

5542 Clemons Rd

Investment Property - Buy & Hold

5542 Clemons Rd, Chattanooga, TN 37412

Multi-Family · 4 Units · 4,776 Sq.Ft.

4 units fully remodeled... with a massive workshop that can be converted to another 2 full units renting at \$1,250 for each unit... This is a cash COW!

\$ 595,000 Purchase Price · \$ 650,000 ARV

\$ 148,750 Cash Needed · \$ 965/mo Cash Flow · 7.6% Cap Rate · 7.8% COC



Property Description

ADDRESS

5542 Clemons Rd
Chattanooga, TN 37412

DESCRIPTION

Property Type: Multi-Family
Year Built: 1947
Parking: Private Lot
Lot Size: 56,628 sq.ft.
Zoning: Multifamily Dwelling
(Generic Any
Combination 2+)

UNITS & RENT ROLL

4 Units - Residential (Multi Family 4 Plex)
2 Beds / 2 Baths / 1,194 Sq.Ft.
Gross Rent: \$ 1,325 Per Month

UNIT INFORMATION

Total Units/Spaces: 4
Total Square Footage: 4,776



Purchase Analysis & Returns

PURCHASE & REHAB

Purchase Price:		\$ 595,000
Amount Financed:	-	\$ 446,250
Down Payment:	=	\$ 148,750
Purchase Costs:	+	\$ 0
Rehab Costs:	+	\$ 0
Total Cash Needed:	=	\$ 148,750
After Repair Value:		\$ 650,000
ARV Per Square Foot:		\$ 136.1
Price Per Square Foot:		\$ 124.6
Price Per Unit:		\$ 148,750

RETURNS & RATIOS (Year 1)

Cap Rate (Purchase/Market):	7.6% / 7%
Cash on Cash Return:	7.8%
Return on Equity:	5.1%
Return on Investment:	34.2%
Internal Rate of Return:	34.2%
Rent to Value:	0.9%
Gross Rent Multiplier:	9.36
Equity Multiple:	1.34
Break Even Ratio:	76.8%
Debt Coverage Ratio:	1.34
Debt Yield:	10.2%

PURCHASE COSTS

Total (0% of Price):	\$ 0
-----------------------------	-------------

FINANCING (PURCHASE)

Loan Type:	Amortizing, 30 Year
Interest Rate:	6.5%
Financing Of:	Price (75%)
Loan Amount:	\$ 446,250
LTC / LTV:	75% / 68.7%
Loan Payment:	\$ 2,821 Per Month \$ 33,847 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:	\$ 5,300	\$ 63,600
Vacancy (5%):	- \$ 265	\$ 3,180
Other Income:	+ \$ 0	\$ 0
Operating Income:	= \$ 5,035	\$ 60,420
Operating Expenses (24.8%):	- \$ 1,249	\$ 14,993
Net Operating Income:	= \$ 3,786	\$ 45,427
Loan Payments:	- \$ 2,821	\$ 33,847
Cash Flow:	= \$ 965	\$ 11,580
Cash Flow Per Unit:	\$ 241	\$ 2,895

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

	Monthly	Yearly
OPERATING EXPENSES		
Property Taxes:	\$ 320	\$ 3,841
Insurance:	\$ 158	\$ 1,900
Property Management:	\$ 340	\$ 4,080
Maintenance:	\$ 265	\$ 3,180
Capital Expenditures:	\$ 106	\$ 1,272
HOA Fees:	\$ 0	\$ 0
Utilities:	\$ 0	\$ 0
Landscaping:	\$ 60	\$ 720
Accounting & Legal Fees:	\$ 0	\$ 0
Total:	\$ 1,249	\$ 14,993

