

Georgia Real Estate Investor Checklist: Navigating Rising Interest Rates

A quick-action guide to help investors adapt financing strategies during rate increases.

1. Assess Your Portfolio

- Review your current loans—note fixed vs. adjustable rates.
- Analyze each property's DSCR and cash flow impact at new rate levels.
- Prioritize refinancing high-rate or short-term loans.

2. Evaluate Financing Options

- Explore DSCR loan programs with flexible underwriting (no personal income check).
- Consider bridge loans to reposition or refinance existing assets.
- Evaluate SBA 7(a) or 504 loans for owner-occupied or hybrid properties.

3. Strengthen Your Investment Strategy

- Focus on stable, cash-flowing properties in strong rental markets like Atlanta or Savannah.
- Diversify across asset classes—multifamily, self-storage, and industrial remain resilient.
- Build liquidity for value-add opportunities as rates stabilize.

4. Optimize Loan Structures with GHC Funding

- Refinance or cash out equity through GHC Funding's DSCR and bridge programs.
- Review entity requirements—LLC or corporation recommended for asset protection.
- Contact a loan advisor to prequalify for better rate and term structures.

5. Stay Informed and Proactive

- Monitor Georgia's regional economic trends and rental demand.
- Track Federal Reserve announcements and local cap rate adjustments.
- Join the Georgia Real Estate Investors Association (GaREIA) for market insights.

For professional financing guidance, visit www.ghcfunding.com or call 833-572-4327.

GHC Funding | DSCR Loans • SBA 7a & 504 • Bridge Loans • Alternative Financing