

CHATTANOOGA, TN

2025 MARKET AT A GLANCE

OCCUPANCY RATE
(Q4 2025)

96.5%



UP 210 BPS YOY

EFFECTIVE RENT
(Q4 2025)

\$1,412



UP 3.5% YOY

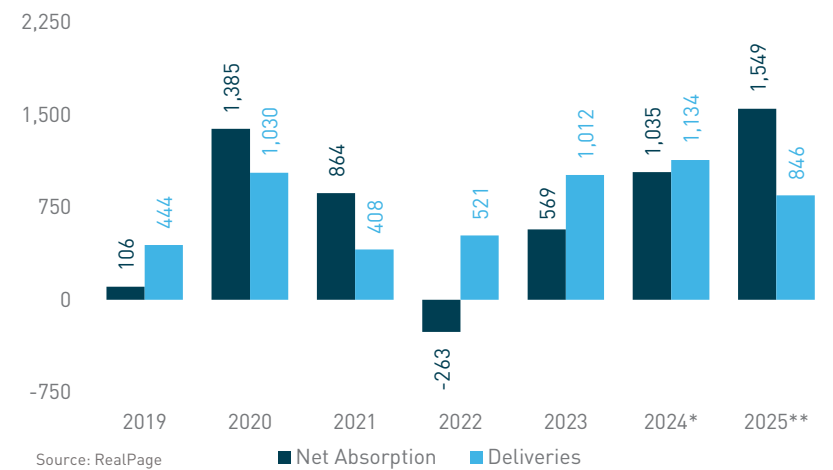
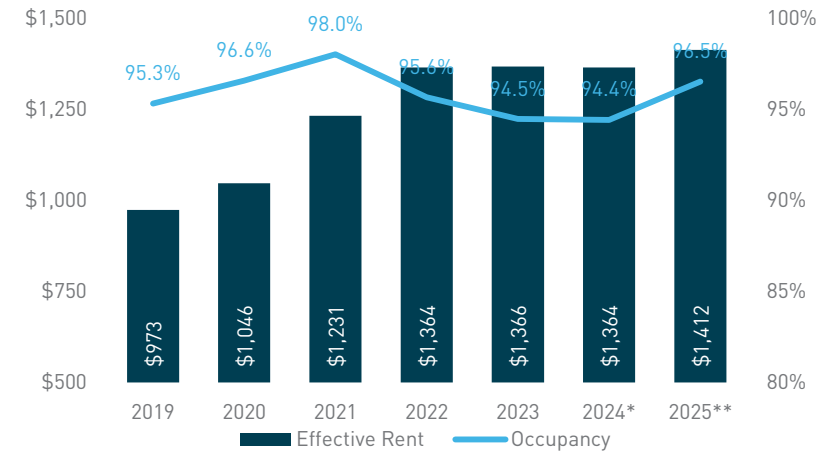
RENT SHARE OF WALLET
(Q4 2025)