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 3	Year 5	Year 10	Year 20	Year 30
RENTAL INCOME						
Gross Rent:	\$ 63,600	\$ 66,169	\$ 68,843	\$ 76,008	\$ 92,653	\$ 112,944
Vacancy:	- \$ 3,180	- \$ 3,308	- \$ 3,442	- \$ 3,800	- \$ 4,633	- \$ 5,647
Vacancy Rate:	5%	5%	5%	5%	5%	5%
Other Income:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0
Operating Income:	= \$ 60,420	= \$ 62,861	= \$ 65,401	= \$ 72,208	= \$ 88,020	= \$ 107,297
Income Increase:	2%	2%	2%	2%	2%	2%
OPERATING EXPENSES						
Property Taxes:	\$ 3,841	\$ 3,996	\$ 4,158	\$ 4,590	\$ 5,596	\$ 6,821
Insurance:	+ \$ 1,900	+ \$ 1,977	+ \$ 2,057	+ \$ 2,271	+ \$ 2,768	+ \$ 3,374
Property Management:	+ \$ 4,080	+ \$ 4,245	+ \$ 4,416	+ \$ 4,876	+ \$ 5,944	+ \$ 7,245
Maintenance:	+ \$ 3,180	+ \$ 3,308	+ \$ 3,442	+ \$ 3,800	+ \$ 4,633	+ \$ 5,647
Capital Expenditures:	+ \$ 1,272	+ \$ 1,323	+ \$ 1,377	+ \$ 1,520	+ \$ 1,853	+ \$ 2,259
HOA Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0
Utilities:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0
Landscaping:	+ \$ 720	+ \$ 749	+ \$ 779	+ \$ 860	+ \$ 1,049	+ \$ 1,279
Accounting & Legal Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0
Operating Expenses:	= \$ 14,993	= \$ 15,598	= \$ 16,229	= \$ 17,917	= \$ 21,843	= \$ 26,625
Expense Increase:	2%	2%	2%	2%	2%	2%
CASH FLOW						
Operating Income:	\$ 60,420	\$ 62,861	\$ 65,401	\$ 72,208	\$ 88,020	\$ 107,297
Operating Expenses:	- \$ 14,993	- \$ 15,598	- \$ 16,229	- \$ 17,917	- \$ 21,843	- \$ 26,625
Expense Ratio:	24.8%	24.8%	24.8%	24.8%	24.8%	24.8%
Net Operating Income:	= \$ 45,427	= \$ 47,263	= \$ 49,172	= \$ 54,291	= \$ 66,177	= \$ 80,672
Loan Payments:	- \$ 33,847	- \$ 33,847	- \$ 33,847	- \$ 33,847	- \$ 33,847	- \$ 33,847
Cash Flow:	= \$ 11,580	= \$ 13,416	= \$ 15,325	= \$ 20,444	= \$ 32,330	= \$ 46,825
Cash Flow Per Unit:	\$ 2,895	\$ 3,354	\$ 3,831	\$ 5,111	\$ 8,083	\$ 11,706
TAX BENEFITS & DEDUCTIONS						
Operating Expenses:	\$ 14,993	\$ 15,598	\$ 16,229	\$ 17,917	\$ 21,843	\$ 26,625
Loan Interest:	+ \$ 28,859	+ \$ 28,169	+ \$ 27,383	+ \$ 24,908	+ \$ 16,754	+ \$ 1,162
Depreciation:	+ \$ 21,636	+ \$ 21,636	+ \$ 21,636	+ \$ 21,636	+ \$ 21,636	+ \$ 0
Total Deductions:	= \$ 65,489	= \$ 65,403	= \$ 65,248	= \$ 64,462	= \$ 60,234	= \$ 27,787

	Year 1	Year 3	Year 5	Year 10	Year 20	Year 30
EQUITY ACCUMULATION						
Property Value:	\$ 669,500	\$ 710,273	\$ 753,528	\$ 873,546	\$ 1,173,972	\$ 1,577,721
Appreciation:	3%	3%	3%	3%	3%	3%
Loan Balance:	- \$ 441,262	- \$ 430,262	- \$ 417,739	- \$ 378,313	- \$ 248,406	- \$ 0
LTV Ratio:	65.9%	60.6%	55.4%	43.3%	21.2%	-
Total Equity:	= \$ 228,238	= \$ 280,011	= \$ 335,789	= \$ 495,233	= \$ 925,566	= \$ 1,577,721

