

Available · Single family · Section 8 friendly · Off-market · assignment

14121 Saybrook Ave, Cleveland, OH 44105

Cuyahoga County · 3 investors viewed this week

60 **Fair deal · C**
Deal score at the asking price

ASKING	ARV
$55,000	$110,000
REPAIRS	**EQUITY DAY ONE**
$25,000	$30,000

BEDS / BATHS	SQ FT	UNITS	BUILT	LOT	COUNTY VALUE	EST. RENT
2 / 1	1,072	1	1930	DATA COMING	$128,571	$1,000

✦ AI DEAL BRIEF

2-bed, 1,072 sqft property in 44105 at $55K asking with $25K repairs ($80K all-in) creates $30K day-one equity (27%) under the $110K ARV, projecting $12,500 flip profit after costs. Best exit is a flip to capture the equity, as rental cash flow is modest at $36/month with 25% down and BRRRR shows negative cash flow. Caution: violent crime runs 315% above US average and neighborhood vacancy is high at 16.8%, which may affect resale timeline and tenant quality.

Pick your exit

Tap one to see its numbers

FLIP	✓ RENTAL · SECTION 8	RENTAL · MARKET RENT	BRRRR
$12,500	$86/mo	$36/mo	−$118/mo
13% return · 6-mo hold · 8% to sell	2-bed voucher at $1,070 · 5.2% CoC	$1,000/mo · 6.7% cap · 2.2% CoC	Refi $83k · pulls all cash + $3k

Voucher rent	$1,070/mo
Operating costs + vacancy	$575/mo
Mortgage	$409/mo
Cash flow	$86/mo · $1,032/yr
Cash-on-cash	**5.2%**

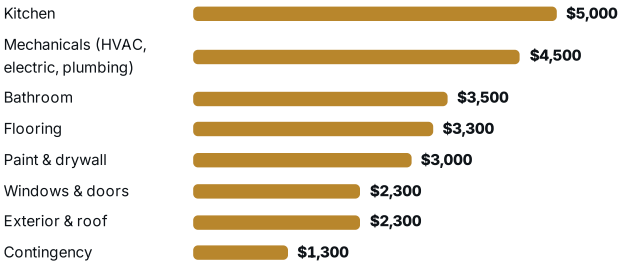
Deal score

How it stacks up, out of 100

Day-one equity 27%	Cash flow $36/mo	Appreciation +2.5%/yr	Schools 2.5★	Crime High	Flood risk Minimal	Comp confidence High
Investor demand High	Voucher vs market rent +$70/mo					

Repair estimate

$25,000 total · $23/sq ft · typical split for this scope



Condition notes

- 🏠 Exterior from Street View looks **distressed**: Property shows clear signs of vacancy and neglect with overgrown yard and deteriorating exterior, indicating a distressed asset requiring significant rehabilitation investment.
- ⚠ Built 1930: lead-paint disclosure; expect older wiring and plumbing.
- 🔑 Access and walkthrough times: book in the box on the right.

Upside & risks

Upside

- 🎫 **Vouchers pay $70/mo more** than market rent here (HUD FY2026 rents for 44105).

Risks

- ⚠ Violent crime 315% above the US average in this police area.
- ⚠ High vacancy in this neighborhood (16.8% of homes).
- ℹ Taxes are estimated from the school district and county levies; check the county treasurer for the exact bill.
- ✓ Flood zone X, taxes current.

Market rent vs Section 8 voucher

HUD FY2026 · ZIP 44105

MARKET TENANT

$1,000/mo

Cash flow at 25% down	**$36/mo**
Cash-on-cash	**2.2%**
Cap rate	**6.7%**

Our team's rent estimate · ZIP typical $1,187

✓ SECTION 8 · 2-BED

$1,070/mo

Cash flow at 25% down	**$86/mo**
Cash-on-cash	**5.2%**
Cap rate	**7.4%**

HUD FY2026 Small Area FMR. Housing authorities pay 90–110% ($963–$1,177). Confirm the payment standard with CMHA / AMHA before you buy.

Voucher rent by bedroom in 44105



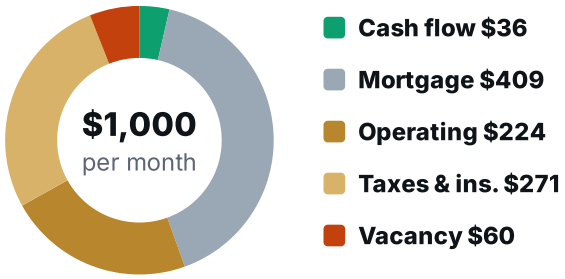
Cleveland, OH HUD Metro FMR Area. Price each unit by its bedroom count.

