Buy & Hold Projections

	APPRECIATION 3% Per Year		INCOME INCREASE 2% Per Year			EXPENSE INCREASES 2% Per Year		SELLING COSTS 6% of Price	
	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30		
RENTAL INCOME									
Gross Rent:	\$ 20,700	\$ 21,114	\$ 21,536	\$ 22,406	\$ 24,738	\$ 30,156	\$ 36,760		
Vacancy:	- \$ 1,035	- \$ 1,056	- \$ 1,077	- \$ 1,120	- \$ 1,237	- \$ 1,508	- \$ 1,838		
Vacancy Rate:	5%	5%	5%	5%	5%	5%	5%		
Other Income:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Operating Income:	= \$ 19,665	= \$ 20,058	= \$ 20,459	= \$ 21,286	= \$ 23,501	= \$ 28,648	= \$ 34,922		
Income Increase:	2%	2%	2%	2%	2%	2%	2%		
OPERATING EXPENSES									
Property Taxes:	\$ 680	\$ 694	\$ 707	\$ 736	\$ 813	\$ 991	\$ 1,208		
Insurance:	+ \$ 1,175	+ \$ 1,199	+ \$ 1,222	+ \$ 1,272	+ \$ 1,404	+ \$ 1,712	+ \$ 2,087		
Property Management:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Maintenance:	+ \$ 1,035	+ \$ 1,056	+ \$ 1,077	+ \$ 1,120	+ \$ 1,237	+ \$ 1,508	+ \$ 1,838		
Capital Expenditures:	+ \$ 414	+ \$ 422	+ \$ 431	+ \$ 448	+ \$ 495	+ \$ 603	+ \$ 735		
HOA Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Utilities:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Landscaping:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Accounting & Legal Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Operating Expenses:	= \$ 3,304	= \$ 3,371	= \$ 3,437	= \$ 3,576	= \$ 3,949	= \$ 4,814	= \$ 5,868		
Expense Increase:	2%	2%	2%	2%	2%	2%	2%		
CASH FLOW									
Operating Income:	\$ 19,665	\$ 20,058	\$ 20,459	\$ 21,286	\$ 23,501	\$ 28,648	\$ 34,922		
Operating Expenses:	- \$ 3,304	- \$ 3,371	- \$ 3,437	- \$ 3,576	- \$ 3,949	- \$ 4,814	- \$ 5,868		
Expense Ratio:	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%	16.8%		
Net Operating Income:	= \$ 16,361	= \$ 16,687	= \$ 17,022	= \$ 17,710	= \$ 19,552	= \$ 23,834	= \$ 29,054		
Loan Payments:	- \$ 12,515	- \$ 12,515	- \$ 12,515	- \$ 12,515	- \$ 12,515	- \$ 12,515	- \$ 12,515		
Cash Flow:	= \$ 3,846	= \$ 4,172	= \$ 4,507	= \$ 5,195	= \$ 7,037	= \$ 11,319	= \$ 16,539		
TAX BENEFITS & DEDUCTIONS									
Operating Expenses:	\$ 3,304	\$ 3,371	\$ 3,437	\$ 3,576	\$ 3,949	\$ 4,814	\$ 5,868		
Loan Interest:	+ \$ 10,671	+ \$ 10,547	+ \$ 10,415	+ \$ 10,125	+ \$ 9,210	+ \$ 6,195	+ \$ 430		
Depreciation:	+ \$ 8,000	+ \$ 8,000	+ \$ 8,000	+ \$ 8,000	+ \$ 8,000	+ \$ 8,000	+ \$ 0		
Total Deductions:	= \$ 21,975	= \$ 21,918	= \$ 21,852	= \$ 21,701	= \$ 21,159	= \$ 19,009	= \$ 6,298		
EQUITY ACCUMULATION									

