



Doss & Spaulding
Properties

Real Estate | Property Management | Rentals

Rental Property Analysis Calculator

DISCLAIMER: This analysis spreadsheet is provided for educational and informational purposes only. Doss & Spaulding Properties, LLC and its owners do not provide financial, investment, or legal advice. You are responsible for your own investment decisions. Use this tool at your own risk. We recommend consulting with a qualified professional before making any real estate investment.

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]	\$17,271
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' 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.