BiggerPockets Rental Property Calculator



230 Belle Ave

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,980.00	\$1,971.64	\$8.36	5.01%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,763.20	\$19,350.00	0.52%	5.01%

Property Information

Purchase Price: \$195,000.00
Purchase Closing Costs: \$13,500.00
Estimated Repair Costs: \$0.00
Total Cost of Project: \$208,500.00

After Repair Value

Property Description

Property Overview - Make It Quick! This cute home likely won't stay on the market long...The current homeowners have maintained the home and have done nice updates over the years: furnace and central air (2012), water heater (2014), replacement windows, roof with 40 year shingle, beams added in the basement and new concrete driveway. Main leve...

 Down Payment:
 \$5,850.00

 Loan Amount:
 \$189,150.00

 Loan Points:

 Loan Fees:
 \$0.00

 Amortized Over:
 30 years

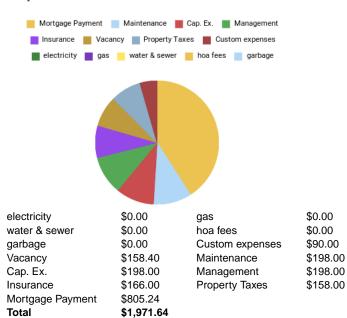
 Loan Interest Rate:
 3.076%

 Monthly P&I:
 \$805.24

Income



Expenses



Use of this calculator signifies your agreement to our Terms of Use and the terms posted below.

Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools.

Financial Projections

Total Initial Equity: -\$189,150.00
Gross Rent Multiplier: 8.21
Income-Expense Ratio (2% Rule): 0.95%
Typical Cap Rate: 5.01%

Debt Coverage Ratio: 1.01

ARV based on Cap Rate: \$195,000.00

50% Rule Cash Flow Estimates

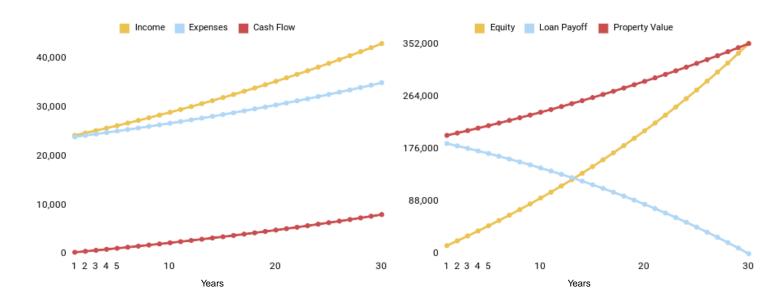
Total Monthly Income: \$1,980.00 x50% for Expenses: \$990.00 Monthly Payment/Interest Payment: \$805.24 Total Monthly Cash Flow using 50% Rule: \$184.76

Analysis Over Time

Annual Growth Assumptions	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	\$24,235	\$24,720	\$26,233	\$28,963	\$31,978	\$35,306	\$43,038
Total Annual Expenses	s \$23,940	\$24,225	\$25,116	\$26,725	\$28,501	\$30,461	\$35,016
Total Annual Cashflow	\$296	\$495	\$1,117	\$2,238	\$3,477	\$4,845	\$8,022
Cash on Cash ROI	1.53%	2.56%	5.77%	11.57%	17.97%	25.04%	41.46%
Property Value	\$198,900	\$202,878	\$215,296	\$237,704	\$262,444	\$289,760	\$353,216
Equity	\$13,649	\$21,648	\$46,897	\$93,502	\$146,456	\$206,670	\$353,216
Loan Balance	\$185,251	\$181,230	\$168,399	\$144,202	\$115,988	\$83,090	\$0
Total Profit if Sold	-\$5,405	\$3,089	\$31,057	\$86,566	\$154,379	\$236,027	\$447,976
Annualized Total Retu	rn -28%	8%	21%	19%	16%	14%	11%

Income, Expenses and Cash Flow (in \$)





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