# BiggerPockets Rental Property Calculator



# 406 Stilz Ave

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$4,200.00	\$3,616.12	\$583.88	6.25%
NOI	<b>Total Cash Needed</b>	Cash on Cash ROI	Purchase Cap Rate
\$26,256.00	\$89,000.00	7.87%	6.25%

### **Property Information**

Purchase Price: \$420,000.00
Purchase Closing Costs: \$5,000.00
Estimated Repair Costs: \$0.00

Total Cost of Project: \$425,000.00

After Repair Value

 Down Payment:
 \$84,000.00

 Loan Amount:
 \$336,000.00

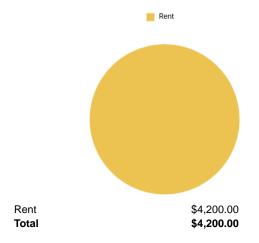
 Loan Points:

 Loan Fees:
 \$0.00

 Amortized Over:
 30 years

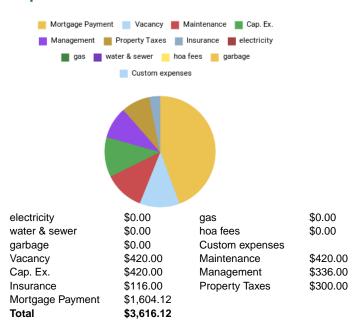
Amortized Over: 30 years
Loan Interest Rate: 4.000%
Monthly P&I: \$1,604.12

#### Income





## **Expenses**



## **Financial Projections**

Total Initial Equity: -\$336,000.00
Gross Rent Multiplier: 8.33
Income-Expense Ratio (2% Rule): 0.99%
Typical Cap Rate: 6.25%

Typical Cap Rate: 6.25% Debt Coverage Ratio: 1.36

ARV based on Cap Rate: \$420,000.00

#### 50% Rule Cash Flow Estimates

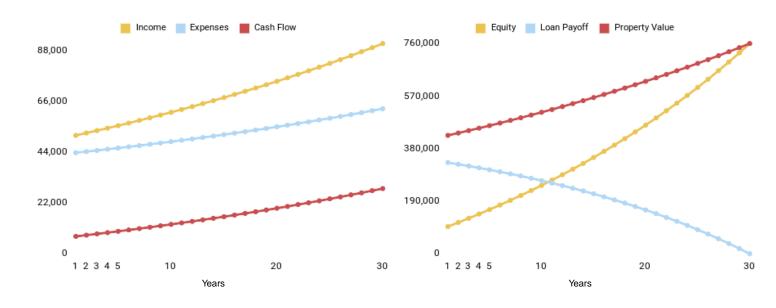
Total Monthly Income: \$4,200.00 x50% for Expenses: \$2,100.00 Monthly Payment/Interest Payment: \$1,604.12 Total Monthly Cash Flow using 50% Rule: \$495.88

# **Analysis Over Time**

Annual Growth Assumptions	2%		2	2%		2%	
	Expenses	Expenses		Income		Property Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$51,408	\$52,436	\$55,646	\$61,437	\$67,832	\$74,892	\$91,293
Total Annual Expenses	\$43,876	\$44,369	\$45,906	\$48,681	\$51,744	\$55,126	\$62,983
Total Annual Cashflow	\$7,532	\$8,067	\$9,739	\$12,757	\$16,088	\$19,766	\$28,310
Cash on Cash ROI	8.46%	9.06%	10.94%	14.33%	18.08%	22.21%	31.81%
Property Value	\$428,400	\$436,968	\$463,714	\$511,978	\$565,265	\$624,098	\$760,772
Equity	\$98,317	\$113,043	\$159,810	\$247,264	\$348,401	\$465,659	\$760,772
Loan Balance	\$330,083	\$323,925	\$303,904	\$264,714	\$216,864	\$158,439	\$0
Total Profit if Sold	\$16,849	\$39,642	\$113,933	\$259,015	\$433,797	\$642,382	\$1,180,749
Annualized Total Return	19%	20%	18%	15%	13%	11%	9%

#### Income, Expenses and Cash Flow (in \$)

#### Loan Balance, Value and Equity (in \$)



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