StudyScribe

Market Study Front End

Sample subject — 1000 Market St

1000 Market St, Chattanooga, TN 37402

Report date November 2, 2026

Data Sources and Currency

Each figure in this section is cited to its source; the table lists the data vintage and the date it was retrieved from the publishing agency.

Data Sources, Vintage and Retrieval Date		
Dataset — source	**Vintage**	**Retrieved**
Locational amenities — Google Maps Platform (Places API, Static Maps)	Live listing at time of retrieval	October 3, 2026
Crime statistics — FBI Crime Data Explorer (Uniform Crime Reporting Program), agency level	2025 data, CDE refresh 09/15/2026	October 3, 2026
At-place employment by industry — BLS Quarterly Census of Employment and Wages	2025 annual averages (change vs. 2020)	October 3, 2026
Total at-place employment and establishments — BLS QCEW	2016–2025 annual averages	October 3, 2026
Long-term employment projections — Projections Central (U.S. DOL / state LMI)	2024–2034	October 3, 2026
Major employers — Hamilton County, Tennessee Annual Comprehensive Financial Report, Statistical Section — Principal Employers, fiscal year 2025	FY 2025	
Unemployment and labor force — BLS Local Area Unemployment Statistics (LAUS) / Current Population Survey	2015–2026 YTD annual; monthly through Sep 2026	October 29, 2026
Commuting patterns — U.S. Census Bureau ACS 5-year (B08007, B08301, B08303, B08013)	2024 5-year estimates	October 29, 2026
Wages by occupation — BLS Occupational Employment and Wage Statistics (OEWS)	May 2025 — Chattanooga, TN-GA Metropolitan Statistical Area	October 3, 2026
Building permits — U.S. Census Bureau, Building Permits Survey (place-level annual and year-to-date)	2015–2026 YTD	October 27, 2026
Flood zone — FEMA National Flood Hazard Layer	Zone X (AREA OF MINIMAL FLOOD HAZARD)	October 3, 2026
County demographics — U.S. Census Bureau ACS 5-year (and 2010/2020 decennial counts)	2020–2024 5-year estimates; 2010 and 2020 Census	November 1, 2026

Site & Neighborhood

The subject site is located at 1000 Market St, Chattanooga, TN 37402. Development location point: 35.04478, -85.30933 (decimal degrees, WGS84).

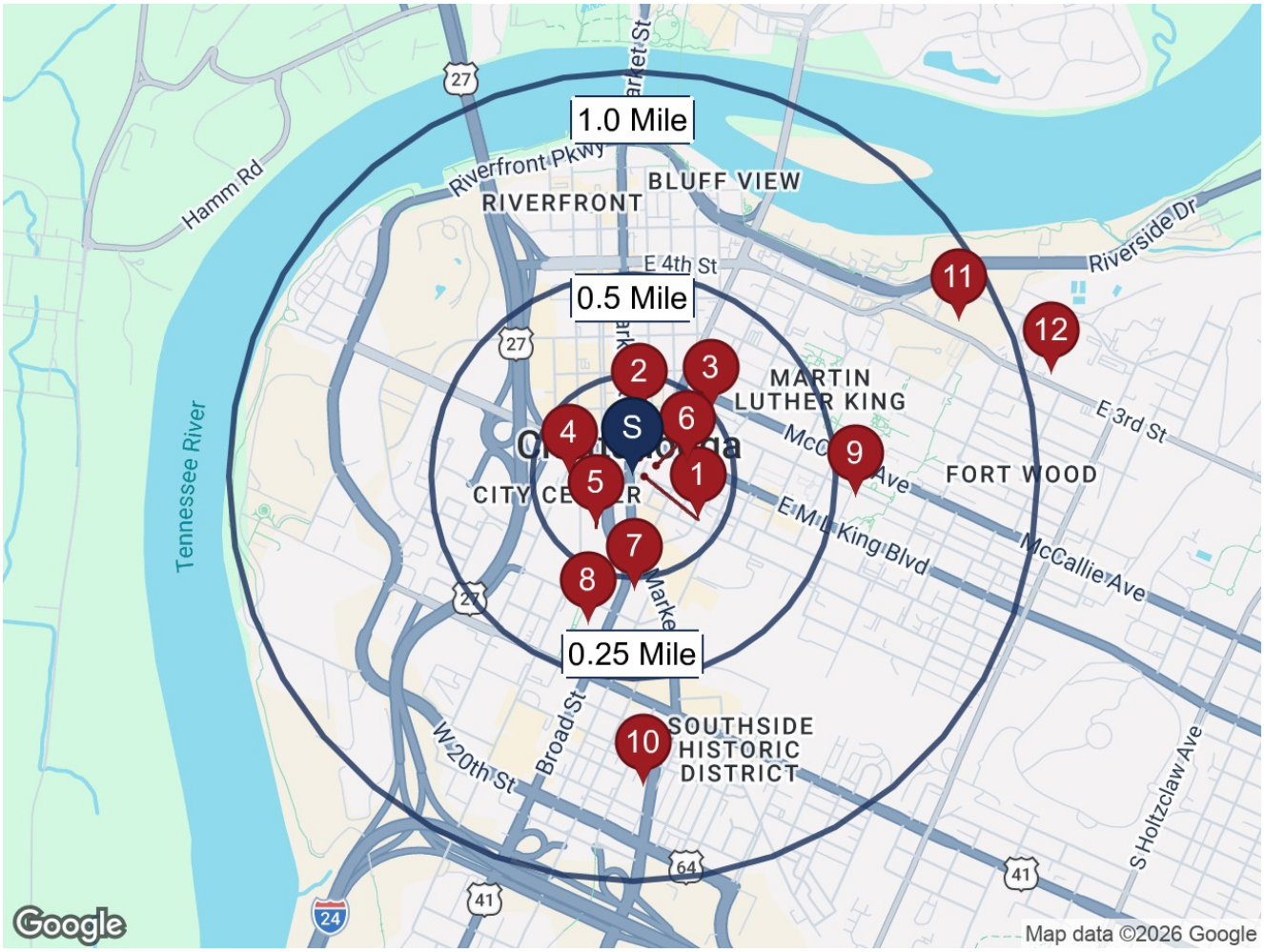
According to the FEMA National Flood Hazard Layer, the site is mapped in Flood Zone X (AREA OF MINIMAL FLOOD HAZARD), which is outside a Special Flood Hazard Area (retrieved October 3, 2026).