SALE ANALYSIS

Equity:	\$ 228,238	\$ 280,011	\$ 335,789	\$ 495,233	\$ 925,566	\$ 1,577,721
Selling Costs (6%):	- \$ 40,170	- \$ 42,616	- \$ 45,212	- \$ 52,413	- \$ 70,438	- \$ 94,663
Sale Proceeds:	= \$ 188,068	= \$ 237,395	= \$ 290,577	= \$ 442,820	= \$ 855,127	= \$ 1,483,058
Cumulative Cash Flow:	+ \$ 11,580	+ \$ 37,484	+ \$ 67,169	+ \$ 158,944	+ \$ 426,819	+ \$ 827,479
Total Cash Invested:	- \$ 148,750	- \$ 148,750	- \$ 148,750	- \$ 148,750	- \$ 148,750	- \$ 148,750
Total Profit:	= \$ 50,898	= \$ 126,129	= \$ 208,996	= \$ 453,014	= \$ 1,133,196	= \$ 2,161,787

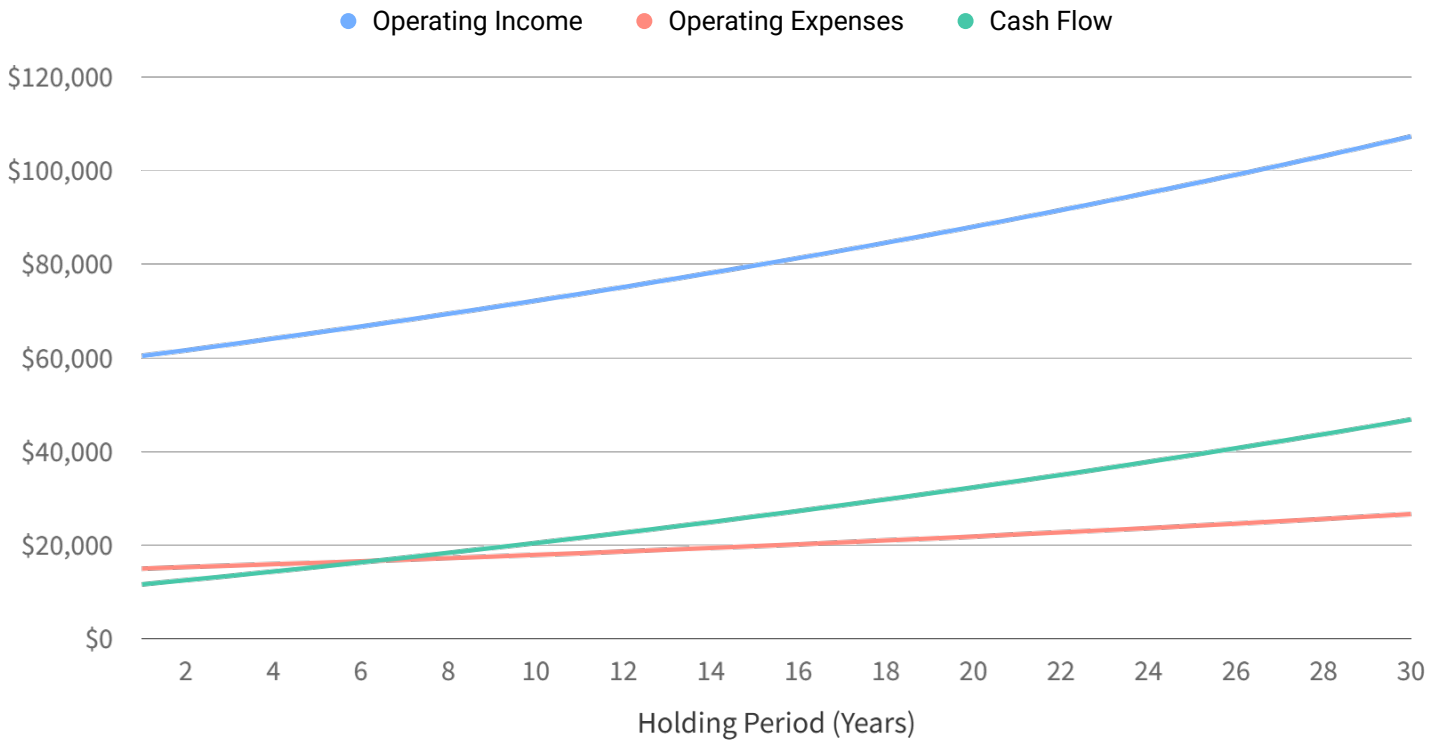
INVESTMENT RETURNS

Cap Rate (Purchase Price):	7.6%	7.9%	8.3%	9.1%	11.1%	13.6%
Cap Rate (Market Value):	6.8%	6.7%	6.5%	6.2%	5.6%	5.1%
Cash on Cash Return:	7.8%	9%	10.3%	13.7%	21.7%	31.5%
Return on Equity:	5.1%	4.8%	4.6%	4.1%	3.5%	3%
Return on Investment:	34.2%	84.8%	140.5%	304.5%	761.8%	1,453.3%
Internal Rate of Return:	34.2%	24.1%	21.3%	18.2%	15.6%	14.5%

