# BiggerPockets Rental Property Calculator

BiggerPockets®

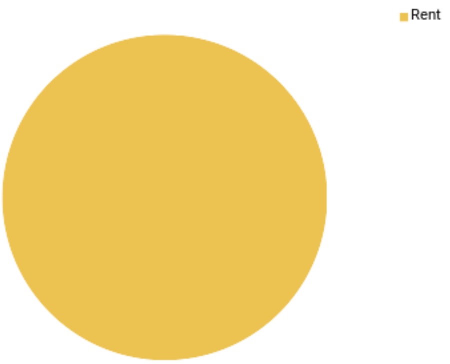
# 415 King St

| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
|---|---|---|---|
| $500.00 | $4,822.11 | -$4,322.11 | -3.02% |
| **NOI** | **Total Cash Needed** | **Cash on Cash ROI** | **Purchase Cap Rate** |
| -$13,608.00 | $32,396.00 | -160.10% | -3.13% |

## Property Information

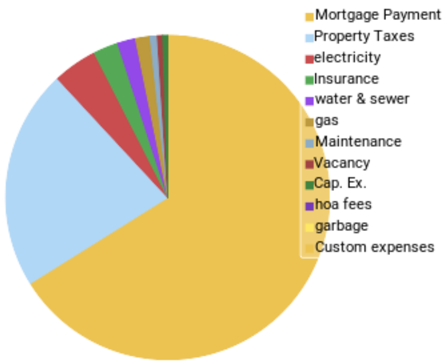
| | |
|---|---|
| Purchase Price: | $434,900.00 |
| Purchase Closing Costs: | $17,396.00 |
| Estimated Repair Costs: | $15,000.00 |
| **Total Cost of Project:** | **$467,296.00** |
| After Repair Value | $449,900.00 |
| Down Payment: | $0.00 |
| Loan Amount: | $434,900.00 |
| Loan Points: | - |
| Loan Fees: | $0.00 |
| Amortized Over: | 30 years |
| Loan Interest Rate: | 7.990% |
| **Monthly P&I:** | **$3,188.11** |

## Income




| | |
|---|---|
| Rent | $500.00 |
| **Total** | **$500.00** |

## Expenses




| | | | |
|---|---|---|---|
| electricity | $213.00 | gas | $70.00 |
| water & sewer | $87.00 | hoa fees | $0.00 |
| garbage | $0.00 | Custom expenses | |
| Vacancy | $25.00 | Maintenance | $35.00 |
| Cap. Ex. | $25.00 | Insurance | $120.00 |
| Property Taxes | $1,059.00 | Mortgage Payment | $3,188.11 |
| **Total** | **$4,822.11** | | |

## Financial Projections

| | | | |
|---|---|---|---|
| Total Initial Equity: | $15,000.00 | | |
| Gross Rent Multiplier: | 72.48 | | |
| Income-Expense Ratio (2% Rule): | 0.11% | | |
| Typical Cap Rate: | -3.13% | Debt Coverage Ratio: | -0.36 |
| ARV based on Cap Rate: | $434,900.00 | | |

## 50% Rule Cash Flow Estimates

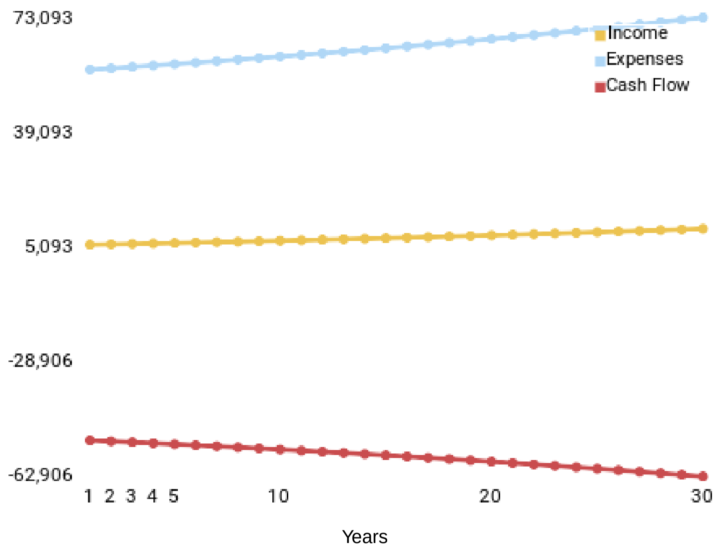
| | |
|---|---|
| Total Monthly Income: | $500.00 |
| x50% for Expenses: | $250.00 |
| Monthly Payment/Interest Payment: | $3,188.11 |
| **Total Monthly Cash Flow using 50% Rule:** | **-$2,938.11** |

## Analysis Over Time

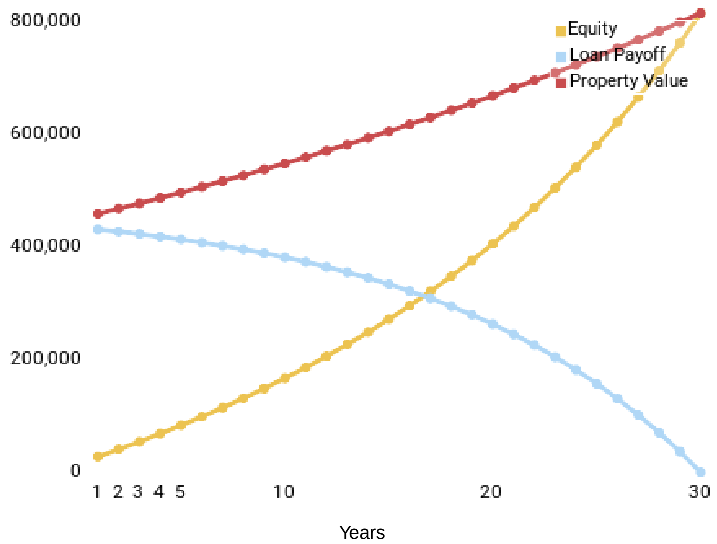
| Annual Growth Assumptions | 2% Expenses | 2% Income | 2% Property Value |
|---|---|---|---|

| | Year 1 | Year 2 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
|---|---|---|---|---|---|---|---|
| Total Annual Income | $6,120 | $6,242 | $6,624 | $7,314 | $8,075 | $8,916 | $10,868 |
| Total Annual Expenses | $58,257 | $58,657 | $59,906 | $62,159 | $64,647 | $67,394 | $73,775 |
| Total Annual Cashflow | -$52,137 | -$52,415 | -$53,282 | -$54,845 | -$56,572 | -$58,478 | -$62,906 |
| Cash on Cash ROI | -160.94% | -161.79% | -164.47% | -169.30% | -174.63% | -180.51% | -194.18% |
| Property Value | $458,898 | $468,076 | $496,726 | $548,426 | $605,506 | $668,528 | $814,932 |
| Equity | $27,638 | $40,758 | $83,305 | $166,989 | $271,699 | $405,644 | $814,932 |
| Loan Balance | $431,260 | $427,318 | $413,421 | $381,436 | $333,807 | $262,883 | $0 |
| Total Profit if Sold | -$56,895 | -$96,190 | -$212,610 | -$399,964 | -$574,593 | -$729,150 | -$928,276 |
| Compound Annual Growth Rate | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

### Income, Expenses and Cash Flow (in $)




### Loan Balance, Value and Equity (in $)



**Year Built** 1951