

MEMPHIS, TN MARKET SUMMARY

Overview

Memphis is the 2nd largest city in Tennessee by population and a major cultural and economic center in the Southeast. It's a historic transportation and logistics hub thanks to its location on the Mississippi River and global cargo links, including the world's busiest cargo airport and one of the nation's largest inland ports.

The Memphis Metro GDP was more than \$103 billion in 2023, showing multi-year growth.

Market Snapshot

Metric	Memphis, TN	National Average
Median Age	34.3 years old	39.1 years old
Median Household Income	\$67,743	\$83,730
Homeownership	46.0%	65%
Median Property Value	\$157,100	\$303,400
High School Graduates	87.4%	89.4%
Civilian Labor Force Participation	63.7%	63.0%
Population Growth	-0.15%	

Why We Like This Area

- Strong cash-flow profile drive by price to rent spread where median home prices are half the national average, yet rents have not fallen proportionately
- Durable, non-cyclical employment base due to it's diversified an defensive economy, anchored by logistics, transportation, healthcare, and distribution
- Long-term upside with high rental demand and structural support

Sample Property Analysis*

Property Data	
Purchase Price	\$205,000
Bed	4
Bath	2
Garage	2
Sq Ft	1,200
Year Built	2025

Cash Flow Information		
Metric	Monthly	Annually
Net Operating Income (NOI)	\$1,440.11	\$17,281.32
Principal & Interest Payment	\$997.22	\$11,966.63
Total Cash Flow	\$442.89	\$5,314.69

Return on Investment	
Year 1 Cash-On-Cash	10.32%
Year 1 Cap Rate	8.43%
Year 1 ROI w/ Tax Offset	14.04%
10 Year Appreciation Percentage for Market (per BestPlaces.net)	101.16%
Yearly Appreciation Average Last 10 Years	7.24%
Year 1 ROI with Avg Appreciation	42.86%
Total Year 1 ROI w/ Loan Paydown	46.04%

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