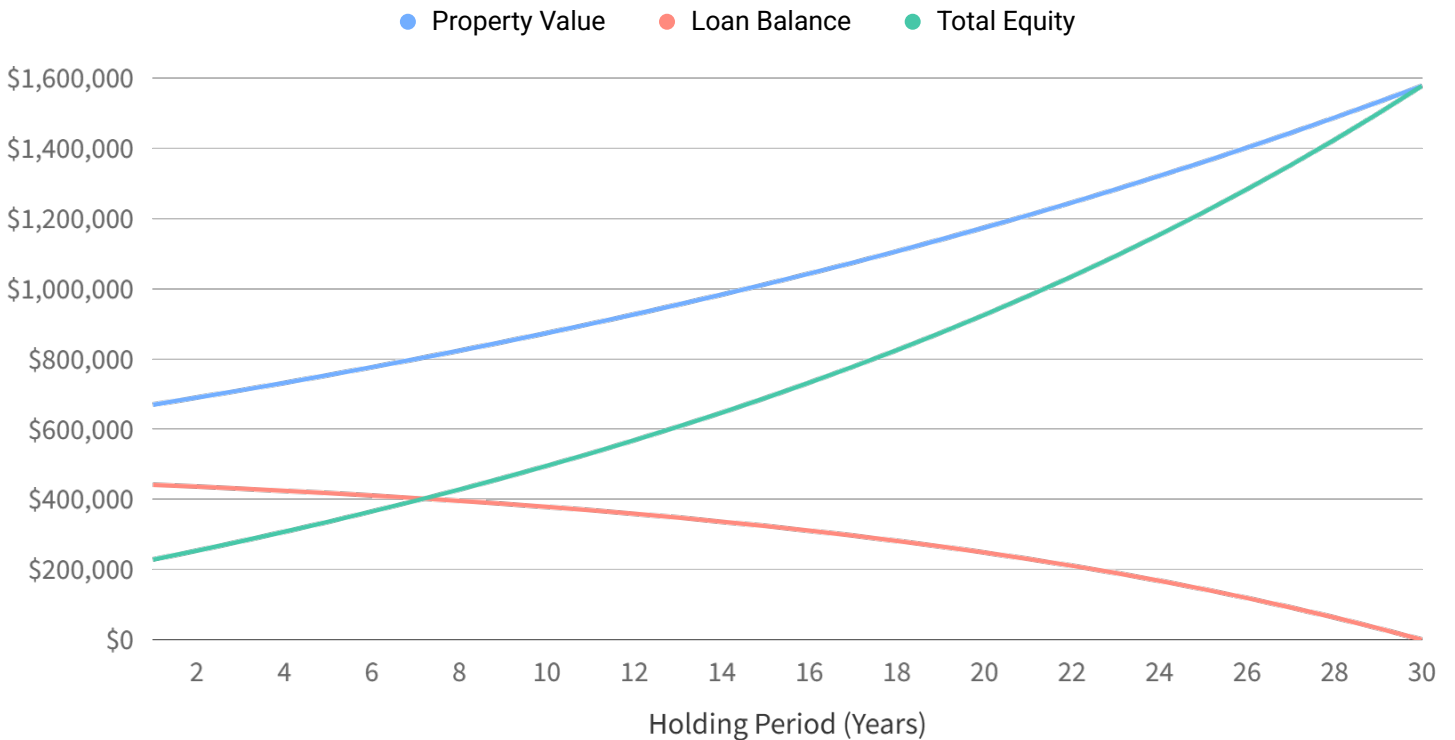
FINANCIAL RATIOS

Rent to Value:	0.8%	0.8%	0.8%	0.7%	0.7%	0.6%
Gross Rent Multiplier:	10.53	10.73	10.95	11.49	12.67	13.97
Equity Multiple:	1.34	1.85	2.41	4.05	8.62	15.53
Break Even Ratio:	76.8%	74.7%	72.7%	68.1%	60.1%	53.5%