Rental pro forma

At market rent · all-in $80,000

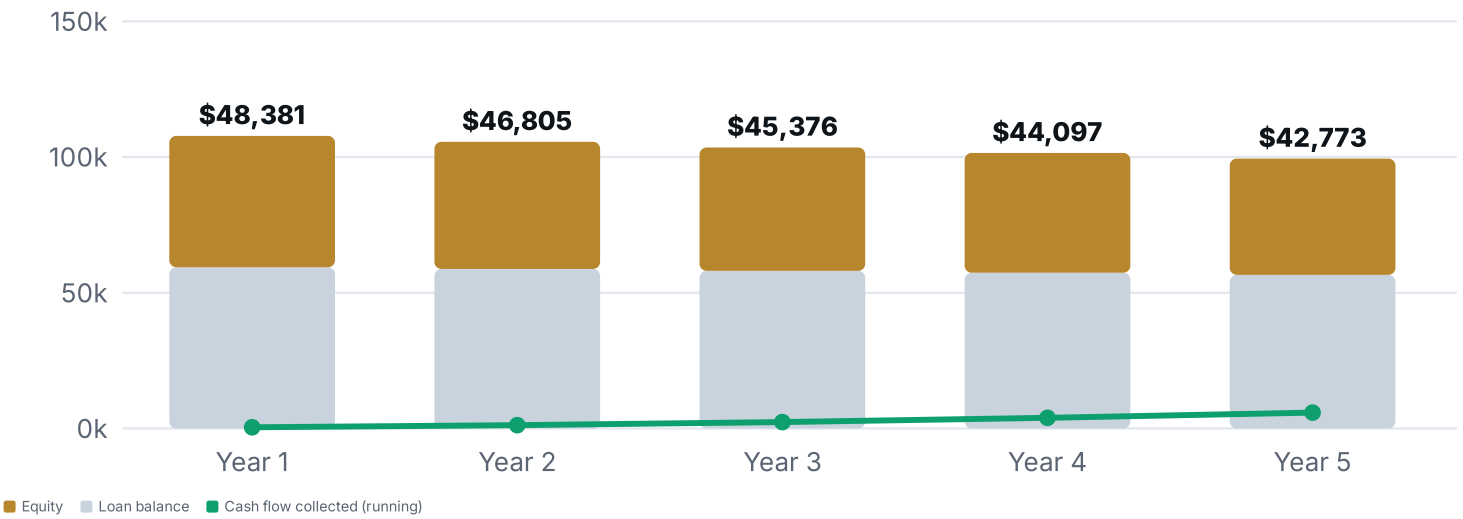
Year 1	
Gross rent ($1,000 × 12)	**$12,000**
Vacancy 6%	**– $720**
Property taxes (today)	**– $2,350**
Insurance (est.)	**– $900**
Repairs 8% · mgmt 10% · reserves 5%	**– $2,688**
Net operating income	**$5,342 · $445/mo**
Loan 25% down · 7.25% · 30 yr	**$409/mo**
Cash flow	**$36/mo**

