



Real Estate | Property Management | Rentals

Rental Property Analysis Calculator

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Rental Property Analysis

Instructions: Input data into the **green** cells and calculations will be displayed in the **yellow** cells. Provide as much information as possible to ensure an accurate analysis.

Property Address: **123 Main St, High Point, NC 27260**

Acquisition & Financing Inputs		Financing Outputs (30-Year)	
Purchase Price	\$100,000	Loan Amount \$	\$80,000
Down Payment %	20.00%	Down Payment \$	\$20,000
Interest Rate	7.200%	Closing Costs [1]	\$3,360
Mortgage Term (years)	30	Cash to Close [2]	\$23,360
Initial Improvements/Repairs	\$7,000	Mortgage Payment (Principal + Interest) (30) [3]	\$543.03
Commissions Applied To Closing	\$0	Total Debt Service (PITI) (30) [4]	\$721.20
Seller Concessions	\$0	DSCR (30)	2.10
Number of Units	2	Total Cash Invested [5]	\$30,360

Revenue Inputs		NOI & Cap Rate	
Potential Gross Rent (Monthly)	\$1,515	Potential Gross Income (PGI) [6]	\$18,180.00
Other Income [7]	\$0	Annual \$ Loss to Vacancy [8]	\$909.00
Annual Operating Expenses		Effective Gross Income (EGI) [9]	
Property Taxes	\$671.08	Operating Expenses [10]	\$7,501.18
Insurance	\$1,467.00	NOI [11]	\$9,769.82
Vacancy Rate	5%	Cap Rate [12]	9.8%
R&M Budget (% of gross rent)	15%		
CapEx Budget (% of gross rent)	5%		
PM Fees (% of effective gross rent)	10%	CoC Metrics (Monthly)	
HOA Dues	\$0	Phantom ¹ Cash Flow [13]	\$649.87
Utilities (Yearly)	\$0	Pure Cash Flow [14]	\$271.12
Advertising (Yearly)	\$0	Phantom Cash-on-Cash ROI [15]	25.7%
Administrative (Yearly)	\$0	Pure Cash-on-Cash ROI	10.7%
Repairs & Maintenance (\$/year)	\$2,727	1% Rule?	\$0.0

[1] This number may vary. Tends to be more inaccurate with more expensive properties. Closing costs tend to vary from 4-6% of the "Loan Amount".

[2] (Down payment) + (Closing costs). This may be inaccurate if the closing costs number is off. Closing costs tend to vary from 4-6% of the "Loan Amount".

[3] ONLY includes principal and interest towards the loan.

[4] Your total monthly payment per month. Includes principal, interest, taxes, and insurance.

[5] The sum of all cash tied up into a deal. Includes down payment, closing costs, and repairs/improvements to the property.

[6] Gross revenue produced including rents, fees, etc.

[7] Could include parking fees, application fees, admin fees, etc.

[8] Anticipated revenue loss due to vacancies. Typically 5-10% of gross rents.

[9] Potential Gross Rents - \$ Loss to Vacancy

[10] All expenses required to own and operate the property - Taxes, Insurance, Vacancy, Management Expenses, Repairs, HOA, Utilities, Administrative, etc. EXCLUDES debt service/mortgage payments.

[11] Net Operating Income (NOI) = (Annual Gross Rents) - (Operating Expenses)

[12] Your return on investment (ROI) assuming an all-cash purchase. Does not take financing into consideration.

[13] Rent - Guaranteed/Fixed Expenses.

Only considers guaranteed monthly expenses such as PITI, utilities, PM Fees and HOA. Does not account for estimated R&M or income loss to vacancy.

[14] Rent - Guaranteed/Fixed Expenses - Estimated R&M - Estimated Vacancy.

This is the true cash flow after ALL fixed and variable expenses have been considered. Includes estimated R&M for unforeseen repairs/maintenance and rent loss due to vacancy.

[15] Cash-on-cash return on investment.

Phantom Cash Flow / Total Cash Invested.

Calculated using the 'Phantom' Cash Flow.