	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Property Value:	\$ 236,900	\$ 244,007	\$ 251,327	\$ 266,633	\$ 309,101	\$ 415,406	\$ 558,270
Appreciation:	3%	3%	3%	3%	3%	3%	3%
Loan Balance:	- \$ 163,156	- \$ 161,188	- \$ 159,088	- \$ 154,458	- \$ 139,881	- \$ 91,848	- \$ 0
LTV Ratio:	68.9%	66.1%	63.3%	57.9%	45.3%	22.1%	-
Total Equity:	= \$ 73,744	= \$ 82,819	= \$ 92,239	= \$ 112,175	= \$ 169,220	= \$ 323,558	= \$ 558,270

SALE ANALYSIS

Equity:	\$ 73,744	\$ 82,819	\$ 92,239	\$ 112,175	\$ 169,220	\$ 323,558	\$ 558,270
Selling Costs (6%):	- \$ 14,214	- \$ 14,640	- \$ 15,080	- \$ 15,998	- \$ 18,546	- \$ 24,924	- \$ 33,496
Blue Proceeds:	= \$ 59,530	= \$ 68,179	= \$ 77,159	= \$ 96,177	= \$ 150,674	= \$ 298,634	= \$ 524,774
Cumulative Cash Flow:	+ \$ 3,846	+ \$ 8,018	+ \$ 12,525	+ \$ 22,568	+ \$ 53,994	+ \$ 147,226	+ \$ 288,278
Total Cash Invested:	- \$ 55,000	- \$ 55,000	- \$ 55,000	- \$ 55,000	- \$ 55,000	- \$ 55,000	- \$ 55,000
Total Profit:	= \$ 8,376	= \$ 21,197	= \$ 34,684	= \$ 63,745	= \$ 149,668	= \$ 390,860	= \$ 758,052