Where each rent dollar goes



5-year wealth build

Equity = value – loan · market rent

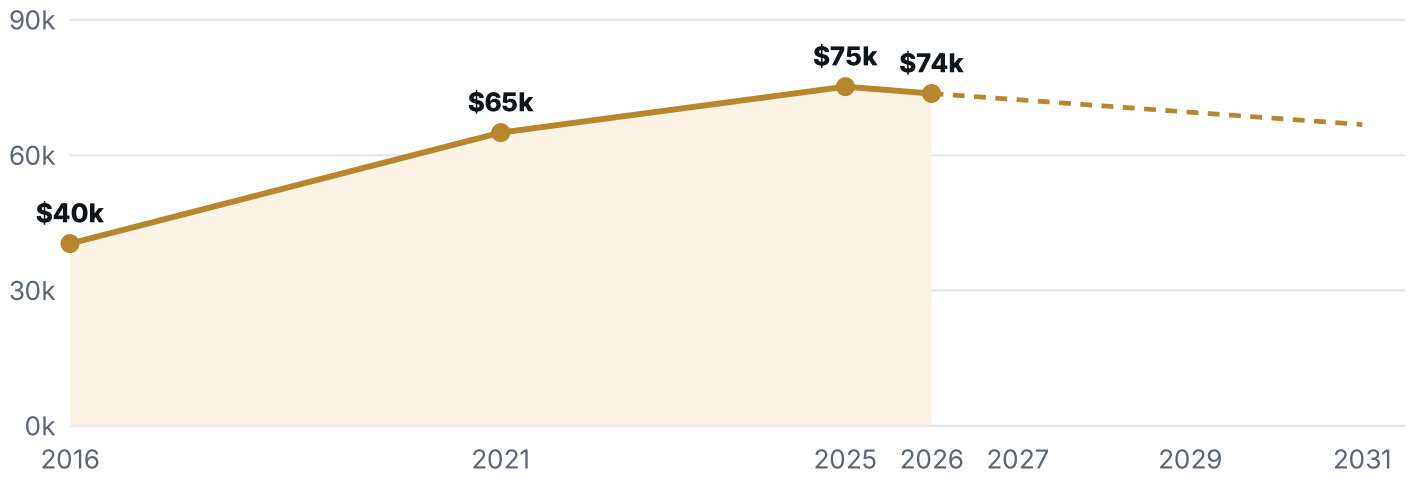


YEAR	GROSS RENT	NOI	CASH FLOW	LOAN BAL.	VALUE	EQUITY
1	$12,000	$5,342	$430	$59,419	$107,800	$48,381
2	$12,600	$5,690	$779	$58,795	$105,600	$46,805
3	$13,230	$6,058	$1,146	$58,124	$103,500	$45,376
4	$13,892	$6,446	$1,535	$57,403	$101,500	$44,097
5	$14,586	$6,856	$1,945	$56,627	$99,400	$42,773
5-yr		**$30,393**	**$5,835**			**$42,800**

Rent grows 5%/yr and value -2%/yr from ZIP 44105 trends. Expenses grow 2.5%/yr.

Appreciation · ZIP 44105

Typical home value (Zillow index) · dotted = our projection



LAST 12 MONTHS	5 YEARS	10 YEARS	RENTS, 12 MONTHS
-2%	13.3%	82.3%	8.1%

Neighborhood

Census Tract 1214.03

Who lives here

Owners	57%
Renters	43%
Vacant homes	17%
In poverty	16%
Median household income	$39,724
Median rent (census)	$677

Safety

Violent crime vs US	315% higher
Property crime vs US	156% higher

City-wide, Cleveland Police Department (FBI). Block-level crime DATA COMING

Flood & hazards

FEMA flood zone	Zone X · minimal
Built before 1978	Yes · lead paint

Schools

Cleveland Municipal	2.5★
Robert H Jamison School · 0.9 mi	2★
John F Kennedy High School · 0.7 mi	2★
Graduation rate	76.5%

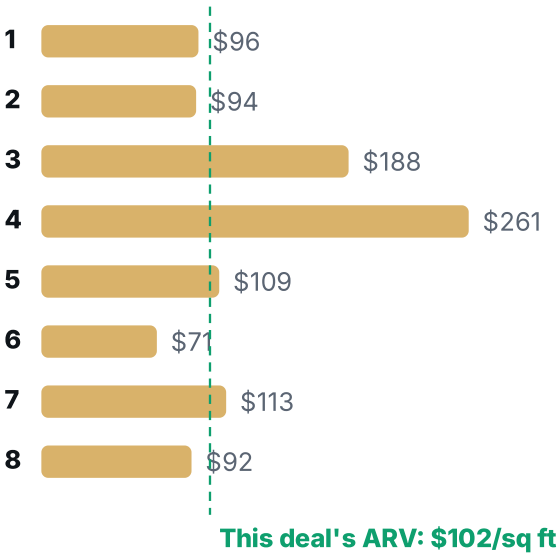
Investor market

Home sales, 12 mo	348
Bought by investors	69%
Likely flips resold	108
Typical $/sq ft	$100
Rent-to-value (monthly)	0.91%

Comparable sales

within 0.5 mi, last 12 months, size ±25%

Price per sq ft



Map of comps

Live map with comp pins DATA COMING

Comps used	12
Comp range	$97k–$118k
Confidence	High

#	ADDRESS	SOLD	PRICE	SQ FT	BEDS	$/SQ FT	MILES
1	14100 Saybrook Ave	Feb 2026	$112,000	1,170	2	$96	0.07
2	4412 E 142 St	Feb 2026	$110,000	1,170	4	$94	0.24
3	13706 Rexwood Ave	Feb 2026	$195,000	1,040	2	$188	0.2
4	13702 South Parkway Dr	Feb 2026	$299,000	1,144	3	$261	0.31
5	14102 Christine Ave	Feb 2026	$114,900	1,050	2	$109	0.09
6	13808 South Parkway Dr	Jan 2026	$89,000	1,248	3	$71	0.27
7	13713 Christine Ave	Jan 2026	$132,000	1,170	2	$113	0.21
8	14017 Rexwood Ave	Jan 2026	$102,000	1,112	2	$92	0.08

Sources: county sale and tax records · Zillow ZIP indexes · HUD FY2026 Small Area Fair Market Rents · FEMA · Ohio report cards · FBI · US Census · Google Street View. All figures are estimates, not an appraisal; buyer does their own due diligence.