Debt Coverage Ratio:	1.34	1.4	1.45	1.6	1.96	2.38
Debt Yield:	10.3%	11%	11.8%	14.4%	26.6%	-

Cash Flow Over Time



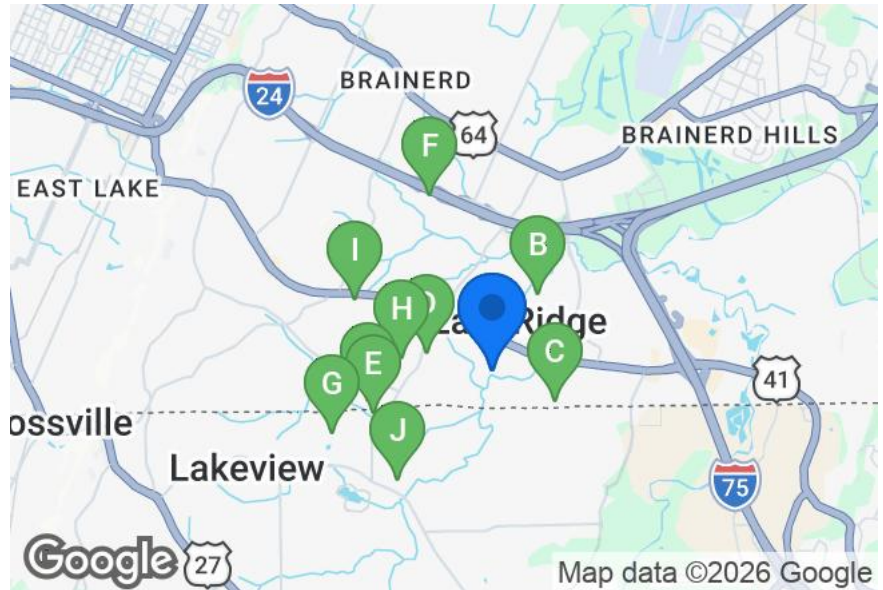
Equity Over Time



Recent Comparable Sales

Average Sale Price
\$ 279,800 (\$ 158/sq.ft.)
 \$ 194,000 - \$ 355,000
 \$ 119/sq.ft. - \$ 214/sq.ft.

