



RETAIL PAD SITE AVAILABLE

3808 Cummings Hwy | Chattanooga, TN 37419



SVN | Second Story Real Estate Management

Kelly Fitzgerald

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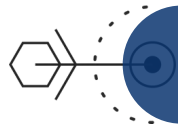
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SALE HIGHLIGHTS

Property Description

Strategically located along Cummings Highway near the I-24/I-59 interchange, 3808 Cummings Hwy offers an exceptional retail development opportunity in one of Chattanooga's most traveled corridors. This highly visible pad-ready site is just 10 minutes from downtown and sits less than five minutes from major national brands—including Walmart, Cracker Barrel, Logan's Roadhouse—and numerous hotels.

Cummings Highway serves as a vital connector between Chattanooga, Lookout Mountain, and North Georgia, delivering strong daily traffic volumes and easy interstate access. The surrounding area features a dense mix of residential neighborhoods, tourism traffic from regional attractions, and steady commuter flow, creating an ideal environment for quick-service restaurants, medical offices, banking, or service-oriented retail.

The site offers excellent signage opportunities, level topography, and full utility access. With strong demographics, growing consumer demand, and proximity to attractions like Ruby Falls and Lookout Mountain, this property is perfectly positioned for long-term retail success.

Offering Price:	\$1,330,000
Lot Size (Acres):	1.3
Delivery Condition:	Rough Graded
Utilities:	Stubbed to Site



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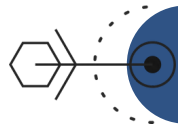
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AERIAL PHOTOS

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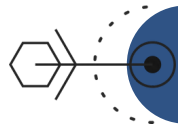
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AERIAL PHOTOS

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BLACK CREEK
— CHATTANOOGA —



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SITE MAP



Downtown
Chattanooga



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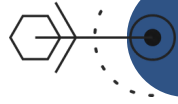
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Black Creek – Retail Opportunity Drivers

This site offers the rare opportunity to be a great interstate play and develop retail space in a corridor anchored by a thriving master-planned community, ensuring immediate demand and future growth potential.

- **Growing Population:** Black Creek, a master-planned community, has been expanding since 2000 and is adding hundreds of new homes in its latest phases.
- **High-Income Demographic:** Affluent residents with strong disposable income.
- **Limited Retail Supply:** Few existing options in the immediate trade area.
- **Built-In Traffic:** Year-round activity from golf, fitness, and community amenities.
- **Future Growth:** Ongoing residential phases will continue increasing demand.



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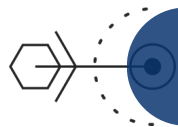
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DEMOGRAPHICS

SVN | SECOND STORY REAL ESTATE MANAGEMENT

POPULATION

	3 MILES	5 MILES	10 MILES
2020 Population	10,478	16,305	28,908
2024 Population	10,722	16,634	29,511
2029 Projected Population	11,255	17,450	31,225
Median Age	37.7	38.9	41.3

HOUSEHOLD CHARACTERISTICS

	3 MILES	5 MILES	10 MILES
2020 Households	4,098	6,317	11,325
2024 Households	4,144	6,372	11,466
2029 Household Projection	4,346	6,679	12,127

INCOME CHARACTERISTICS

	3 MILES	5 MILES	10 MILES
Average Household Income 2020	\$60,794	\$63,172	\$63,424
Average Household Income 2024	\$58,791	\$62,113	\$65,275
Projected Average Household Income 2029	\$59,466	\$62,853	\$66,588



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**\$1.5 BILLION+ IN
ACTIVE
INVESTMENTS**