Generated by StudyScribe · studyscribe.ai

Area Services

The map and table below illustrate the location amenities in relation to the Subject site.

Not shown on this map (outside frame): #13–#15 — see table.



Distance From Local Services			
Map #	**Name**	**Service**	**Distance**
1	Bus Stop – 102 E 10th St	Transportation	0.03 miles
2	Miller Park	Recreation	0.05 miles
3	United States Postal Service	Post Office	0.06 miles
4	Downtown Branch - Chattanooga Public Library	Library	0.08 miles
5	Wilson Bank & Trust	Bank	0.11 miles
6	First Congregational Church	Church	0.12 miles
7	Concentra Urgent Care	Clinic	0.30 miles
8	Food City / Food City Pharmacy	Grocery / Pharmacy	0.37 miles
9	Tommie F. Brown Academy (Hamilton County; grades PK–5)	School (K-5)	0.55 miles
10	PURE	Gas Station	0.77 miles

Generated by StudyScribe · studyscribe.ai

Distance From Local Services			
Map #	**Name**	**Service**	**Distance**
11	Chattanooga School for the Arts and Sciences Upper (Hamilton County; grades 6–12)	School (6-8)	0.89 miles
12	Erlanger Hospital	Hospital	1.06 miles
13	The Howard School (Hamilton County; grades 9–12)	School (9-12)	1.25 miles
14	Charter Senior Living of Chattanooga	Private Senior Facility	4.00 miles
15	Rossville Senior Citizen Center	Senior Services	4.63 miles

Generated by StudyScribe · studyscribe.ai

Crime Statistics

Below illustrates crime statistics for the Subject's area, as reported by FBI Crime Data Explorer (Uniform Crime Reporting Program), Chattanooga Police Department, calendar year 2025; rates per 100,000 (state and national on participating population), compared to the state and national crime statistics.

Total Crime Index	Victim Risk	Year-over-Year Change
3998	**1 in 25**	**14%**
per 100k people		Violent -15% · Property -14% (reported offenses, 2024→2025)
113% higher than the US average	113% higher than the US average	down

Crime Statistics — Chattanooga, TN				
Statistic	**Reported Incidents**	**Chattanooga /100k**	**TN /100k**	**National /100k**
Total crime	7,752	3,998	2,160	1,881
Murder	17	9	7	4
Rape	139	72	37	37
Robbery	141	73	42	50
Assault	1,021	527	414	238
Violent crime	1,318	680	499	329
Burglary	692	357	207	195
Theft	4,894	2,524	1,215	1,147
Vehicle theft	834	430	229	200
Property crime	6,434	3,319	1,661	1,552

After inspection and observation of the Subject’s neighborhood, we do not anticipate the overall crime statistics will affect the marketability for the Subject.

Generated by StudyScribe · studyscribe.ai

Major Employers

Major Employers — Chattanooga, TN — 2025			
Employer	**% of Total Employment (as published)**	**Employees**	**Rank**
Erlanger Health System	3.11%	5,994	1
Hamilton County Schools	3.00%	5,781	2
Volkswagen Chattanooga	2.72%	5,239	3
Blue Cross Blue Shield of Tennessee	2.15%	4,145	4
Tennessee Valley Authority	2.00%	3,857	5
CHI Memorial Health Care System	1.93%	3,722	6
McKee Foods Corporation	1.64%	3,171	7
Unum Group	1.60%	3,082	8
Roper	1.32%	2,541	9
City of Chattanooga	1.23%	2,372	10

Source: Hamilton County, Tennessee Annual Comprehensive Financial Report, Statistical Section — Principal Employers, fiscal year 2025 (view source)

At-Place Employment by Industry — Hamilton County, TN — 2025				
Industry	**Employment**	**% of Total**	**Avg. Annual Pay**	**Change 2020–2025**
Education and Health Services	48,302	22.0%	$68,010	+57.1%
Trade, Transportation, and Utilities	45,771	20.8%	$62,419	-2.5%
Manufacturing	28,170	12.8%	$79,019	+18.7%
Professional and Business Services	25,555	11.6%	$73,574	+3.3%
Leisure and Hospitality	24,947	11.4%	$27,471	+25.1%
Financial Activities	15,607	7.1%	$99,792	-1.2%
Public Administration	9,382	4.3%	$104,036	+29.2%
Other Services	6,794	3.1%	$53,378	+15.0%
Construction *	225	0.1%	$54,105	-97.6%
Information *	76	0.0%	$50,169	-96.4%
Natural Resources and Mining *	0	0.0%	—	—
Total, all industries	219,580	100.0%	$69,253	+10.3%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), 2025 annual averages (change vs. 2020). * One or more ownership components withheld by BLS for confidentiality; figure shown is a floor.