22.1%



UP 20 BPS YOY

APARTMENT TRENDS

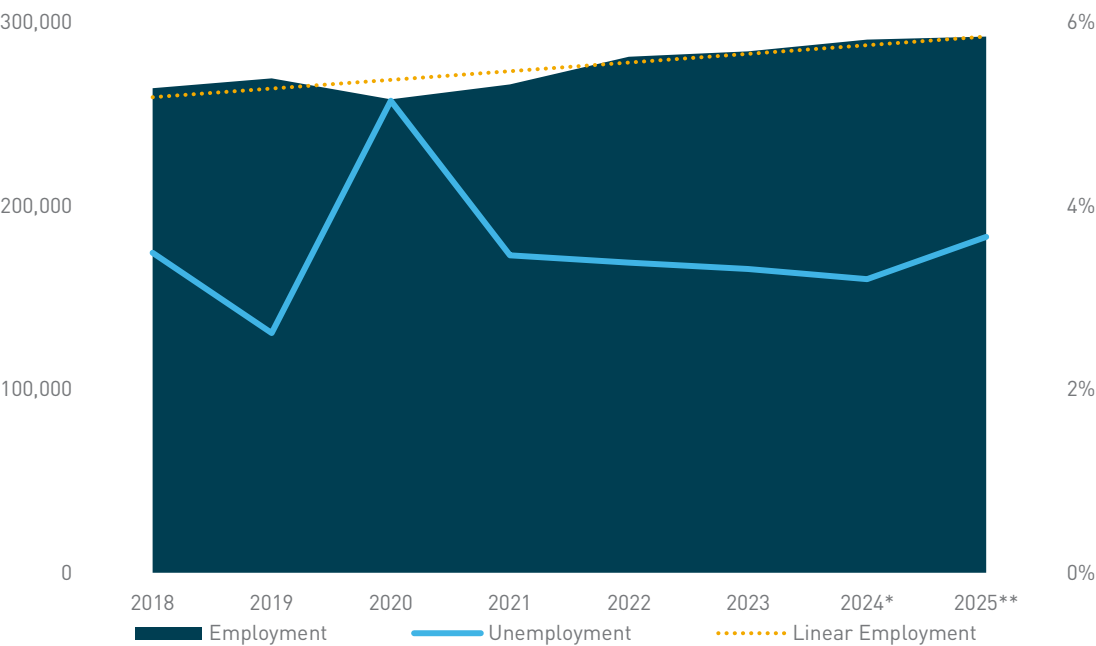


Unless noted otherwise, data and images pertaining to rent, occupancy, employment, unemployment, income, price per unit, and cap rate are year-end figures. Absorption and construction figures are full-year totals, unless noted otherwise. Numbers for 2024 are projected values. 2025 figures are forecast projections.

2025 FORECAST

CHATTANOOGA, TN

EMPLOYMENT TRENDS

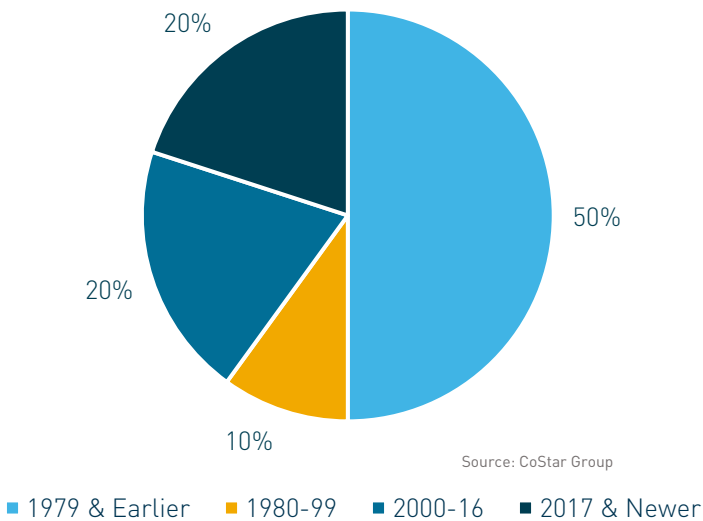


Source: Moody's Analytics

*Projected **Forecast

BERKADIA®

2024 SALES TRENDS*



Source: CoStar Group

*YTD through Oct.

The apartment sales information represents transactions of apartment properties with a sales price of \$2.5 million or more, unless otherwise indicated.

EMPLOYMENT
(DEC. 2025)

292,100



UP 0.6% YOY

UNEMPLOYMENT
(DEC. 2025)

3.7%



UP 50 BPS YOY

MEDIAN HOUSEHOLD INCOME
(DEC. 2025 SAAR)

\$76,757



UP 2.9% YOY

PRICE PER UNIT
(2024 AVG.)

\$157,631



UP 1.7% YOY

CAP RATE
(2024 AVG.)

6.0%



UNCHANGED YOY