

PASS Confidence **72%**

Verdict based on House Hack analysis. Consider alternative strategies for improved risk-return alignment.
Deal fails 0 key metrics. Strategy fit score of 19 is below threshold.

Property Overview



Key Investment Metrics InvestScore **19/100**

<p>Monthly Rent (2 units) <small>Per-Unit</small></p> <p>\$1,660 \$1,660</p> <p>Year 2+ NOI (Stabilized)</p> <p>\$15,312 All units rented</p> <p>GRM [ⓘ]</p> <p>11.8x Average</p>	<p>Annual OpEx <small>Homestead -15%</small></p> <p>\$3,612 Tax savings: \$214/yr</p> <p>Renovation Cost</p> <p>Turnkey No rehab needed</p> <p>Cap Rate [ⓘ]</p> <p>6.5% Average</p>
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Turnkey — no rehab needed. Value basis: Purchase Price.

Purchase Price

\$235,000

Beds	Baths	Sq Ft	Year
7	2	2,146	1910

Property at 242 E Euclid St, Detroit, MI, 48202. 7 bedroom, 2 bathroom home built in 1910. 2,146 square feet.

Your Effective Monthly Housing Cost

Mortgage Payment	\$1,363/mo
Rental Income (1 unit)	-\$830/mo
Net Housing Cost	\$533/mo
vs. Renting Equivalent	\$830/mo
Monthly Savings	\$297/mo
Annual Savings	\$3,564/yr

Neighborhood Scorecard

Walkability, transit access, and environmental risk

<p>Walk Score</p> <p>57</p> <p>Somewhat Walkable</p>	<p>Transit Score</p> <p>51</p> <p>Good Transit</p>	<p>Bike Score</p> <p>66</p> <p>Bikeable</p>	<p>Flood Zone</p> <p>No FEMA data for this area</p>
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Decision Scorecard

3/4 metrics pass

Metric	Result	Target	Status
Monthly Cash Flow (Yr 1)	-\$87	≥ -\$500	✓
DSCR	0.94	≥ 1.00	⚠

Strategy Fit Score

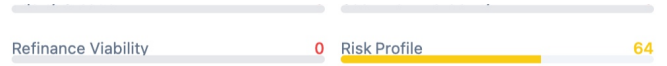
Strategy **House Hack** Fit Score **19/100**

Misaligned with House Hack risk-return profile. Consider alternative strategies.

Equity Creation 0 Cash Flow Durability 0

IRR (5Y)	500.0%	≥ 6.0%	✓
ROI	124.8%	≥ 8.0%	✓

Mixed performance across key metrics requires careful consideration of execution risk.



House Hack Occupancy Model
Year 1 reflects owner-occupied income (2 of 2 units rented). From Year 2 onward, all 2 units are assumed fully rented, increasing gross income by ~0%.

⚠ Risk-adjusted returns do not justify proceeding under current assumptions.

This is an analytical decision aid, not investment advice. Always conduct independent due diligence.

Deal Configuration

House Hack **FHA**

Investment Strategy

Flip Buy & Hold BRRRR **House Hack**

Financing Type

Cash Hard Money DSCR **FHA** FHA 203K Conv.

Down Payment
3.5%
\$8,225

Loan Amount
\$226,775
96.5% LTV

Interest Rate Live
6.02%
30yr term

Monthly Payment
\$1,363
P&I only

Cash to Close Breakdown

\$15,275

Down Payment (3.5%)
\$8,225

Closing Costs (3%)
\$7,050

Rehab
N/A

Rehab Budget **Turnkey**

No rehab needed

Sales Comparables

0.5 mile radius Local \$/sqft: \$57

Address	Distance	Sale Date	Sale Price	Beds/Baths	Sqft	Year	Match	Adjusted
700 W Euclid St, Detroit, MI 48202	0.44 mi	Oct 4, 2023	\$140,000	5/2.5	2,618	1908	Fair (59)	\$132,319
728 W Philadelphia St, Detroit, MI 48202	0.48 mi	Nov 11, 2024	\$194,000	4/1.5	1,704	1914	Fair (57)	\$243,730
680 Virginia Park St, Detroit, MI 48202	0.42 mi	Nov 12, 2024	\$376,800	4/2	4,165	1911	Fair (45)	\$293,685
731 Virginia Park St, Detroit, MI 48202	0.48 mi	Jan 1, 2024	\$145,000	4/3.5	3,160	1913	Fair (43)	\$107,969
743 Virginia Park St, Detroit, MI 48202	0.49 mi	Dec 5, 2024	\$210,000	5/4	3,715	1912	Low (36)	\$133,708

Methodology: Comps selected within 0.5 miles, filtered by ±30% GLA, ±1 bed/bath, and 10K outlier removal. Adjustments applied for GLA (\$/ocal/sqft), beds (\$5,000), baths (\$3,000), and time (0.25%/month). Confidence based on comp count, similarity, and price dispersion.