At-Place Employment — Hamilton County, TN — 2016 to 2025			
Year	**At-Place Employment**	**Establishments**	**Annual Change**

Generated by StudyScribe · studyscribe.ai

2016	196,794	9,255	—
2017	200,522	9,560	+1.9%
2018	205,565	9,899	+2.5%
2019	208,228	10,243	+1.3%
2020	199,009	10,607	-4.4%
2021	201,559	11,368	+1.3%
2022	209,272	12,203	+3.8%
2023	217,651	13,167	+4.0%
2024	221,207	13,611	+1.6%
2025	219,580	12,472	-0.7%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), annual averages, all ownerships, all industries.

Long-Term Employment Projections — Tennessee — 2024 to 2034				
Major Occupational Group	**2024**	**2034**	**Change**	**Avg. Annual Openings**
Office and Administrative Support	472,350	480,630	+1.8%	52,570
Transportation and Material Moving	393,760	428,140	+8.7%	52,480
Food Preparation and Serving Related	302,180	337,640	+11.7%	62,370
Sales and Related	281,260	287,900	+2.4%	37,450
Management	276,710	309,900	+12.0%	25,480
Production	268,130	277,480	+3.5%	30,250
Healthcare Practitioners and Technical	226,980	250,090	+10.2%	15,120
Business and Financial Operations	191,830	212,050	+10.5%	17,180
Educational Instruction and Library	160,340	175,280	+9.3%	15,770
Installation, Maintenance, and Repair	155,520	173,230	+11.4%	15,980
Construction and Extraction	153,390	176,670	+15.2%	15,340
Healthcare Support	106,260	121,940	+14.8%	17,240
Building and Grounds Cleaning and Maintenance	106,190	116,810	+10.0%	16,010
Personal Care and Service	79,920	87,490	+9.5%	14,850
Computer and Mathematical	79,590	89,890	+12.9%	5,490
Protective Service	72,870	79,840	+9.6%	8,850
Community and Social Service	65,220	72,170	+10.7%	6,670
Arts, Design, Entertainment, Sports, and Media	55,400	60,070	+8.4%	5,930
Architecture and Engineering	45,710	50,050	+9.5%	3,650
Farming, Fishing, and Forestry	24,670	24,120	-2.2%	3,510

Generated by StudyScribe · studyscribe.ai

Life, Physical, and Social Science	24,540	26,670	+8.7%	2,220
Legal	19,360	20,560	+6.2%	1,290
Total, all occupations	3,577,180	3,874,620	+8.3%	427,410

Source: Projections Central (Projections Managing Partnership, sponsored by the U.S. Department of Labor), Tennessee long-term occupational projections 2024–2034; major groups are sums of the published detailed occupations.

WARN Notices — Hamilton County, TN				
Employer	**Location**	**Notice Date**	**Employees Affected**	**Type**
Pilgrim's Pride Corporation	Hamilton County	2026-06-16	315	
Shimmick Construction Company, Inc.	Hamilton County	2026-05-26	183	
Yanfeng International Automotive Technology US I LLC	Hamilton County	2026-04-29	153	
T-Mobile USA, Inc.	Hamilton County	2026-04-16	200	
All Heart Pediatric Cardiology	Hamilton County	2026-03-05	1	

Source: State WARN notices (Tennessee DLWD — WARN and closure/layoff reports), https://www.tn.gov/workforce/general-resources/major-publications0/major-publications-redirect/reports.html; analyst-verified; notice links on file

At-place employment in Hamilton County totaled 219,580 in 2025, an increase of 11.6 percent since 2016 (peak of 221,207 in 2024). The largest sectors are education and health services (22.0 percent), trade, transportation, and utilities (20.8 percent), manufacturing (12.8 percent). The Chattanooga, TN unemployment rate was 3.3 percent in Sep 2026, compared with 3.3 percent for TN and 4.0 percent nationally. Tennessee projects total employment to grow 8.3 percent from 2024 to 2034 (3,577,180 to 3,874,620), with 427,410 average annual openings.

Generated by StudyScribe · studyscribe.ai

Workforce and Unemployment Trends

The table below illustrates the workforce and unemployment trends for the city of Chattanooga and Hamilton County.

Unemployment Trends - 2015 - 2026 YTD								
	Chattanooga, TN				Hamilton County, TN			
Year	Total Labor Force	Total Employment	Unemployment Rate (%)	Rate Change	Total Labor Force	Total Employment	Unemployment Rate (%)	Rate Change
2015	80,096	75,477	5.8	-	167,930	159,129	5.2	-
2016	85,409	81,360	4.7	(1.1)	173,024	165,171	4.5	(0.7)
2017	87,523	84,246	3.7	(1.0)	177,253	170,860	3.6	(0.9)
2018	90,088	86,957	3.5	(0.2)	181,617	175,599	3.3	(0.3)
2019	91,884	88,832	3.3	(0.2)	186,035	180,200	3.1	(0.2)
2020	91,606	84,205	8.1	4.8	183,629	170,749	7.0	3.9
2021	90,839	86,366	4.9	(3.2)	184,068	176,355	4.2	(2.8)
2022	92,576	89,259	3.6	(1.3)	188,391	182,161	3.3	(0.9)
2023	95,827	92,653	3.3	(0.3)	194,621	188,699	3.0	(0.3)
2024	98,776	95,512	3.3	0.0	199,759	193,549	3.1	0.1
2025	100,540	96,934	3.6	0.3	203,165	196,430	3.3	0.2
2026 YTD	99,098	95,527	3.6	0.0	200,189	193,579	3.3	0.0

