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2909 Vaughn St

BRRRR Calculator

⚙ Adjust Assumptions | Price $$290K | Rent $3,900/mo | DP 20% | Refi 6.8% | Rehab $$65K | Cash Returned $40,000 | CF +$1,211/mo | ⚙ Adjust

✓ ROE 15% · Strong Buy

31% of your cash recovered and strong return on equity — verify ARV, rehab scope, and refinance assumptions.

CASH DEPLOYED
$131,076
Phase A all-in

REFI RECOVERED
→ −$40,000
31% back

LEFT IN DEAL
→ $91,076
your capital tied up

You put in **$131,076**; the refinance returns **$40,000** (31%), leaving **$91,076** of your own cash working in the property.

A Phase A — Purchase & Rehab

money goes in

TOTAL CASH NEEDED
$131,076
Down payment + closing + rehab + holding costs through stabilization.

DOWN PAYMENT
$58,000

CLOSING COSTS
$0

REHAB / REPAIR CASH
$65,000

INITIAL MORTGAGE
$1,544 /mo
+ $375/mo tax & ins.

MONTHLY HOLDING COST
$1,919
Mtg **$1,544** Tax **$208** Ins **$167**

HOLDING COST (FULL PERIOD)
$5,756
Mtg **$4,631** Tax **$625** Ins **$500**

B Phase B — Refinance

pull your cash back out

CASH RETURNED AT REFINANCE
$40,000
31% recovered · target 75%+

NEW LOAN AMOUNT
$337,000
refinanced against ARV $450,000

FINAL MORTGAGE
$2,197 /mo
+ $375/mo tax & ins.

C Phase C — Rental Performance after Refinance

after refinance — each metric explained

EFFECTIVE INCOME
$3,783 /mo
gross rent minus vacancy

Cash flow Strong
Net monthly income after the refinanced mortgage.
+$1,211 /mo
target $200/mo

Cash-on-cash Strong
Annual cash flow ÷ cash still left in the deal — BRRRR's headline number.
16.0%
target 10%

DSCR Strong
Rental income ÷ debt payment. Lenders want ≥1.20.
1.55x
target 1.2x

✓ Summary — Where You Land

where you land

RETURN ON EQUITY
15%
Total annual return ÷ equity tied up in the deal.
target 8%+

EQUITY LEFT IN DEAL
$113,000
ARV $450,000 − loan $337,000

EQUITY CREATED
$95,000
ARV $450,000 − cost $355,000

* Estimates only. Verify with your lender, contractor, and accountant.

📈 Analysis Over Time

PV Growth: **3%/yr** Income Growth: **3%/yr** Expense Growth: **3%/yr** Sales Expenses: **3%**

METRIC	YR 1	YR 2	YR 3	YR 5	YR 10	YR 20	YR 30
Total Annual Income	$45,396	$46,758	$48,161	$51,094	$59,231	$79,602	$106,979
Total Annual Expenses	$30,864	$30,999	$31,138	$31,429	$32,235	$34,255	$36,969
Operating Expenses	$4,500	$4,635	$4,774	$5,065	$5,871	$7,891	$10,605
Mortgage Expenses	$26,364	$26,364	$26,364	$26,364	$26,364	$26,364	$26,364
Total Annual Cash Flow	+$14,532	+$15,759	+$17,023	+$19,665	+$26,996	+$45,347	+$70,010
Cash on Cash ROI	16.0%	17.3%	18.7%	21.6%	29.6%	49.8%	76.9%
Property Value	$463,500	$477,405	$491,727	$521,673	$604,762	$812,750	$1,092,268
Equity	$130,057	$147,769	$166,166	$205,137	$316,950	$621,841	$1,092,268
Loan Balance	$333,443	$329,636	$325,562	$316,536	$287,813	$190,909	$0
Total Profit if Sold	+$25,076	+$42,371	+$60,338	+$98,411	+$207,731	+$506,382	+$968,424
Compound Annual Growth Rate	27.5%	21.0%	18.5%	15.8%	12.6%	9.9%	8.5%

* Cash invested = $91,076 (cash left in deal after refi). Profit if sold = projected sale price × (1-3%) − loan balance − invested capital. Updates live with Adjust Assumptions sliders.

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