Rental Comparables

No active rental listings found within 0.5 miles. Rent estimate based on RentCast AVM only.

Advanced Financial Analysis

Cash Flow Analysis

Financing Structure

Down Payment	Interest Rate	Term
3.5%	6.02%	30 years

\$ Income

Unit 1	\$ 1,100 /mo
Unit 2	\$ 1,400 /mo
Total Monthly Rent	\$2,500
Vacancy Rate	5 %
Effective Annual Income	\$28,500

Operating Expenses (Annual)

Property Tax	\$ 1,212
Insurance	\$ 1,200
Maintenance (monthly)	\$ 133
Property Management	0 %
Utilities (monthly)	\$ 0
HOA (monthly)	\$ 0
Total Annual Expenses	\$4,008

Debt Service

Monthly Mortgage	\$ 1,363
Annual Debt Service	\$16,356

Net Operating Income (NOI) **\$24,492/yr**

Monthly Cash Flow **\$678/mo**

Cash Flow Sensitivity

Monthly cash flow at different rent & rate assumptions

Rent \ Rate	5.0%	5.5%	6.0%	6.5%	7.0%
\$1,460	-\$134	-\$204	-\$277	-\$350	-\$426
\$1,560	-\$39	-\$109	-\$182	-\$255	-\$331
\$1,660 ←	\$56	-\$14	-\$87	-\$160	-\$236

\$1,760	\$151	\$81	\$8	-\$65	-\$141
\$1,860	\$246	\$176	\$103	\$30	-\$46

■ ≥ \$200
■ \$0-\$199
■ Negative

House Hack Income Transition 2 units - 1 owner-occupied

Year 1 While you live here		→	Year 2+ After you move out	
Rental Income	\$830/mo		Rental Income	\$1,660/mo
Operating Expenses	-\$301/mo		Operating Expenses	-\$301/mo
Mortgage Payment	-\$1,363/mo		Mortgage Payment	-\$1,363/mo
Net Cash Flow	-\$834/mo		Net Cash Flow	-\$4/mo

5-Year Discounted Cash Flow (DCF) Real Data

Assumptions

Cash to Close [ⓘ]	Year 1 NOI [ⓘ]
\$ 15,275	\$ 15,312
Annual NOI Growth	Exit Cap Rate [ⓘ]
3 %	9 %
Discount Rate [ⓘ]	
10 %	

Projected Cash Flows

Year	NOI	Discount	Present Value
Year 1	\$15,312	0.909	\$13,920
Year 2	\$15,771	0.826	\$13,034
Year 3	\$16,245	0.751	\$12,205
Year 4	\$16,732	0.683	\$11,428
Year 5	\$17,234	0.621	\$10,701
Terminal Value (Yr 5)	\$197,234	0.621	\$122,467
PV of Operating Cash Flows			\$61,288
PV of Terminal Value			\$122,467
Total Present Value			\$183,755
Cash to Close			-\$15,275
Net Present Value (NPV) [ⓘ]			\$168,480
Internal Rate of Return (IRR) [ⓘ]			127.7%

✓ Positive NPV indicates returns exceed your required rate

Exit Price Sensitivity 3% Annual Growth

Base Assumptions

Current Value Cash to Close

\$ 235,000

\$ 15,275

Annual Appreciation

Selling Costs

3 %

6 %

Exit by Holding Period (3% annual growth)

Exit Year	Exit Price	Appreciation	Profit	Total ROI	Annual ROI [Ⓢ]
Year 1	\$242,050	+\$7,050 (3.0%)	\$212,252	1389.5%	1389.5%
Year 2	\$249,312	+\$14,312 (6.1%)	\$219,078	1434.2%	291.7%
Year 5 (selected)	\$272,429	+\$37,429 (15.9%)	\$240,809	1576.5%	75.7%
Year 10	\$315,820	+\$80,820 (34.4%)	\$281,596	1843.5%	34.5%
Year 20	\$424,436	+\$189,436 (80.6%)	\$383,695	2511.9%	17.7%

Price Sensitivity (Year 5 Exit)

Value Change	Exit Price	Profit	ROI
-15%	\$231,565	\$202,396	1325.0%
-10%	\$245,186	\$215,200	1408.8%
-5%	\$258,808	\$228,004	1492.7%
0% (base)	\$272,429	\$240,809	1576.5%
+5%	\$286,051	\$253,613	1660.3%
+10%	\$299,672	\$266,417	1744.1%
+15%	\$313,294	\$279,221	1828.0%

Key Insights (Year 5 Exit):

- * Projected exit price: **\$272,429** (+15.9% appreciation)
- * Break-even exit price: \$16,250
- * Annualized ROI: **75.7%** on your \$15,275 investment