Source: Bureau of Labor Statistics

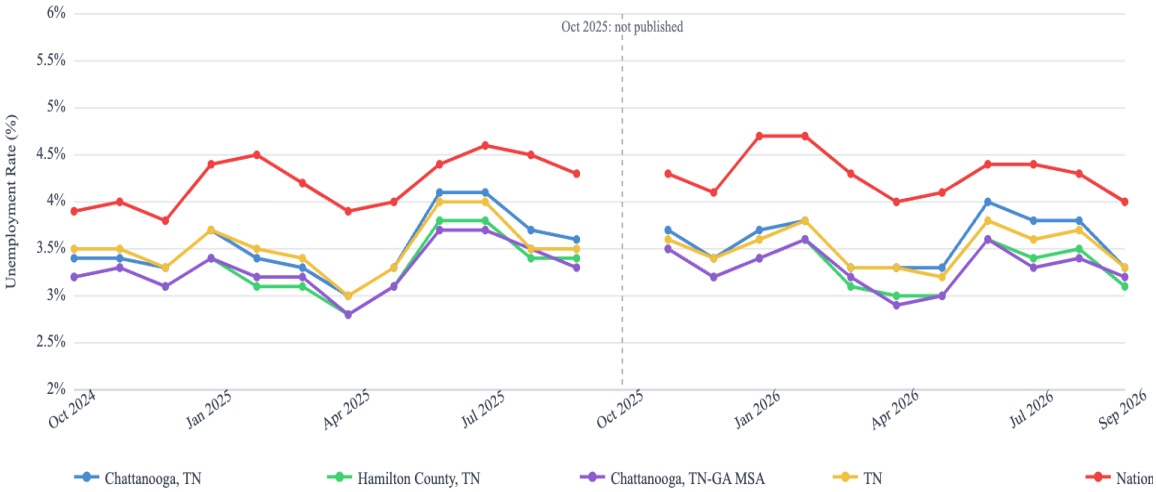
** 2026 YTD figures are year-to-date averages of the monthly BLS LAUS data published so far this year (the rate is average unemployment divided by average labor force, as BLS computes annual averages) and are not full-year annual averages; 2025 and prior years are full-year annual averages. BLS marks September 2026 as preliminary.*

Between 2015 and 2019, Chattanooga's unemployment rate declined each year, falling from 5.8 percent in 2015 to a period low of 3.3 percent in 2019, before climbing to 8.1 percent in 2020 due to the impact of the COVID-19 pandemic. The following two years saw consistent improvement, with the unemployment rate falling to 3.6 percent by 2022. By 2023 and 2024, the rate had edged down further to 3.3 percent before rising modestly to 3.6 percent in 2025. Hamilton County has followed a similar trend.

Below we have compared the city, county, MSA, state, and national unemployment rates over the past 24 months. Data was not available for Oct 2025. Sep 2026 is preliminary (BLS) and subject to revision.

Generated by StudyScribe · studyscribe.ai

Monthly Unemployment Rate - Oct 2024 to Sep 2026



Employment Trends

Employment Trends - 2015 - 2026 YTD						
	Chattanooga, TN		Hamilton County, TN		Chattanooga, TN-GA MSA	
Year	Total Employment	% Change	Total Employment	% Change	Total Employment	% Change
2015	75,477	—	159,129	—	239,574	—
2016	81,360	7.8%	165,171	3.8%	246,072	2.7%
2017	84,246	3.5%	170,860	3.4%	255,138	3.7%
2018	86,957	3.2%	175,599	2.8%	261,103	2.3%
2019	88,832	2.2%	180,200	2.6%	266,248	2.0%
2020	84,205	(5.2%)	170,749	(5.2%)	253,039	(5.0%)
2021	86,366	2.6%	176,355	3.3%	261,834	3.5%
2022	89,259	3.3%	182,161	3.3%	269,385	2.9%
2023	92,653	3.8%	188,699	3.6%	279,201	3.6%
2024	95,512	3.1%	193,549	2.6%	284,941	2.1%
2025	96,934	1.5%	196,430	1.5%	287,683	1.0%
2026 YTD	95,527	(1.5%)	193,579	(1.5%)	285,296	(0.8%)

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS)

Commuting Patterns

Place of Work — Hamilton County, TN (183,372 workers)		
Destination	Workers	Share
Worked in county of residence	169,084	92.2%
Worked outside county of residence (same state)	7,094	3.9%
Worked outside state of residence	7,194	3.9%

Means of Transportation to Work — Hamilton County, TN		
Means	Workers	Share
Drove alone	136,033	74.2%
Carpooled	15,363	8.4%
Public transportation	1,038	0.6%
Walked	2,931	1.6%
Bicycle	363	0.2%
Taxicab, motorcycle, or other	1,377	0.8%
Worked from home	26,267	14.3%

Generated by StudyScribe · studyscribe.ai

Travel Time to Work — Hamilton County, TN (mean 22.1 minutes)		
Travel time	**Workers**	**Share**
Less than 5 minutes	3,790	2.4%
5 to 9 minutes	14,622	9.3%
10 to 14 minutes	22,681	14.4%
15 to 19 minutes	32,036	20.4%
20 to 24 minutes	28,515	18.2%
25 to 29 minutes	12,996	8.3%
30 to 34 minutes	22,648	14.4%
35 to 39 minutes	4,711	3.0%
40 to 44 minutes	3,894	2.5%
45 to 59 minutes	6,522	4.2%
60 to 89 minutes	2,401	1.5%
90 or more minutes	2,289	1.5%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2024), Tables B08007, B08301, B08303, B08013.

