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← New calculation

2340 Krystal Kreek Dr · $173,000

Rental Calculator · Single-Family

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⊙ Adjust Assumptions | Price $$173K | Rent $1,450/mo | DP 20% | Rate 7.4% | CF +$164/mo | ⊙ Adjust

Investigate Score 62/100

- Cash-on-cash return is below the preferred range.
- DSCR is above breakeven but below the 1.20x target.
- The deal is close to the 1% rule but does not fully pass it.

1 Cash flow — what hits your pocket each month

NET MONTHLY CASH FLOW

+$164/mo

Income $1,450 · Expenses $1,286

Mortgage (P&I)	$956/mo	Property tax	$100/mo
Insurance	$100/mo	Management	$131/mo
Vacancy	$0/mo		

2 Returns — what the deal earns — each metric explained, with a target benchmark

Cash-on-cash Weak — 4.93% (target 8%)
Yearly cash profit ÷ cash you invested.

Cap rate Strong — 7.77% (target 6%)
Net income ÷ price, ignoring the loan.

1% rule Fair — 0.838% (target 1%)
Monthly rent as a % of price — a quick screen.

DSCR Fair — 1.17x (target 1.2x)
Rental income ÷ debt payment. Lenders want ≥1.2.

5-yr annualized Strong — ~13.6% (target 12%)
Avg yearly return incl. appreciation + paydown.

3 Your money in — cash to close & financing

CASH TO CLOSE

$39,790

Down payment (20%)	$34,600
Closing costs	$5,190

MORTGAGE + ESCROWS

$1,156/mo

P&I	$956
Insurance	$100
Property tax	$100
Loan amount	$138,400
Rate / term	7.4% · 30 yr

Includes P&I, insurance, and property tax

ANNUAL SNAPSHOT

$1,968

Yearly cash flow	$1,968
on cash invested	$39,790

4 The property & area — facts to verify locally

Property tax
$1,200/yr
User Input
Assess

HOA
Unknown
Not provided — verify with the listing, seller, or title company.

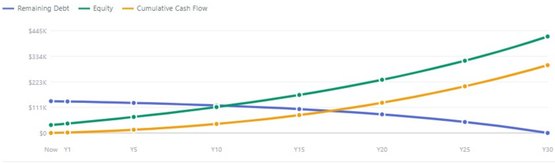


View area ↗

Utilities (owner pays): Not assessed — toggle who pays in Adjust assumptions

5 30-year outlook — equity growth & long-run returns

30-YEAR PROJECTION



ASSUMPTIONS

Equity +3%/yr · Rent +3%/yr · Costs +3%/yr.

Hover the chart for year-by-year equity, debt, and cumulative cash flow.

Hide detailed projections

METRIC	YR 1	YR 3	YR 5	YR 10	YR 15	YR 20	YR 25	YR 30
Annual Rent	$17,400	$18,460	$19,584	$22,703	$26,319	$30,511	$35,371	$41,004
Eff. Income	$17,400	$18,460	$19,584	$22,703	$26,319	$30,511	$35,371	$41,004
Annual Cash Flow	+$1,963	+$2,781	+$3,649	+$6,058	+$8,849	+$12,086	+$15,838	+$20,187
Cumulative CF	+$1,963	+$7,111	+$13,969	+$39,298	+$77,797	+$131,562	+$203,025	+$295,006
Property Value	$178,190	$189,042	$200,554	$232,498	$269,528	$312,457	$362,224	$419,916
Equity	$41,097	$54,871	$69,768	$112,706	$165,618	$231,484	$314,378	$419,916
IRR	-18.6%	8.8%	13.6%	15.6%	15.5%	15.2%	15%	14.7%

6 Premium due diligence — verify before you commit

Location Insights — 72032 · Conway, AR

CONFIDENCE: MEDIUM | CACHED

Residential single-family home in an established Conway neighborhood (ZIP 72032 area). Proximity to University of Central Arkansas, Hendrix College, Conway Regional Health System and retail corridors supports steady rental demand from students, staff and healthcare workers. City-level crime rates are above the U.S.

Show more

PROS

- ✓ Nearby institutional demand: University of Central Arkansas (large public university) and Hendrix College create student and staff rental demand.
- ✓ Close to Conway Regional Health System (major local hospital and employer) which supports long-term rental demand from healthcare employees.
- ✓ Walking/driving access to Conway retail corridors and Conway Commons shopping (groceries, national retailers) — convenient for renters.

Show 1 more

CONS

- ✗ City-level crime metrics reported above national average — property-level crime data not available; consider security upgrades and higher insurance premiums.
- ✗ Rent-demand concentration tied to university/college calendar — seasonality in leasing and turnover for student tenants.
- ✗ Potential employer concentration risk (large local employers like Acxiom) — corporate changes could affect local rental demand.

Schools GOOD

Conway Public Schools serve the area. Woodrow Cummins Elementary is an above-average public elementary (recognized in Blue Ribbon materials). Carl Stuart Middle and Conway High are the primary middle/high schools serving large parts of Conway.

- · Woodrow Cummins Elementary School — elementary (good)
- · Carl Stuart Middle School — middle (average)
- · Conway High School — high (average)

Crime & Safety MEDIUM RISK

Recent city-level reporting derived from FBI/UCR compilations and local police annual reports indicate Conway's violent and property crime rates are higher than the national average. Conway Police Department publishes annual reports with local trends;

Major Employers

- · University of Central Arkansas — public university
- · Conway Regional Health System / Conway Regional Medical Center — health system / hospital
- · Acxiom (marketing/data firm) — technology / data services

Points of Interest

- · University of Central Arkansas (UCA) — university
- · Hendrix College — college
- · Conway Regional Medical Center / Conway Regional Health System — hospital

Show 3 more

Investor takeaway: Property sits in a renter-demand corridor driven by higher-education institutions and the local health system — a good fit for buy-and-hold targeting students, faculty/staff, or healthcare workers. Underwrite with conservative vacancy and turn costs to account for student turnover and city-level crime trends;

Verify locally before committing.

Negotiation & Tips

Short tactical negotiation and underwriting actions based on the provided deal numbers and location context.

1. Aim for a purchase-price reduction tied to cash-on-cash
2. Ask for credited repairs or reduced rehab allowance
3. Request flexible closing terms to reduce carrying costs
4. Price in conservative vacancy/turnover in underwriting

⚠ Thin monthly cash flow

⚠ City-level risks require higher reserves

Tips are suggestions, not legal or financial advice.

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