BiggerPockets Rental Property Calculator

BiggerPockets®

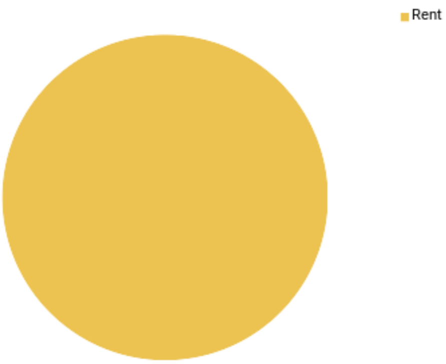
308 E 19th St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$23,805.00	$22,722.16	$1,082.84	7.56%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$181,356.00	$36,000.00	36.09%	7.56%

Property Information

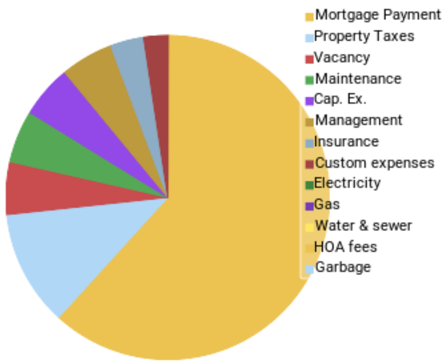
Purchase Price:	$2,400,000.00
Purchase Closing Costs:	$36,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$2,436,000.00**
After Repair Value	
Down Payment:	$0.00
Loan Amount:	$2,400,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	25 years
Loan Interest Rate:	5.000%
Monthly P&I:	**$14,030.16**

Income



Rent	$23,805.00
Total	**$23,805.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	$547.00
Vacancy	$1,190.25	Maintenance	$1,190.25
Cap. Ex.	$1,190.25	Management	$1,190.25
Insurance	$760.00	Property Taxes	$2,624.00
Mortgage Payment	$14,030.16		
Total	**$22,722.16**		

Financial Projections

Total Initial Equity:	-$2,400,000.00		
Gross Rent Multiplier:	8.40		
Income-Expense Ratio (2% Rule):	0.98%		
Typical Cap Rate:	7.56%	Debt Coverage Ratio:	1.08
ARV based on Cap Rate:	$2,400,000.00		

50% Rule Cash Flow Estimates

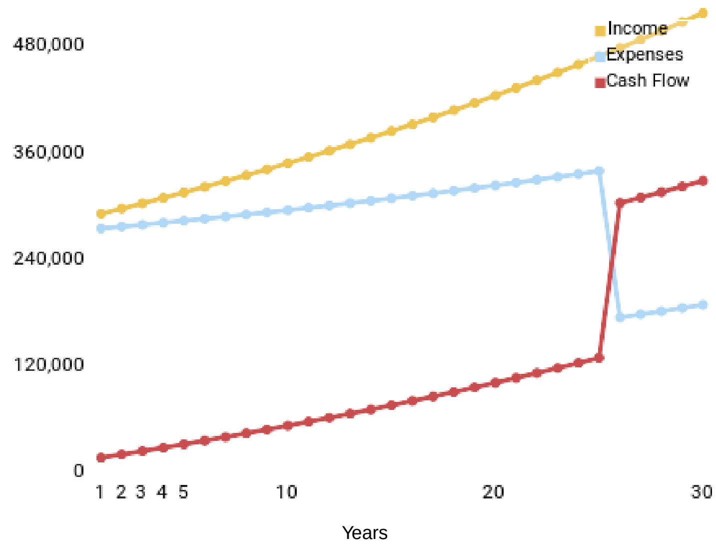
Total Monthly Income:	$23,805.00
x50% for Expenses:	$11,902.50
Monthly Payment/Interest Payment:	$14,030.16
Total Monthly Cash Flow using 50% Rule:	**-$2,127.66**

Analysis Over Time

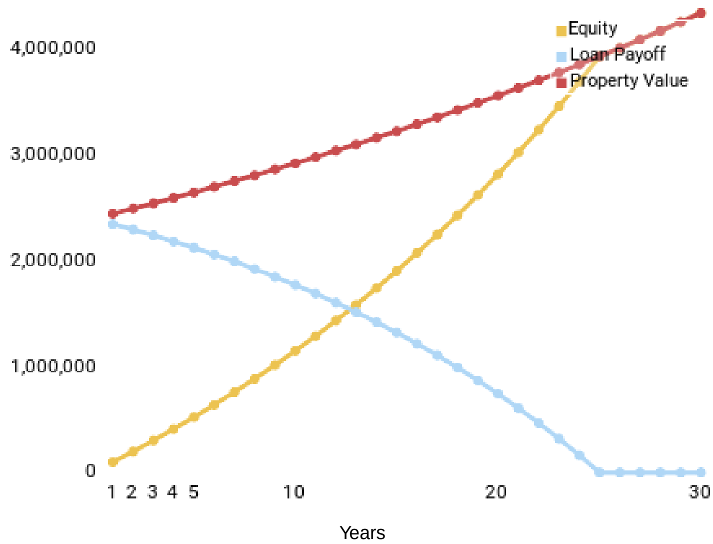
Annual Growth Assumptions	**2%** **Expenses**	**2%** **Income**	**2%** **Property Value**

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$291,373	$297,201	$315,392	$348,218	$384,461	$424,476	$517,434
Total Annual Expenses	$274,752	$276,880	$283,522	$295,508	$308,741	$323,352	$188,932
Total Annual Cashflow	$16,621	$20,321	$31,870	$52,710	$75,719	$101,124	$328,501
Cash on Cash ROI	46.17%	56.45%	88.53%	146.42%	210.33%	280.90%	912.50%
Property Value	$2,448,000	$2,496,960	$2,649,794	$2,925,587	$3,230,084	$3,566,274	$4,347,268
Equity	$97,486	$198,463	$523,869	$1,151,399	$1,907,301	$2,822,806	$4,347,268
Loan Balance	$2,350,514	$2,298,497	$2,125,925	$1,774,187	$1,322,783	$743,468	$0
Total Profit if Sold	$78,107	$199,405	$608,719	$1,457,293	$2,544,863	$3,914,170	$7,606,629
Compound Annual Growth Rate	217%	156%	78%	45%	33%	26%	20%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built	1900