Newest single-year estimate (ACS 2025 1-year, Hamilton County, Tennessee): mean travel time 22.6 minutes (±0.9); drove alone 71.7% (±2.3); worked from home 14.8% (±1.6).

Single-year estimates are published only for areas of 65,000+ people and carry wider margins of error (shown ±, 90% confidence); the 5-year figures are the series comparable across every area in this report. Source: U.S. Census Bureau, American Community Survey 2025 1-Year Estimates, Data Profiles DP03/DP04.

Generated by StudyScribe · studyscribe.ai

Wages by Occupation

The chart below shows the wages by occupation for the Chattanooga, TN-GA MSA.

Wage by Occupation — Chattanooga, TN-GA MSA			
Occupational Title	**# Employees**	**Avg Hourly Wage**	**Avg Annual Wage**
All Occupations	268,750	$28.21	$58,680
Management Occupations	16,250	$61.95	$128,860
Legal Occupations	1,460	$56.62	$117,770
Architecture and Engineering Occupations	4,960	$46.61	$96,960
Healthcare Practitioners and Technical Occupations	19,140	$45.79	$95,230
Computer and Mathematical Occupations	5,490	$43.74	$90,970
Business and Financial Operations Occupations	14,590	$39.54	$82,230
Life, Physical, and Social Science Occupations	1,090	$38.96	$81,030
Arts, Design, Entertainment, Sports, and Media Occupations	2,780	$29.32	$60,990
Educational Instruction and Library Occupations	11,620	$28.00	$58,250
Installation, Maintenance, and Repair Occupations	12,760	$27.58	$57,370
Construction and Extraction Occupations	10,130	$27.43	$57,040
Community and Social Service Occupations	4,030	$26.61	$55,340
Protective Service Occupations	5,000	$24.85	$51,680
Production Occupations	26,250	$23.45	$48,770
Office and Administrative Support Occupations	33,970	$22.68	$47,170
Sales and Related Occupations	22,440	$22.01	$45,770
Transportation and Material Moving Occupations	28,050	$20.87	$43,410
Healthcare Support Occupations	9,790	$19.08	$39,690
Farming, Fishing, and Forestry Occupations	270	$18.97	$39,450
Building and Grounds Cleaning and Maintenance Occupations	8,020	$17.04	$35,430
Personal Care and Service Occupations	4,770	$16.50	$34,310
Food Preparation and Serving Related Occupations	25,880	$14.86	$30,900

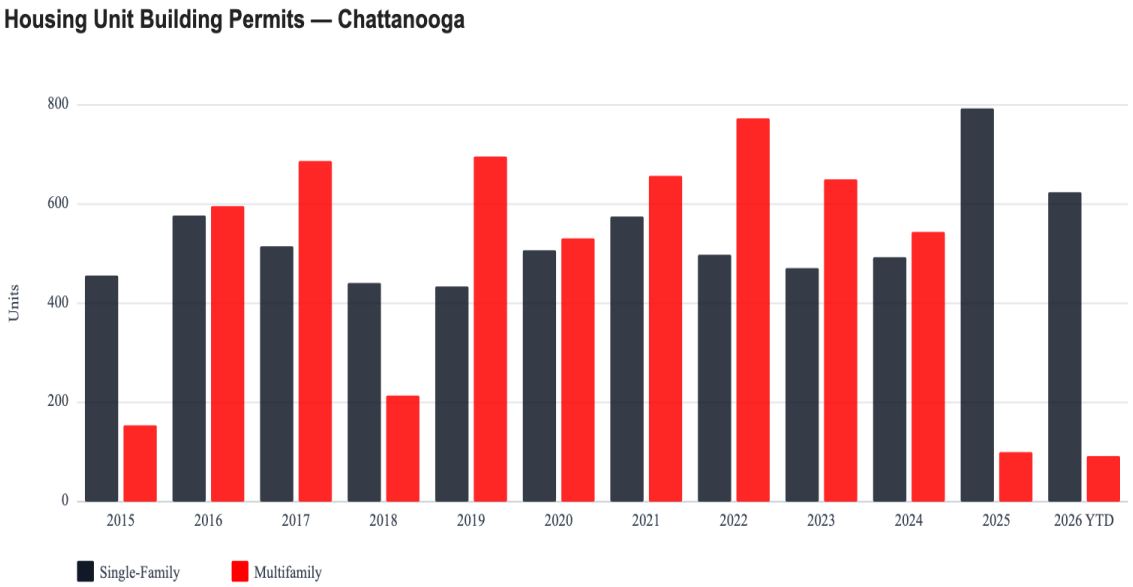
Source: Bureau of Labor Statistics, Occupational Employment and Wage Statistics (OEWS)

The above chart shows average hourly and annual wages by employment classification. The classification with the lowest average hourly wage was food preparation and serving related occupations, at $14.86 per hour. The highest average hourly wage of $61.95 was for management occupations.

