BiggerPockets Rental Property Calculator



| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
|-----------------|--------------------------|--------------------|---------------------|
| \$1,400.00 | \$1,067.61 | \$332.39 | 5.66% |
| NOI | Total Cash Needed | Cash on Cash ROI | Purchase Cap Rate |
| \$10,477.20 | \$38,850.00 | 10.27% | 7.76% |

Property Information

 Purchase Price:
 \$135,000.00

 Purchase Closing Costs:
 \$2,100.00

 Estimated Repair Costs:
 \$30,000.00

 Total Cost of Project:
 \$167,100.00

 After Repair Value
 \$185,000.00

 Down Payment:
 \$6,750.00

 Loan Amount:
 \$128,250.00

 Loan Points:

 Loan Fees:
 \$0.00

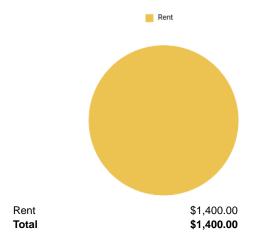
 Amortized Over:
 30 years

 Loan Interest Rate:
 3.000%

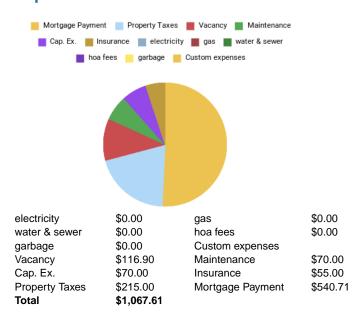
 Monthly P&I:
 \$540.71



Income



Expenses



Financial Projections

Total Initial Equity: \$56,750.00
Gross Rent Multiplier: 8.04
Income-Expense Ratio (2% Rule): 0.84%
Typical Cap Rate: 7.76%

Typical Cap Rate: 7.76% Debt Coverage Ratio: 1.61

ARV based on Cap Rate: \$135,000.00

50% Rule Cash Flow Estimates

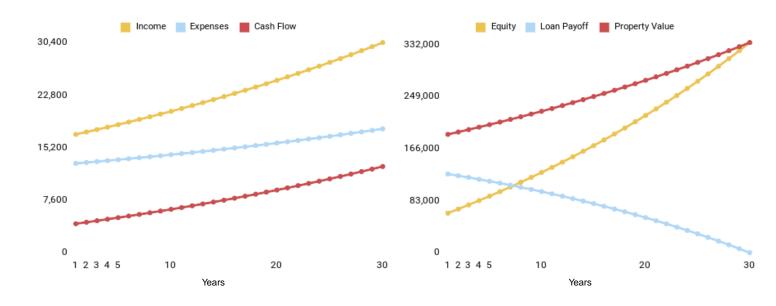
Total Monthly Income: \$1,400.00 x50% for Expenses: \$700.00 Monthly Payment/Interest Payment: \$540.71 Total Monthly Cash Flow using 50% Rule: \$159.29

Analysis Over Time

| Annual Growth Assumptions | 2% | 2% 2% Expenses Income | | | 2% Property Value | | |
|---------------------------|------------|-----------------------|-----------|-----------|-------------------|-----------|-----------|
| | Expenses | | | Income | | | |
| | | | | | | | |
| | 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 | s \$12,938 | \$13,067 | \$13,469 | \$14,196 | \$14,998 | \$15,884 | \$17,941 |
| Total Annual Cashflow | \$4,198 | \$4,412 | \$5,079 | \$6,283 | \$7,612 | \$9,080 | \$12,490 |
| Cash on Cash ROI | 10.81% | 11.36% | 13.07% | 16.17% | 19.59% | 23.37% | 32.15% |
| Property Value | \$188,700 | \$192,474 | \$204,255 | \$225,514 | \$248,986 | \$274,900 | \$335,102 |
| Equity | \$63,128 | \$69,661 | \$90,233 | \$128,019 | \$170,688 | \$218,904 | \$335,102 |
| Loan Balance | \$125,572 | \$122,813 | \$114,022 | \$97,495 | \$78,297 | \$55,997 | \$0 |
| Total Profit if Sold | \$28,476 | \$39,421 | \$74,554 | \$141,301 | \$219,321 | \$309,944 | \$535,138 |
| Annualized Total Retu | rn 73% | 42% | 24% | 17% | 13% | 12% | 9% |

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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House Size (sq. ft) 1576.0 **Year Built** 1953

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