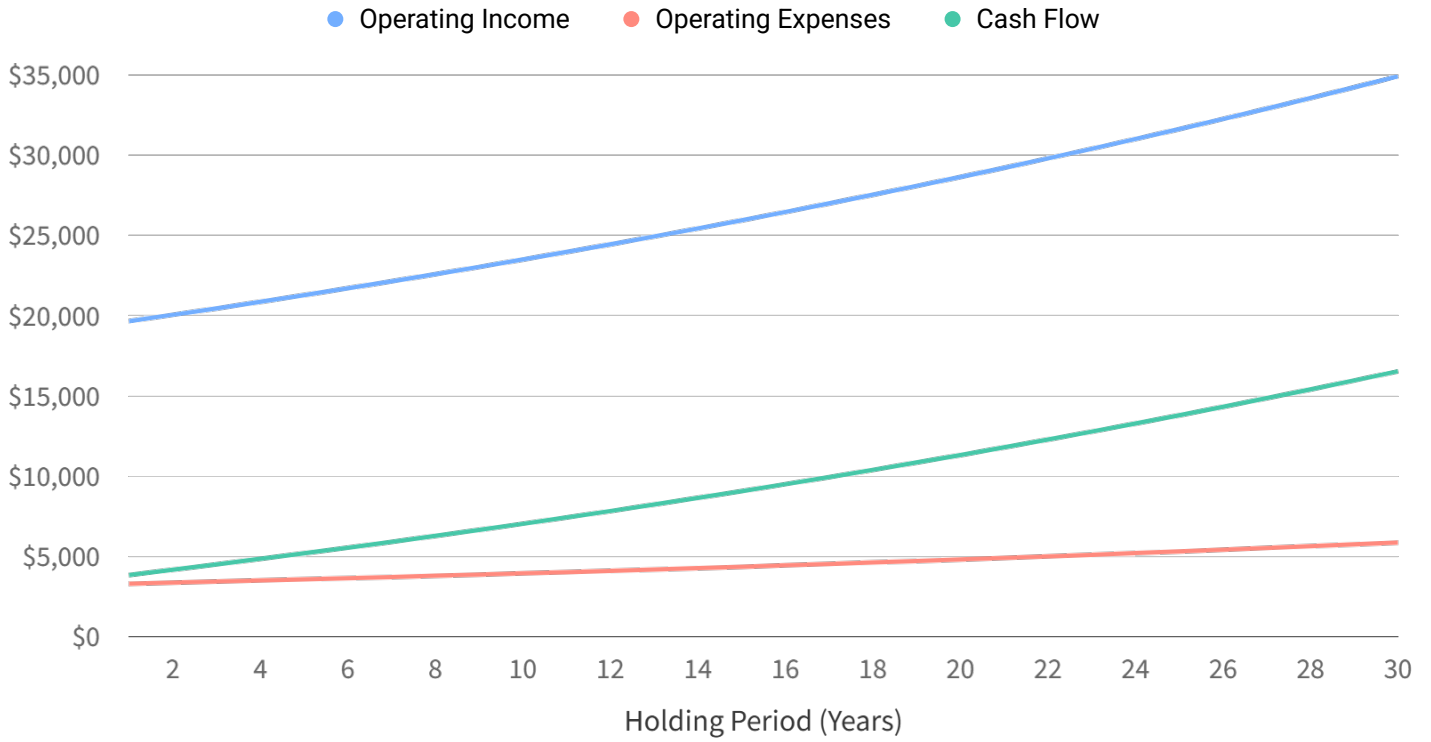
INVESTMENT RETURNS

Cap Rate (Purchase Price):	7.4%	7.6%	7.7%	8.1%	8.9%	10.8%	13.2%
Cap Rate (Market Value):	6.9%	6.8%	6.8%	6.6%	6.3%	5.7%	5.2%
Cash on Cash Return:	7%	7.6%	8.2%	9.4%	12.8%	20.6%	30.1%
Return on Equity:	5.2%	5%	4.9%	4.6%	4.2%	3.5%	3%
Return on Investment:	15.2%	38.5%	63.1%	115.9%	272.1%	710.7%	1,378.3%
Internal Rate of Return:	15.2%	18.2%	18.7%	18.4%	16.9%	14.9%	13.9%