Generated by StudyScribe · studyscribe.ai

Building Permits

The following table demonstrates building permit information from 2015 through 2026 YTD in Chattanooga.



Between 2015 and 2025, single-family permits in Chattanooga peaked at 793 units in 2025 and were lowest at 434 units in 2019. Multifamily permits peaked at 773 units in 2022; 8 of the 11 years (2016 through 2017 and 2019 through 2024) exceeded the period average of 509 multifamily units per year. 2026 YTD through September 2026 shows 624 single-family and 92 multifamily units.

Generated by StudyScribe · studyscribe.ai

Resident Employment by Industry (Census ACS)

The following table presents employment by industry sector for the county, based on the most recent U.S. Census Bureau American Community Survey (ACS) 5-Year Estimates. The largest employment sectors reflect the primary drivers of the local economy and the occupational composition of the renter population.

Source: U.S. Census Bureau, American Community Survey 2020–2024 5-Year Estimates, Table C24030

Employment by Industry — 187,312 Employed Civilians (16+)		
Industry Sector	**# Employed**	**Share**
Educational services, health care & social assistance	41,556	22.2%
Manufacturing	24,855	13.3%
Professional, scientific, management & administrative	19,483	10.4%
Retail trade	19,474	10.4%
Arts, entertainment, recreation, accommodation & food	16,882	9.0%
Finance, insurance & real estate	16,096	8.6%
Transportation, warehousing & utilities	14,550	7.8%
Construction	12,746	6.8%
Other services (except public administration)	8,881	4.7%
Public administration	5,482	2.9%
Wholesale trade	3,725	2.0%
Information	2,610	1.4%
Agriculture, forestry, fishing, hunting & mining	972	0.5%
Total Employed	**187,312**	**100.0%**

Generated by StudyScribe · studyscribe.ai

Travel Time to Work (Census ACS)

The following table illustrates the travel time to work for workers in the county. This data provides insight into the workforce's commuting patterns and the relationship between the subject site and employment centers.

Source: U.S. Census Bureau, American Community Survey 2020–2024 5-Year Estimates, Table B08303

Commuting — Travel Time to Work (157,105 Workers)		
Travel Time to Work	**# Workers**	**Share**
Less than 5 min	3,790	2.4%
5-9 minutes	14,622	9.3%
10-14 minutes	22,681	14.4%
15-19 minutes	32,036	20.4%
20-24 minutes	28,515	18.2%
25-29 minutes	12,996	8.3%
30-34 minutes	22,648	14.4%
35-39 minutes	4,711	3.0%
40-44 minutes	3,894	2.5%
45-59 minutes	6,522	4.2%
60-89 minutes	2,401	1.5%
90+ minutes	2,289	1.5%

Generated by StudyScribe · studyscribe.ai

Rent Burden Analysis

An estimated 19,853 renter-occupied units in the county (35.7% of all renter-occupied units) pay gross rent of 35% or more of household income.

Source: U.S. Census Bureau, American Community Survey 2020–2024 5-Year Estimates, Table B25070

Gross Rent as a Percentage of Household Income (55,650 Renter Households)		
Rent-to-Income Ratio	**# Households**	**Share**
Less than 10%	2,961	5.3%
10.0-14.9%	4,184	7.5%
15.0-19.9%	7,030	12.6%
20.0-24.9%	7,721	13.9%
25.0-29.9%	6,668	12.0%
30.0-34.9%	3,736	6.7%
35.0-39.9%	3,254	5.8%
40.0-49.9%	4,918	8.8%
50% or more	11,681	21.0%

Population & Household Trends

The following table presents county population and household counts from the 2010 and 2020 decennial censuses and the most recent American Community Survey 5-year estimate published by the U.S. Census Bureau.

Population & Households			
Source	**Population**	**Households**	**Median HH Income**
2010 Census	336,463	136,682	—
2020 Census	366,207	148,758	—
ACS 2020–2024 (5-year)	376,192	154,181	$76,183
Change 2010–2020 (census counts)	+29,744 (+0.85%/yr)	+12,076 (+0.85%/yr)	

Source: U.S. Census Bureau — 2010 Census Summary File 1 and 2020 Census Demographic and Housing Characteristics File (counts; households are occupied housing units), and the American Community Survey 5-year estimate shown (a period estimate, not compared with the census counts). The Census Bureau publishes no county population projections.

Generated by StudyScribe · studyscribe.ai

County Population Projections (Official State Source)

The following table presents the county's population projections as published by Boyd Center for Business and Economic Research, University of Tennessee, Knoxville (Tennessee State Data Center), the state's official source. Figures are as published; earlier years are the publisher's census-based counts or estimates.

Year	Figure	Population — Hamilton County
2022	Estimate	374,682
2025	Projection	385,843
2030	Projection	401,714
2035	Projection	414,689
2040	Projection	426,359
2045	Projection	438,161
2050	Projection	450,187
2055	Projection	462,854
2060	Projection	475,839

Source: Boyd Center for Business and Economic Research, University of Tennessee, Knoxville (Tennessee State Data Center), 2022–2070 Boyd Center Population Projections (released August 7, 2024) (Counties summary workbook, tab 'Total by County'). Official state projections, as published. Retrieved 2026-11-02. https://tnsdc.utk.edu/estimates-and-projections/boyd-center-population-projections/

Generated by StudyScribe · studyscribe.ai

Housing Tenure & Vacancy

The following table summarizes the housing stock and tenure characteristics of the county. The ratio of renter- to owner-occupied units and the overall vacancy rate establish the competitive context for the proposed development.