Estimated Property ARV Based on
 Average Price/Sq.Ft.
\$ 752,500



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
● 5542 Clemons Rd Chattanooga, TN 37412	0 mi	100%	Multi-Family Built 1947	-	6	4,776	-	-
A 2171 Dugan St Chattanooga, TN 37412	0.92 mi	82.8%	Multi-Family Built 1960	4	-	1,628	\$ 240,000 \$ 147.42/sq.ft.	04/01/2026 49 Days Ago
B 5801 Wentworth Ave Chattanooga, TN 37412	0.66 mi	74.4%	Multi-Family Built 1970	4	4	1,676	\$ 270,000 \$ 161.10/sq.ft.	05/20/2026 Today
C 1579-1581 Burns Ave Chattanooga, TN 37412	0.51 mi	72.1%	Multi-Family Built 1971	4	2	1,904	\$ 295,000 \$ 154.94/sq.ft.	02/13/2026 96 Days Ago
D 5302 Dupont St Chattanooga, TN 37412	0.49 mi	71.9%	Multi-Family Built 1985	4	2	1,800	\$ 320,000 \$ 177.78/sq.ft.	05/20/2026 Today
E 726 728 W State Line Rd Rossville, GA 30741	0.91 mi	71.6%	Multi-Family Built 1966	4	2	2,000	\$ 289,000 \$ 144.50/sq.ft.	05/20/2026 Today
F 504 Wando Dr Chattanooga, TN 37412	1.36 mi	70.7%	Multi-Family Built 1970	4	2	2,048	\$ 280,000 \$ 136.72/sq.ft.	01/13/2026 127 Days Ago
G 2 Bell Ave Rossville, GA 30741	1.25 mi	69.6%	Multi-Family Built 1940	3	2	1,630	\$ 194,000 \$ 119.02/sq.ft.	05/19/2026 1 Day Ago
H 4331 Lazard St Chattanooga, TN 37412	0.66 mi	69.5%	Multi-Family Built 1967	2	2	1,230	\$ 235,000 \$ 191.06/sq.ft.	05/20/2026 Today
I 1508 Merrill St Chattanooga, TN 37412	1.13 mi	69.4%	Multi-Family Built 1946	4	2	1,498	\$ 320,000 \$ 213.62/sq.ft.	02/20/2026 89 Days Ago
J 66 Loach Dr Rossville, GA 30741	1.05 mi	51.7%	House Built 1981	4	2.5	2,744	\$ 355,000 \$ 129.37/sq.ft.	02/11/2026 98 Days Ago

Recent Comparable Rental Listings

Average Listed Rent

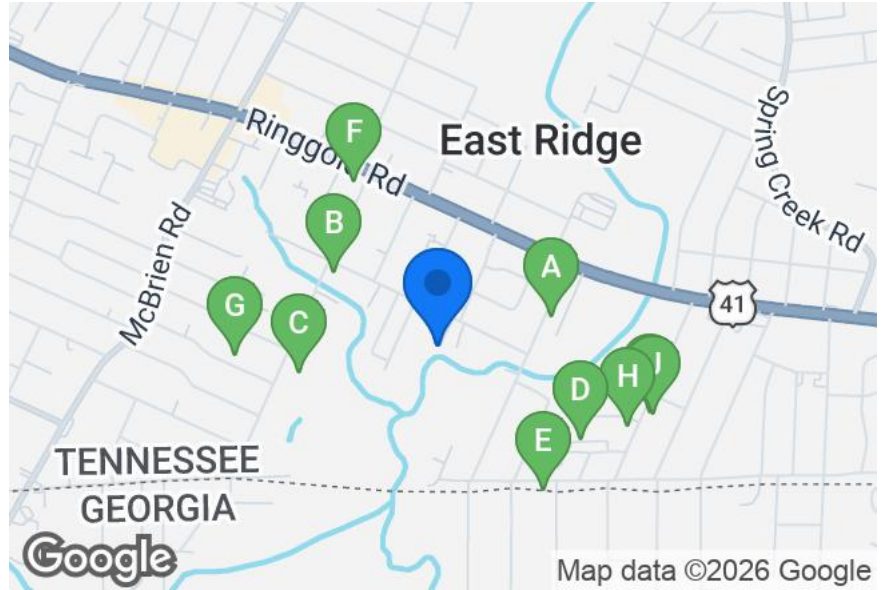
\$ 1,190 (\$ 1.47/sq.ft.)