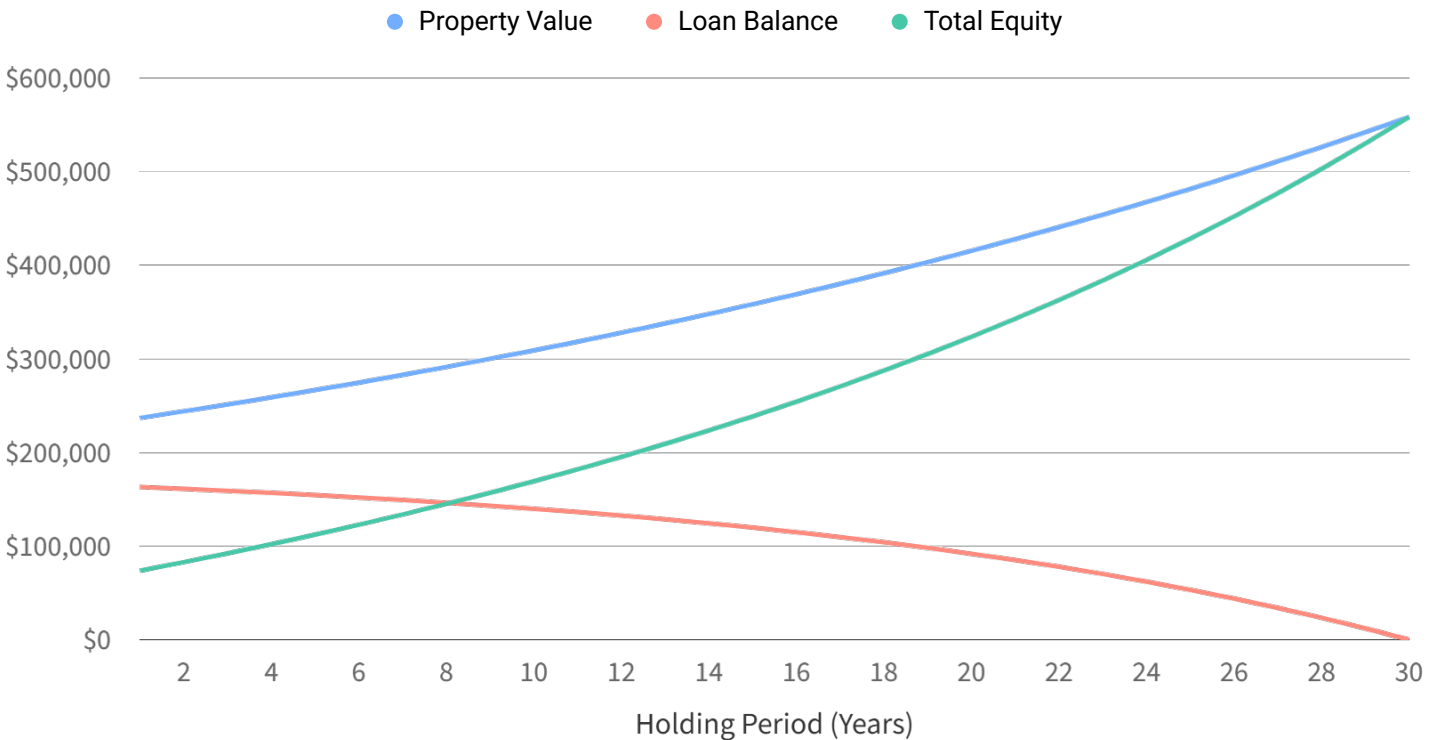
FINANCIAL RATIOS

Rent to Value:	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%
Gross Rent Multiplier:	11.44	11.56	11.67	11.9	12.49	13.78	15.19
Equity Multiple:	1.15	1.39	1.63	2.16	3.72	8.11	14.78
Break Even Ratio:	76.4%	75.2%	74.1%	71.8%	66.6%	57.5%	50%
Debt Coverage Ratio:	1.31	1.33	1.36	1.42	1.56	1.9	2.32
Debt Yield:	10%	10.4%	10.7%	11.5%	14%	25.9%	-

Cash Flow Over Time



Equity Over Time



Recent Comparable Sales

Average Sale Price

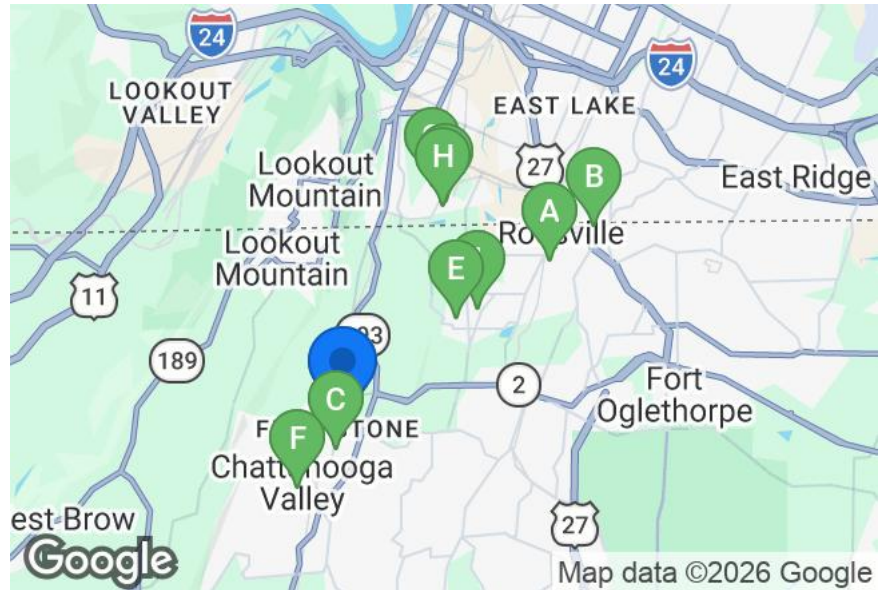
\$ 127,400 (\$ 113/sq.ft.)