Housing Tenure & Vacancy		
Category	**Units/HHs**	**Share**
Total Housing Units	168,013	100%
Occupied Units	154,181	91.8%
Owner-Occupied	98,531	63.9%
Renter-Occupied	55,650	36.1%
Vacant Units	13,832	8.2%

Source: U.S. Census Bureau, American Community Survey 2020–2024 5-Year Estimates, Table B25002, B25003.

Generated by StudyScribe · studyscribe.ai

Population by Age

Source: U.S. Census Bureau, American Community Survey 2020–2024 5-Year Estimates, Table B01001. Persons age 55 and older: 31.0% of the county population.

Population by Age Group — 376,192 Total Population		
Age Group	**Population**	**Share**
0-14	65,773	17.5%
15-24	45,314	12.0%
25-44	102,896	27.4%
45-54	45,434	12.1%
55-64	47,689	12.7%
65-74	40,265	10.7%
75-84	21,360	5.7%
85+	7,461	2.0%

Household Income Distribution

The following table presents the distribution of household income in Hamilton County, TN based on the U.S. Census Bureau American Community Survey, providing demographic context for the demand analysis.

Source: U.S. Census Bureau, American Community Survey 2020–2024 5-Year Estimates, Table B19001

Household Income Distribution — 154,181 Households		
Income Range	**# Households**	**Share**
< $15,000	13,169	8.5%
$15,000-$24,999	9,802	6.4%
$25,000-$34,999	10,134	6.6%
$35,000-$49,999	17,816	11.6%
$50,000-$74,999	25,206	16.3%
$75,000-$99,999	19,329	12.5%
$100,000-$149,999	28,163	18.3%
$150,000-$199,999	12,905	8.4%
$200,000+	17,657	11.5%
Total Households	**154,181**	**100.0%**

Generated by StudyScribe · studyscribe.ai

Sources

Flood Zone: FEMA National Flood Hazard Layer (NFHL), Flood Hazard Zones layer, queried at the subject coordinates — verify

Public Schools: National Center for Education Statistics, Common Core of Data (CCD) School Characteristics 2024-2025, via the NCES EDGE program — public, open, non-charter schools; district and grade span as published — verify

Locational Amenities: Google Maps Platform (Places API and Static Maps); distances are straight-line miles from the Subject

Crime Data: FBI Crime Data Explorer (Uniform Crime Reporting Program), Chattanooga Police Department, calendar year 2025; rates per 100,000 (state and national on participating population) — verify

Major Employers: Hamilton County, Tennessee Annual Comprehensive Financial Report, Statistical Section — Principal Employers, fiscal year 2025 (https://www.hamiltontn.gov/PDF/CAFR/2025/FY%202025%20ACFR.pdf#page=232)

Employment by Industry and At-Place Employment: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW) — verify

Employment Projections: Projections Central (Projections Managing Partnership, sponsored by the U.S. Department of Labor), Tennessee long-term occupational projections 2024–2034 — verify

Unemployment and Employment Trends: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS); national rate from the Current Population Survey (not seasonally adjusted) — verify

Commuting Patterns: U.S. Census Bureau, American Community Survey 5-Year Estimates (2024), Tables B08007, B08301, B08303, B08013 — verify

Commuting (newest single-year line): U.S. Census Bureau, American Community Survey 2025 1-Year Estimates, Data Profiles DP03/DP04 — verify

Wages: U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics (OEWS) — verify

Building Permits: U.S. Census Bureau, Building Permits Survey (place-level annual and year-to-date) — verify

Demographic Data (Employment by Industry, Commuting, Rent Burden, Population by Age, Household Income, Tenure): U.S. Census Bureau, American Community Survey 5-Year Estimates 2020–2024 (Tables B01001, B01003, B03002, B08303, B11001, B17001, B19001, B19013, B25002, B25003, B25007, B25064, B25070, C24030); U.S. Census Bureau, 2010 Census Summary File 1 (P1, H3); U.S. Census Bureau, 2020 Census Demographic and Housing Characteristics File (P1, H3)

Generated by StudyScribe · studyscribe.ai

Data Verification Appendix

Each dataset in this report is listed with the exact identifiers it was retrieved by and a link to the publisher's query, so a reviewer can reproduce every figure without relying on this document. Retrieval dates are stamped when the data was pulled.