*(FUELING JOB GROWTH,
INFRASTRUCTURE, AND
RETAIL DEMAND)*



**TOP-RANKED
OUTDOOR CITY
IN THE US**

*(DRIVING YEAR-ROUND
TOURISM AND LIFESTYLE-
FOCUSED SPENDING)*



**\$1.7B
TOURISM
SPENDING (2023)**

*(OVER 10.7M VISITORS IN
2023 AND \$179M
GENERATED IN SALES TAX)*



**GATEWAY
LOCATION**

*(CONNECTING 14M
PEOPLE ACROSS FIVE
MAJOR SOUTHERN
METROS)*



**528,000+ MSA
POPULATION**

*(WITH 10% GROWTH
PROJECTED BY 2030)*



**TOP 10 HOUSING
MARKET (2023)**

*(CHATTANOOGA IS
DRIVING POPULATION
AND RETAIL GROWTH)*

Chattanooga, TN has a population of 562,647 and is the fourth largest MSA in the state (after Nashville, Memphis and Knoxville). It is the second fastest growing city (second to Nashville) with a population growth rate of 0.98%. Chattanooga's economy thrives as a dynamic blend of industry, innovation, and tourism. Since 2011, Chattanooga and Hamilton County have celebrated over 60 business expansions resulting in 11,686 new jobs and more than \$2 billion in capital investment. Overall, Chattanooga's economy is a tapestry of innovation, resilience, and community engagement, positioning the city as a vibrant and prosperous hub in the Southeastern United States.

The city's business landscape is marked by a diverse array of sectors, including manufacturing, healthcare, and technology. Renowned for its skilled workforce and business-friendly environment, Chattanooga has attracted companies such as Volkswagen and Amazon, contributing to job growth and economic stability. With a burgeoning arts and culture scene, the city attracts those eager to explore attractions like the Tennessee Aquarium, the Chattanooga Choo Choo, and the vibrant downtown area. The scenic beauty of the surrounding mountains and the Tennessee River adds to the city's allure, making it a popular destination for outdoor enthusiasts. As a result, tourism plays a crucial role in the economy, fostering a thriving hospitality and service industry.



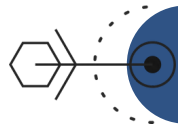
THE SVN DIFFERENCE

The SVN® brand was founded in 1987 out of a desire to improve the commercial real estate industry for all stakeholders through cooperation and organized competition.

The SVN organization is comprised of over 2,000 Advisors and staff in over 200 offices across the globe. Expanded geographic coverage and amplified outreach to traditional, cross-market and emerging owners and tenants is how we differentiate ourselves from the competition. Our proactive promotion of properties and fee sharing with the entire commercial real estate industry is our way of putting clients' needs first. This is our unique Shared Value Network® and just one of the many ways that SVN Advisors create amazing value with our clients, colleagues, and communities.

Our robust global platform, combined with the entrepreneurial drive of our business owners and their dedicated SVN Advisors, assures representation that creates maximum value for our clients.





ABOUT THE BROKER

SVN | SECOND STORY REAL ESTATE MANAGEMENT



Kelly Fitzgerald
Senior Vice President of
Commercial Brokerage

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🌐 [secondstoryproperties](https://secondstoryproperties.com)

Kelly Fitzgerald is VP of Commercial Brokerage and Retail Director for SVN | Second Story Real Estate Management with a focus on the retail asset class that includes site selection, leasing, disposition and acquisition. As a Retail Product Specialist, she has completed multiple transactions for both landlords and tenants, ranging from local to institutional, across the South. Since 2020, Kelly has completed more than \$120 million in transactions. A background in construction and architecture lends an in-depth understanding of complex projects from start to finish, allowing her to quickly bring smart strategies that benefit all parties.



Bianca Pichardo
Associate Advisor

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Bianca Pichardo brings extensive knowledge in retail assets and is a dedicated partner to her clients. With a passion for connecting people with spaces that inspire innovation and growth, she have carved a niche as a trusted advisor in the industry. Her approach is rooted in personalized service, where every client's vision is transformed into reality through strategic planning, meticulous market analysis, and expert negotiation. Specializing in commercial sales, leasing, and investment properties, she offers a seamless experience tailored to your unique needs.