\$ 24,500 - \$ 216,000

\$ 31/sq.ft. - \$ 240/sq.ft.

Estimated Property ARV Based on
Average Price/Sq.Ft.

\$ 127,100



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
● 4752 Happy Valley Rd Flintstone, GA 30725	0 mi	100%	House Built 1952	3	2	1,125	-	-
A 702 Short St Rossville, GA 30741	3.83 mi	80.1%	House Built 1945	3	1	1,104	\$ 200,000 \$ 181/sq.ft.	12/17/2025 152 Days Ago
B 1 Battery Dr Rossville, GA 30741	4.64 mi	77.2%	House Built 1942	2	1	1,116	\$ 125,000 \$ 112/sq.ft.	03/06/2026 73 Days Ago
C 222 East Ave Flintstone, GA 30725	0.39 mi	75.7%	House Built 1952	Studio	1	920	\$ 56,000 \$ 61/sq.ft.	03/04/2026 75 Days Ago
D 4766 Happy Valley Rd Flintstone, GA 30725	0.02 mi	75.6%	House Built 1947	Studio	2	1,400	\$ 209,000 \$ 149/sq.ft.	01/05/2026 133 Days Ago
E 715 Mary Agnes Dr Rossville, GA 30741	2.26 mi	72.9%	House Built 1959	Studio	2	1,368	\$ 216,000 \$ 158/sq.ft.	02/27/2026 80 Days Ago
F 304 John Thompson Rd Flintstone, GA 30725	1.15 mi	71.9%	House Built 1942	Studio	1	806	\$ 193,500 \$ 240/sq.ft.	02/16/2026 91 Days Ago
G 106 Arlington Ter Chattanooga, TN 37410	3.7 mi	70.7%	House Built 1958	Studio	1	1,236	\$ 77,000 \$ 62/sq.ft.	04/20/2026 28 Days Ago
H 5245 Fagan St Chattanooga, TN 37410	3.48 mi	70.6%	House Built 1958	Studio	1	1,320	\$ 58,000 \$ 44/sq.ft.	04/22/2026 26 Days Ago
I 610 Union Ave Rossville, GA 30741	2.59 mi	70.4%	House Built 1961	Studio	1	1,252	\$ 115,000 \$ 92/sq.ft.	02/19/2026 88 Days Ago
J 5225 Fagan St Chattanooga, TN 37410	3.55 mi	69.0%	House Built 1958	Studio	1	792	\$ 24,500 \$ 31/sq.ft.	04/21/2026 27 Days Ago

Recent Comparable Rental Listings

Average Listed Rent

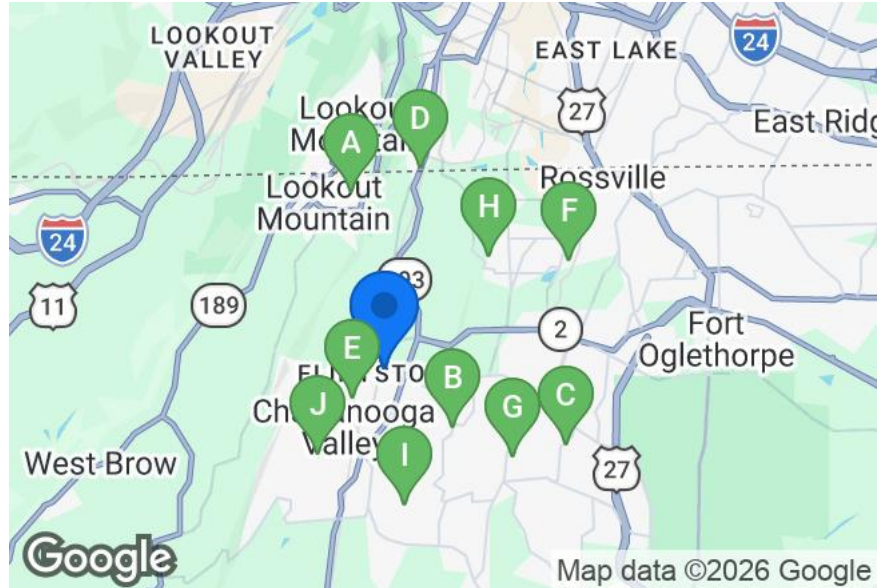
\$ 1,770 (\$ 1.51/sq.ft.)

