1428 Palmetto Drive, Tampa, FL 33606

RENTAL HOLD · Single Family Residence · 1 units · built 1978

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SCORE OVERVIEW



STRONG

Proceed with more detailed due diligence.

OC SCORE BREAKDOWN

Market Strength	84	15% wt	Neighborhood Quality	88	10% wt
Appreciation Potential	92	15% wt	Financing Feasibility	82	15% wt
Cash Flow	86	25% wt	Environmental Risk	82	10% wt
Asset Condition	86	10% wt			

UNDERWRITING

Purchase price	$270,000	Equity required	$104,795	Exit cap (implied)	5.71%
Rehab budget	$0	DSCR (Y1)	1.32	Projected Exit IRR	13.41%
Total project cost	$280,295	Cash-on-cash (stab.)	4.30%	Equity multiple	3.03x
Loan amount	$175,500	Going-in cap	6.86%		

MARKET, RISK & NEIGHBORHOOD

MARKET

Population	1,550,000
5yr pop growth	8.0%
Job growth (5y)	11.0%
Median HHI	$72,000
Rent growth	3.0%
Appreciation	4.1%
Appreciation (5y)	28.0%
Unemployment	3.8%
Vacancy	5.0%
Cycle	expansion

MARKET RISK PROFILE

Crime index	51/100
Flood zone	AE
Hurricane	high
Wildfire	low
Climate composite	65/100

NEIGHBORHOOD

Walk Score	74
Transit Score	44
Schools (composite)	9.0/10
Grocery within 1.5mi	3
Parks within 1.5mi	6
Restaurants within 1.5mi	34
Hospitals within 1.5mi	3
Amenity index	84/100

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COMPARABLE SALES & RENTAL COMPARABLES

SALE COMPS

Prices are escalated from each comp's actual sale date (Sold column) to today's dollars at this market's appreciation rate (3.5%/yr), not shown at their original historical price.

PROPERTY	SQFT	BD/BA	SOLD	PRICE	$/SF	MILES
1412 Palmetto Drive	1,590	3/2	2026	$289,000	$182	0.10
1503 Bayview Avenue	1,710	3/2	2026	$312,000	$182	0.30
1366 Orange Grove Lane	1,620	3/2	2026	$296,500	$183	0.40
1221 Magnolia Street	1,560	3/2	2026	$281,000	$180	0.60

RENT COMPS

UNIT	RENT	BEDS	SQFT	$/SQFT
1409 Palmetto Drive	$2,600	3/2	1,580	$1.65
1512 Bayview Avenue	$2,700	3/2	1,700	$1.59
1340 Orange Grove Lane	$2,550	3/2	1,600	$1.59
1218 Magnolia Street	$2,500	3/2	1,540	$1.62

5-YEAR MARKET TREND

POPULATION GROWTH	JOB GROWTH	RENT GROWTH	APPRECIATION
8.0%	**11.0%**	**22.0%**	**28.0%**

EXIT SENSITIVITY

CHG (PTS)	APPRECIATION RATE	EXIT VALUE	VS. PURCHASE
-2.0	1.50%	$348,162	28.95%
-1.5	2.00%	$365,698	35.44%
-1.0	2.50%	$384,025	42.23%
base	3.50%	$423,180	56.73%
+1.0	4.50%	$465,891	72.55%
+1.5	5.00%	$488,668	80.99%
+2.0	5.50%	$512,443	89.79%

RECOMMENDATION

STRENGTHS

- Strong job and population growth supports rental demand.
- Year-one income covers debt service 1.32x.

WEAKNESSES

- Cash-on-cash of 4.3% is modest; returns lean on appreciation.
- Insurance is a large share of expenses in this flood zone.

RISKS

- Insurance and tax increases could compress cash flow.
- Hurricane exposure: confirm wind and flood coverage.

UPSIDE POTENTIAL

- Rent growth above 3% would lift cash-on-cash.
- A refinance at lower rates would improve coverage.

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FINAL RECOMMENDATION

Strong

Proceed with more detailed due diligence.

- Stabilized cash-on-cash of 4.30% runs lean for an income-oriented hold.

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The estimated value shown is an automated, assumption-dependent result generated using available public property data, third-party available information, and the inputs and thresholds selected by the user or supplied as disclosed defaults. It is provided for informational and analytical purposes only and is not an appraisal or an opinion of value prepared or reviewed by a licensed appraiser.

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