

# Student Housing Investment Checklist – Georgia Investors

Use this checklist to evaluate and prepare for student housing investments in Georgia. It covers property analysis, financing strategies, and market-specific considerations to help you make informed decisions.

- 1. Location: Confirm property proximity to major campuses (UGA in Athens, Georgia Tech/Georgia State in Atlanta, Georgia Southern in Statesboro, KSU in Kennesaw).
- 2. Market Demand: Review enrollment trends and local student population growth.
- 3. Rent Strategy: Decide on per-bed vs. per-unit leases to maximize cash flow.
- 4. Lease Structure: Implement 12-month leases to reduce seasonal vacancy risk.
- 5. Property Condition: Inspect all major systems (roof, HVAC, plumbing, electrical).
- 6. Amenities: Ensure student-friendly amenities (Wi-Fi, laundry, parking, study areas).
- 7. Management Plan: Prepare for higher turnover and consider professional management.
- 8. Financing Options: Compare DSCR loans, SBA 7a, SBA 504, and bridge loans from GHC Funding.
- 9. DSCR Ratio: Verify property meets cash flow requirements (1.0 – 1.25 minimum).
- 10. Exit Strategy: Define whether the property will be held long-term, refinanced, or sold after appreciation.

Tip: Georgia's student housing market is strong, but careful planning is key. Visit GHC Funding ([www.ghcfunding.com](http://www.ghcfunding.com)) or call 833-572-4327 to explore DSCR loans, SBA 7a, SBA 504, Bridge Loans, and Alternative Real Estate Financing tailored to student housing investors.