BiggerPockets Rental Property Calculator

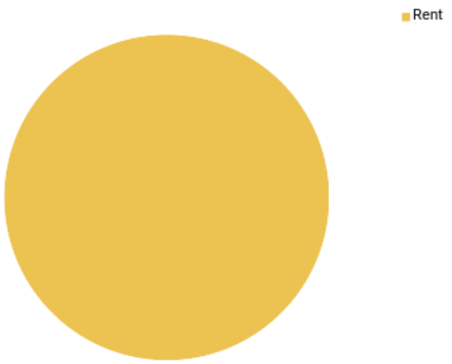
BiggerPockets® **165**

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,400.00	$1,356.57	$43.43	5.32%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$8,784.00	$35,500.00	1.47%	5.32%

Property Information

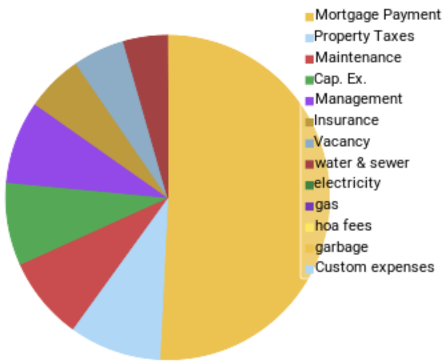
Purchase Price:	$165,000.00
Purchase Closing Costs:	$2,500.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$167,500.00**
After Repair Value	
Down Payment:	$33,000.00
Loan Amount:	$132,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.750%
Monthly P&I:	**$688.57**

Income



Rent	$1,400.00
Total	**$1,400.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$60.00	hoa fees	$0.00
garbage	$0.00	Custom expenses	
Vacancy	$70.00	Maintenance	$112.00
Cap. Ex.	$112.00	Management	$112.00
Insurance	$77.00	Property Taxes	$125.00
Mortgage Payment	$688.57		
Total	**$1,356.57**		

Financial Projections

Total Initial Equity:	-$132,000.00		
Gross Rent Multiplier:	9.82		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	5.32%	Debt Coverage Ratio:	1.06
ARV based on Cap Rate:	$165,000.00		

50% Rule Cash Flow Estimates

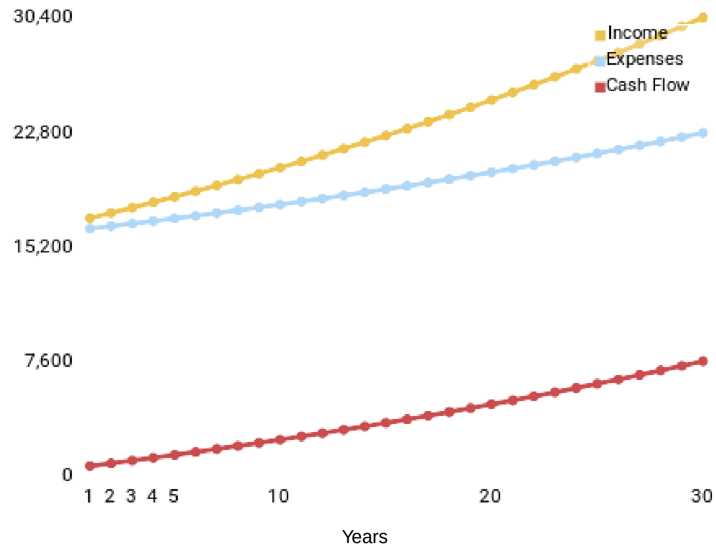
Total Monthly Income:	$1,400.00
x50% for Expenses:	$700.00
Monthly Payment/Interest Payment:	$688.57
Total Monthly Cash Flow using 50% Rule:	**$11.43**

Analysis Over Time

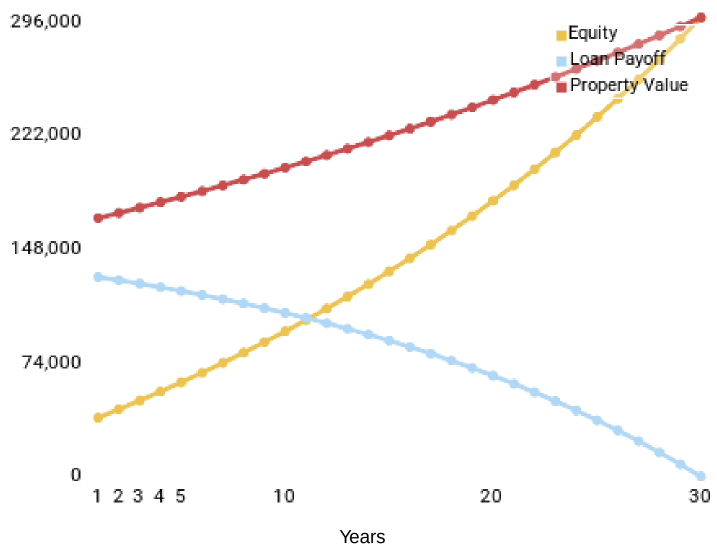
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$17,136	$17,479	$18,549	$20,479	$22,611	$24,964	$30,431
Total Annual Expenses	$16,439	$16,603	$17,113	$18,034	$19,051	$20,174	$22,783
Total Annual Cashflow	$697	$876	$1,435	$2,445	$3,559	$4,790	$7,648
Cash on Cash ROI	1.96%	2.47%	4.04%	6.89%	10.03%	13.49%	21.54%
Property Value	$168,300	$171,666	$182,173	$201,134	$222,068	$245,181	$298,875
Equity	$38,337	$43,839	$61,396	$94,580	$133,543	$179,508	$298,875
Loan Balance	$129,963	$127,827	$120,778	$106,554	$88,525	$65,674	$0
Total Profit if Sold	$3,534	$9,911	$31,208	$74,558	$129,044	$196,446	$378,965
Compound Annual Growth Rate	10%	13%	13%	12%	11%	10%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built	1978