\$ 675 - \$ 1,850

\$ 1.36/sq.ft. - \$ 1.93/sq.ft.

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

\$ 7,020



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Listed Rent	Last Seen
5542 Clemons Rd Chattanooga, TN 37412	0 mi	100%	Multi-Family Built 1947	-	6	4,776	-	-
1516 Springvale Rd Chattanooga, TN 37412	0.21 mi	67.7%	Commercial	1	1	600	\$ 950 \$ 1.58/sq.ft.	05/14/2026 6 Days Ago
5404 Clemons Rd Chattanooga, TN 37412	0.23 mi	67.6%	House Built 2026	3	2	1,320	\$ 1,850 \$ 1.40/sq.ft.	05/20/2026 Today
1706 Prigmore Rd Chattanooga, TN 37412	0.26 mi	67.5%	House	2	1	1,246	\$ 1,695 \$ 1.36/sq.ft.	03/17/2026 64 Days Ago
5700 Roper St East Ridge, TN 37412	0.31 mi	67.4%	Commercial	Studio	1	350	\$ 675 \$ 1.93/sq.ft.	05/20/2026 Today
24 Palm Beach Ave Rossville, GA 30741	0.32 mi	67.2%	House	2	1	872	\$ 1,200 \$ 1.38/sq.ft.	01/09/2026 131 Days Ago
5346 Ringgold Rd East Ridge, TN 37412	0.34 mi	67.2%	Commercial	-	-	-	\$ 750	02/25/2026 84 Days Ago
5345 Lazard St Apt B Chattanooga, TN 37412	0.37 mi	67.2%	Condo	1	1	-	\$ 850	05/20/2026 Today
1663 Keeble St Chattanooga, TN 37412	0.37 mi	67.1%	House	3	2	1,300	\$ 1,775 \$ 1.37/sq.ft.	01/09/2026 131 Days Ago
1640 Keeble St East Ridge, TN 37412	0.4 mi	67.1%	House	2	1.5	800	\$ 1,095 \$ 1.37/sq.ft.	05/20/2026 Today
1638 Keeble St East Ridge, TN 37412	0.41 mi	67.0%	Commercial	2	1.5	800	\$ 1,095 \$ 1.37/sq.ft.	05/20/2026 Today

Property Photos



Report Created with DealCheck

DealCheck makes it easy to analyze rental properties, BRRRR's, flips, wholesale and multi-family buildings, estimate cash flow, profit and investment returns, and find the best real estate deals in seconds.

See how fast you can find and analyze investment properties with DealCheck. Try it free at <https://dealcheck.io>.

Disclaimer

This Report is provided solely for general business information purposes. No advisory, fiduciary or other relationship is created by any acceptance or use of this Report.

The inclusion of this Report with any other materials does not constitute an endorsement by DealCheck of any third party or any third party's products or services. The projected valuation, financial and investment return information, conclusions and other information contained in this Report are based upon tested methodologies for accuracy. However, such information and conclusions are not definitive forecasts, appraisals or opinions of valuations. All such information and conclusions are stated in terms of probability of likelihood based on market factors and information submitted to DealCheck, and such information and conclusions are not guaranteed by DealCheck and should not be construed as a certified appraisal or valuation, or investment advice.

DealCheck uses or has used public and/or confidential data and assumptions provided to DealCheck by third parties, and DealCheck has not independently verified the data and assumptions used in these analyses or data sets. Attributes for properties may be inaccurate because county assessor and property data records do not always include recent additions and/or modifications to property structures. Changes in the underlying data or operating assumptions, or any loss of access to any one or more sources will clearly impact the analyses, information and conclusions set forth in this Report.

DATA SOURCES

Comparable sales data is collected from county records and other public sources.

Comparable rental listings data is provided by © RentCast, 2020-2026. Use is subject to RentCast's [Terms of Use](#).