Dataset	Identifiers used	Direct link	Retrieved
Flood zone — FEMA National Flood Hazard Layer, Flood Hazard Zones (layer 28)	Point 35.04478, -85.30933 (WGS84)	Open source query	October 3, 2026
Public schools — NCES Common Core of Data, School Characteristics (via NCES EDGE)	Tommie F. Brown Academy (Hamilton County; grades PK–5): NCESSCH 470159001791; Chattanooga School for the Arts and Sciences Upper (Hamilton County; grades 6–12): NCESSCH 470159000669; The Howard School (Hamilton County; grades 9–12): NCESSCH 470159000759	NCES school detail (470159001791)	October 3, 2026
Locational amenities and drive times — Google Maps Platform (Places API, Static Maps, Routes API)	Live listings at time of retrieval; Google does not publish a stable public query URL	No independent link — see retrieval date	October 3, 2026
Crime — FBI Crime Data Explorer, summarized agency counts (Chattanooga Police Department)	ORI TN0330100; offenses HOM, RPE, ROB, ASS, V, BUR, LAR, MVT, P; calendar year 2025	CDE API (requires a free api.data.gov key)	October 3, 2026
At-place employment by industry — BLS QCEW annual averages (county)	Area FIPS 47065; year 2025 vs 2020	QCEW CSV	October 3, 2026
At-place employment and establishments — BLS QCEW timeseries	Series ENU4706510010, ENU4706520010	BLS series	October 3, 2026
Long-term occupational projections — Projections Central (state LMI, U.S. DOL)	State FIPS 47; 2024–2034	Projections Central JSON	October 3, 2026
Major employers — Hamilton County, Tennessee Annual Comprehensive Financial Report, Statistical Section — Principal Employers, fiscal year 2025	10 employers as listed in the source	Source document	October 3, 2026
WARN notices — state rapid-response listing	Pilgrim's Pride Corporation; Shimmick Construction Company, Inc.; Yanfeng International Automotive Technology US I LLC; T-Mobile USA, Inc.; All Heart Pediatric Cardiology	State WARN listing	—
Unemployment and labor force (annual) — BLS Local Area Unemployment Statistics	Chattanooga, TN: LAUCT471400000000006, LAUCT471400000000005, LAUCT471400000000003; Hamilton County, TN: LAUCN470650000000006, LAUCN470650000000005, LAUCN470650000000003; Chattanooga, TN-GA MSA: LAUMT471686000000006, LAUMT471686000000005, LAUMT471686000000003; TN: LAUST470000000000006,	BLS series LAUCT471400000000006	October 29, 2026

Dataset	Identifiers used	Direct link	Retrieved
	LAUST470000000000005, LAUST470000000000003		
Unemployment rate (monthly) — BLS LAUS; national from Current Population Survey (LNU04000000, NSA)	Chattanooga, TN: LAUCT471400000000003; Hamilton County, TN: LAUCN470650000000003; Chattanooga, TN-GA MSA: LAUMT471686000000003; TN: LAUST470000000000003; National: LNU04000000	BLS series LAUCT471400000000003	October 29, 2026
Commuting patterns — U.S. Census Bureau ACS 5-year (2024)	County GEOID 47065; tables B08007, B08301, B08303, B08013	Census API query	October 29, 2026
Wages by occupation — BLS OEWS May 2025	Chattanooga, TN-GA Metropolitan Statistical Area. Identifiers not recorded — re-run Auto-Fill for this section to record them	BLS OEWS	October 3, 2026
Building permits — U.S. Census Bureau Building Permits Survey, annual place files	Place GEOID 4714000	BPS place files directory	October 27, 2026
County demographics — U.S. Census Bureau ACS 5-year (2020–2024)	County GEOID 47065; tables B01001, B01003, B03002, B08303, B11001, B17001, B19001, B19013, B25002, B25003, B25007, B25064, B25070, C24030; 2010 SF1 and 2020 DHC P1, H3	Census API query	November 1, 2026

Submission Checklist — Tennessee Housing Development Agency

Items this agency's market-study guideline requires of the sections above, with whether each is present in this document. Source: THDA Market Study Guidance (Last Updated January 30, 2026): NCHMA Model Content Standards + THDA additions, organized in the NCHMA Market Study Index format (https://dogvxws799i6n.cloudfront.net/wp-content/uploads/MF_2026_-Market-Study-Guidance_ADA-1.29.2026.pdf). The checklist is for the analyst's review and is not a determination of compliance.

Required items and status		
Required item	**Where required**	**In this document**
Development Location Point in decimal-degree latitude/longitude	THDA Guidance — Scope	Yes
PMA census tracts listed by FIPS (report + CSV) and shapefiles	THDA Guidance — PMA	No — add before submission
Nearest grocery, convenience store, pharmacy, hospital or walk-in clinic, bank, retail shopping	THDA — Area Services	Yes
Transit system, nearest stop, distance and routes	THDA — Area Services (Transportation)	Yes
Public K-12 schools: name, location, grades, district, distance (non-senior)	THDA — Area Services	Yes
Study less than six months old at submission	THDA Guidance; QAP §3.B.1	Yes
Employment & economy per NCHMA §F (at-place, sectors, unemployment, employers, wages, commuting)	THDA adopts NCHMA	Yes
Building permits by housing type	NCHMA §G.5	Yes
School rating: as the agency describes	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance, Content §D.c.2 — listing only, no rating source	Outside StudyScribe — confirm
Study within 6 months of the application	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance, Overview item H	No — add before submission
Submission format: required (TOC with page numbers)	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance, Organization of Market Study §A	Outside StudyScribe — confirm
Source listed at each table	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance,	Yes

	Overview §K.a	
Analyst: Approved Market Study Vendor Listing (THOMAS); reliance statement; NCHMA Model Content Standards (confirm before submission)	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance, Overview §B; §D: "The Market Study Analyst must clearly indicate that THDA can rely on the accuracy of the report."; §F: "must be prepared in accordance with the most recent version of the Model Content Standards"	Outside StudyScribe — confirm
Other exhibit: Shapefiles: PMA polygon, parcel polygon(s), parcel centroid(s)	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance, Overview §K.a.i; Shapefile Submission "Figure 2-PMA Boundary and Subject Property"	Outside StudyScribe — confirm
Other exhibit: Subsidized child care facilities list	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance, Content §D.c.1	Outside StudyScribe — confirm
Other exhibit: Senior centers list	Market Study Guidance (Multifamily Programs 2026, standalone) — Market Study Guidance, Content §D.c.3	Outside StudyScribe — confirm