



# BIRMINGHAM, AL

**THE MAGIC CITY: WHERE SOUTHERN CHARM MEETS SUPERIOR CASH FLOW**

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Birmingham combines the economic stability of Alabama's largest metropolitan area with the cash flow advantages of the Deep South's lowest property taxes and business-friendly regulations. Known as "The Magic City" for its rapid growth, Birmingham features major employers including UAB Medicine, Regions Bank, and Encompass Health, creating diverse employment that supports 54% rental occupancy rates. Birmingham delivers exceptional rent-to-price ratios while benefiting from Alabama's second-lowest property taxes in the nation.

## **Key Investment Highlights**

**Maximum Cash Flow Potential:** Median home prices of \$200,000-\$282,000 with average rents of \$1,175-\$1,309 generate superior monthly returns

**Tax Advantage Leadership:** Alabama's second-lowest property taxes in the nation combined with business-friendly regulations maximize net operating income

**Healthcare/Education Anchor:** University of Alabama Birmingham and major healthcare systems provide recession-resistant employment and consistent rental demand

**Market Efficiency:** Properties sell within 15 days on average indicating strong liquidity, while stable appreciation provides long-term wealth building potential

## PROPERTY EXAMPLES



### PROPERTY INFORMATION

1715 K C Dement Ave, Fultondale, AL

Single Family Home

Purchase Price	\$178,000
Number of Bedrooms	3
Number of Bathrooms	2
Car Storage	0
Rent Assumption for Calculations	\$1,385
Estimated Annual Property Taxes	\$1,100
Estimated Annual Homeowners Insurance	\$900
Estimated Annual HOA Dues	\$0
Estimated Annual Management Fee	\$831
Lease Fee	\$0
Year Built	1930
Square Footage	1,235
Price Per Square Foot	\$144

Vacancy Rate	5%
Maintenance Rate	5%
Property Management Fee	5%
Appreciation Rate	4%

### SUMMARY OF RETURNS BY PURCHASE METHOD

Conventional Financing - Estimated Monthly Gross Income	\$340.55
Conventional Financing - Estimated Cash on Cash Year 1	11.48%
Conventional Financing - Estimated Total ROI Year 1	25.76%



### PROPERTY INFORMATION

49 1st Ave SE, Graysville, AL

Single Family Home

Purchase Price	\$159,500
Number of Bedrooms	3
Number of Bathrooms	2
Car Storage	0
Rent Assumption for Calculations	\$1,220
Estimated Annual Property Taxes	\$650
Estimated Annual Homeowners Insurance	\$962
Estimated Annual HOA Dues	\$0
Estimated Annual Management Fee	\$732
Lease Fee	\$0
Year Built	1950
Square Footage	1,112
Price Per Square Foot	\$143

Vacancy Rate	5%
Maintenance Rate	5%
Property Management Fee	5%
Appreciation Rate	4%

### SUMMARY OF RETURNS BY PURCHASE METHOD

Conventional Financing - Estimated Monthly Gross Income	\$300.17
Conventional Financing - Estimated Cash on Cash Year 1	11.29%
Conventional Financing - Estimated Total ROI Year 1	25.67%

## PROPERTY MANAGEMENT

**1975 Doors** Managed  
Out of state investors: **98%**  
**95.1%** Global Occupancy Rate

Rents Collected by the 10th **96.4%**  
Avg. Tenant Turnover: **26 days**  
**9%** Property Management Fee

