

## Property Analysis:

435 E Union Street, Tamaqua Borough, PA 18252

Single Family Rental

**15%+ COC RETURN - \$200 / Mo NET POSITIVE CASH FLOW**

This ON MARKET / LISTED DEAL. We are pleased to provide our evaluation for your consideration. Please note, this property is presented via traditional listing method from the listing agent and is not being offered directly by The Morrow Wargo Group.



All data must be independently verified

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THIS DEAL IS LISTED ON MARKET- NOT A PRIVATE SALE

**Buyers are responsible for their own closing costs.**

Evals , Pictures and Supporting Docs can be found here:

 [435 E Union St\\_Tamaqua\\_SF Rental](#)

MLS INFORMATION / Pictures: <https://portal.onehome.com/en-US/share/1022451C55338>

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### Property Overview

- Location: 435 E Union Street, Tamaqua Borough, PA 18252
  - MLS#: 748692
  - List Price (LP): \$89,900
  - Square Footage: 1,560 SF (above grade)
  - Lot Size: 3,049 SF (0.07 acres)
  - Bedrooms/Bathrooms: 3 Beds, 1 Bath
  - Year Built: 1915
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### Neighborhood and Area Information

Tamaqua Borough, Schuylkill County, PA

Tamaqua is a growing community with ongoing redevelopment projects, including plans for a new Police Station and Community Center. Its proximity to towns such as Hazleton, McAdoo, and Allentown (within 1 hour) adds to its appeal. The borough is known for its low cost of living, low taxes, and family-friendly environment.

- Town Website: [Tamaqua Borough Website](#)
- Local Highlights:
  - Close-knit community with several small-town amenities.
  - Affordable housing market.
  - Ideal for investors seeking properties in developing areas.



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## Condition Analysis

### Key Notes from Ground Report:

- Electrical: 100 Amp service with panel missing cover. No knob-and-tube wiring observed.
- Heating: Functional oil furnace. Plumbing connections up to code.
- Plumbing: Minor leak in the shower; sewer lateral cast iron (visible portion intact). A sewer lateral inspection is advised due to the property's age.
- Roof: Shingles appear functional but lifted in sections. Recommend professional inspection.
- Foundation: Minor concerns in one corner; inspection suggested.
- Siding and Fascia: 95% intact; minor repairs needed.
- Windows: Replacement vinyl windows; unable to verify all.
- Basement: Dry at inspection time, but evidence of moisture suggests exterior drainage issues.

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## Investment Highlights

### Scenario 1: 20% Down Payment

- Purchase Price: \$89,900
- Down Payment (20%): \$17,980
- Loan Amount (80%): \$71,920
- Estimated Monthly Mortgage Payment (6.5% over 30 years): \$455
- Monthly Net Cash Flow:
  - Gross Rent: \$1,100 (estimated)
  - Operating Expenses (35%): \$385
  - Mortgage Payment: \$455
  - Net Cash Flow: \$260/month
- Annual Cash Flow: \$3,120
- Cash-on-Cash Return (20% Down): 17.3%

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### Scenario 2: Full Cash Purchase

- Purchase Price: \$89,900
- Estimated Monthly Net Cash Flow:



- Gross Rent: \$1,100 (estimated)
- Operating Expenses (35%): \$385
- Net Cash Flow: \$715/month
- Annual Cash Flow: \$8,580
- Cash-on-Cash Return (Full Cash): 9.5%

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## Market Insights

- Tamaqua is gaining traction among real estate investors due to affordable housing and development projects.
- Proximity to key areas (Hazleton, McAdoo, Allentown) offers potential for commuter housing.
- Anticipated improvements to local infrastructure enhance the neighborhood's value.

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## Showing Information

- Showings: Require 24-hour notice.

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## Supporting Documents and Media

- Property Photos and Videos: [Click Here](#)
- Detailed Report and Notes: [Click Here](#)
- Comparable Properties (MLS Comps): [Click Here](#)

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## Recommendation:

This property presents a compelling investment opportunity in a developing market with both financing and cash purchase options yielding strong returns. Minor repairs and inspections are recommended to solidify its investment potential.

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*This deal contains multiple variables and must be analyzed individually. Investment returns are not guaranteed and should not be considered financial advice. Each investor is responsible for conducting their own due diligence. The data presented may be public or publicly accessible through various sources and is not to be shared or construed as officially provided data. The Morrow Wargo Group, Realty ONE Group Supreme, and all associated parties are not liable for the accuracy or completeness of the information provided.*