\$ 1,485 - \$ 2,300

\$ 1.28/sq.ft. - \$ 2.08/sq.ft.

Estimated Property Rent Based on
Average Rent/Sq.Ft.

\$ 1,690



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Listed Rent	Last Seen
4752 Happy Valley Rd Flintstone, GA 30725	0 mi	100%	House Built 1952	3	2	1,125	-	-
2 Mother Goose Vlg Lookout Mountain, GA 30750	2.61 mi	95.6%	House Built 1920	3	2	1,106	\$ 2,300 \$ 2.08/sq.ft.	01/28/2026 110 Days Ago
939 Dry Valley Rd Rossville, GA 30741	1.3 mi	95.6%	House Built 1950	3	2	1,252	\$ 1,695 \$ 1.35/sq.ft.	01/12/2026 126 Days Ago
530 W Garden Farm Rd Rossville, GA 30741	2.87 mi	95.3%	House Built 1942	3	2	1,112	\$ 1,500 \$ 1.35/sq.ft.	04/05/2026 43 Days Ago
5708 Saint Elmo Ave Chattanooga, TN 37409	2.97 mi	94.9%	House	3	2	1,100	\$ 2,200 \$ 2/sq.ft.	11/03/2025 196 Days Ago
567 Mountain View Cir Flintstone, GA 30725	0.63 mi	94.6%	House	3	2.5	1,230	\$ 1,800 \$ 1.46/sq.ft.	04/10/2026 38 Days Ago
110 2nd St Rossville, GA 30741	3.11 mi	94.4%	House	3	2	1,168	\$ 1,499 \$ 1.28/sq.ft.	05/18/2026 Today
2002 David Ln Rossville, GA 30741	2.26 mi	94.2%	House	3	2	1,248	\$ 1,650 \$ 1.32/sq.ft.	04/13/2026 35 Days Ago
738 Roberta Dr Rossville, GA 30741	2.22 mi	94.2%	House	3	1.5	1,125	\$ 1,695 \$ 1.51/sq.ft.	10/29/2025 201 Days Ago
895 W Schmitt Rd Rossville, GA 30741	2 mi	94.0%	House Built 1952	3	1.5	1,100	\$ 1,485 \$ 1.35/sq.ft.	01/26/2026 112 Days Ago
33 Brumby Rd Flintstone, GA 30725	1.59 mi	93.3%	House	3	2	1,371	\$ 1,850 \$ 1.35/sq.ft.	05/18/2026 Today

Property Photos







Additional Information

Back on the market at no fault of the seller. Renovated from top to bottom with major updates already completed. This move-in ready 3-bedroom, 1-bath home in Flintstone, GA offers a great blend of classic character and modern improvements. Recent upgrades include new siding, new roof, new HVAC system, new water heater, new countertops, new appliances, refinished hardwood floors, fresh interior paint, and a fully updated bathroom. The adjoining lot is included in the sale, bringing the total property size to approximately 0.50 acres and providing additional space and flexibility. A rare opportunity to own an updated home with added land in Flintstone.

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