

# Multi-Family Investment Evaluation Checklist for Tennessee Investors

This checklist is designed for real estate investors evaluating multi-family properties in Tennessee. Use it to assess opportunities, mitigate risks, and secure the right financing to grow your portfolio.

- 1. Location Analysis: Evaluate property proximity to job centers, universities, and transit (Nashville, Memphis, Knoxville, Chattanooga).
- 2. Market Demand: Review rental demand, vacancy rates, and local economic drivers.
- 3. Property Condition: Inspect major systems (roof, plumbing, HVAC, electrical) and plan for capital improvements.
- 4. Rent Roll Review: Verify current rental income and compare with market rates.
- 5. Expense Analysis: Review operating expenses including taxes, insurance, and maintenance.
- 6. Financing Options: Explore DSCR loans, SBA 7a, SBA 504, and bridge loans from GHC Funding.
- 7. DSCR Ratio: Ensure property meets lender requirements (typically 1.0 – 1.25 minimum).
- 8. Entity Structure: Confirm ownership entity (LLC or corporation) for liability and financing purposes.
- 9. Tenant Quality: Assess tenant creditworthiness, lease compliance, and turnover history.
- 10. Exit Strategy: Determine long-term hold, refinance, or disposition strategy.

Tip: Multi-family investments in Tennessee offer strong potential when combined with smart financing. Visit GHC Funding ([www.ghcfunding.com](http://www.ghcfunding.com)) or call 833-572-4327 to access DSCR loans, SBA 7a, SBA 504, Bridge Loans, and Alternative Real Estate Financing tailored for investors.