BiggerPockets Rental Property Calculator

BiggerPockets®

327 S Hunter St

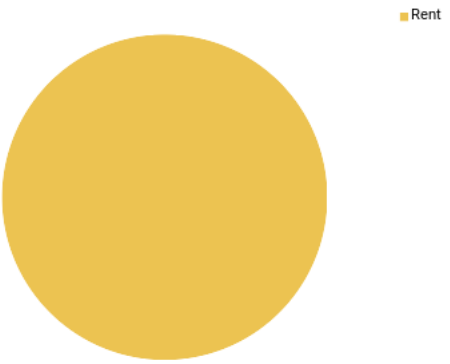
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$2,095.00	$1,975.11	$119.89	5.97%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$14,874.60	$66,250.00	2.17%	5.97%

Property Information

Purchase Price:	$249,000.00
Purchase Closing Costs:	$4,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$253,000.00**
After Repair Value	

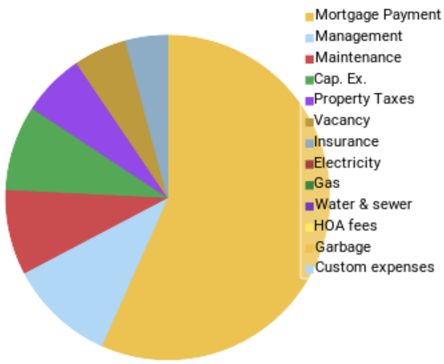
Down Payment:	$62,250.00
Loan Amount:	$186,750.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.000%
Monthly P&I:	**$1,119.66**

Income



Rent	$2,095.00
Total	**$2,095.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$104.75	Maintenance	$167.60
Cap. Ex.	$167.60	Management	$209.50
Insurance	$83.00	Property Taxes	$123.00
Mortgage Payment	$1,119.66		
Total	**$1,975.11**		

Financial Projections

Total Initial Equity:	-$186,750.00		
Gross Rent Multiplier:	9.90		
Income-Expense Ratio (2% Rule):	0.83%		
Typical Cap Rate:	5.97%	Debt Coverage Ratio:	1.11
ARV based on Cap Rate:	$249,000.00		

50% Rule Cash Flow Estimates

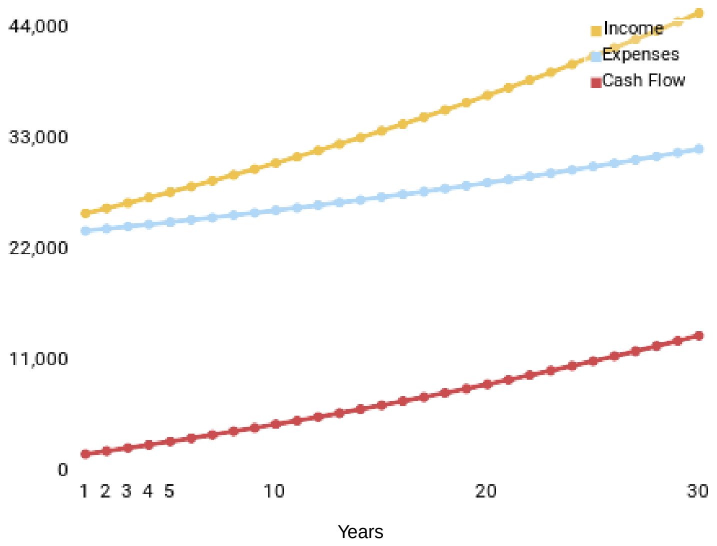
Total Monthly Income:	$2,095.00
x50% for Expenses:	$1,047.50
Monthly Payment/Interest Payment:	$1,119.66
Total Monthly Cash Flow using 50% Rule:	**-$72.16**

Analysis Over Time

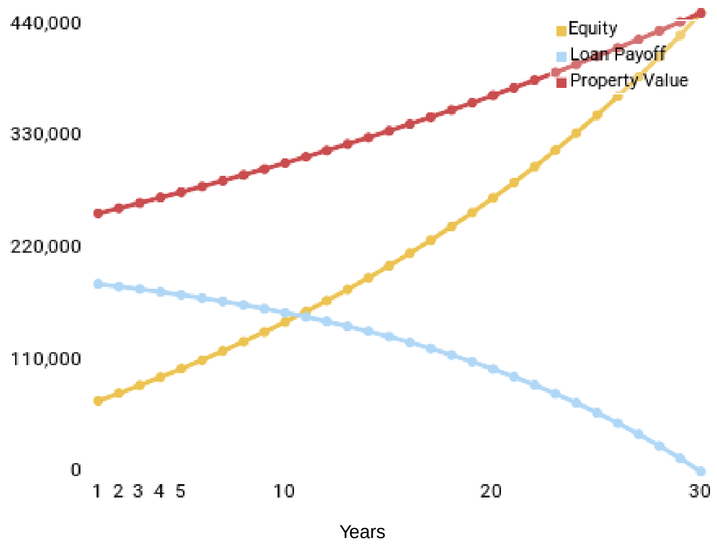
Annual Growth Assumptions	**2% Expenses**	**2% Income**	**2% Property Value**

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$25,643	$26,156	$27,757	$30,646	$33,835	$37,357	$45,538
Total Annual Expenses	$23,907	$24,116	$24,770	$25,949	$27,252	$28,690	$32,030
Total Annual Cashflow	$1,736	$2,040	$2,987	$4,696	$6,583	$8,667	$13,507
Cash on Cash ROI	2.62%	3.08%	4.51%	7.09%	9.94%	13.08%	20.39%
Property Value	$253,980	$259,060	$274,916	$303,530	$335,121	$370,001	$451,029
Equity	$69,523	$77,038	$101,137	$147,247	$202,437	$269,149	$451,029
Loan Balance	$184,457	$182,022	$173,779	$156,283	$132,684	$100,852	$0
Total Profit if Sold	$5,009	$14,563	$46,664	$112,767	$197,026	$302,823	$597,204
Compound Annual Growth Rate	8%	10%	11%	10%	10%	9%	8%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built	1940