Real Estate Purchase Strategy Analyzer

A Python CLI tool that analyzes real estate purchase strategies by comparing rental vs sell approaches using your current financial data from Excel.

Features

- **Excel Integration**: Automatically loads your current financial baseline from `joint_expenses_input.xlsx`
- **Dual Strategy Analysis**: Compares keeping current home as rental vs selling it
- **Risk Analysis**: Evaluates scenarios like vacancy periods, major repairs, and market fluctuations
- **Rich Output**: Beautiful formatted tables and summaries in the terminal
- **Export Capability**: Save detailed results to markdown files
- **Flexible Parameters**: Customize home prices, inheritance, interest rates, and more

Installation

1. Create and activate conda environment:

```
conda create -n real_estate_strategy python=3.11 -y
conda activate real_estate_strategy
```

2. Install dependencies:

```
pip install -r requirements.txt
```

Usage

Basic Usage

```
python home_analyzer.py \
  --new-home-price 865000 \
  --inheritance 353000 \
  --sale-price 700000 \
  --rental-income 5000 \
  --property-tax 25000 \
  --insurance 10000
```

With Export to Markdown

```
python home_analyzer.py \
  --new-home-price 865000 \
  --inheritance 353000 \
  --sale-price 700000 \
  --rental-income 5000 \
```

```
  --property-tax 25000 \
  --insurance 10000 \
  --export my_analysis.md
```

All Parameters

```
python home_analyzer.py \
  --new-home-price 865000 \
  --inheritance 353000 \
  --sale-price 700000 \
  --rental-income 5000 \
  --property-tax 25000 \
  --insurance 10000 \
  --interest-rate 6.5 \
  --excel-file custom_expenses.xlsx \
  --export detailed_results.md
```

Command Line Arguments

Parameter	Required	Description	Default
--new-home-price	Yes	New home purchase price	-
--inheritance	Yes	Expected inheritance amount	-
--sale-price	Yes	Current home estimated sale price	-
--rental-income	Yes	Expected monthly rental income	-
--property-tax	Yes	New home annual property tax	-
--insurance	Yes	New home annual insurance	-
--interest-rate	No	Mortgage interest rate (%)	6.13
--excel-file	No	Excel file with financial data	joint_expenses_input.xlsx
--export	No	Export results to markdown file	-

Excel File Requirements

The tool expects an Excel file with the following structure:

Sheet1 (Main Financial Data)

- **Row 2, Columns D-G**: Income data (will be summed for total monthly income)
- **Column A**: Expense item labels
- **Column B**: Expense amounts

Sheet2 (Additional Personal Expenses) - Optional

- **Column A**: Personal expense labels

- **Column B**: Personal expense amounts

The tool automatically identifies current home operating costs (lawn, pool, maintenance, utilities) from the expense labels.

Output

The tool provides:

1. **Current Financial Position**: Your baseline income, expenses, and surplus
2. **Strategy Comparison Table**: Side-by-side comparison of rental vs sell approaches
3. **Risk Analysis**: Impact of various negative scenarios on each strategy
4. **Clear Recommendation**: Which strategy is financially better and by how much
5. **Optional Markdown Export**: Detailed report saved to file

Example Output

```
 Current Financial Position
 Monthly Income: $24,000.00
 Monthly Expenses: $34,722.73
 Monthly Surplus: $-10,722.73
 Annual Surplus: $-128,672.76


                 Strategy Comparison

 Metric                  Rental Strategy   Sell Strategy

 New Monthly Surplus     $-12,153.02       $-13,238.40
 Annual Surplus          $-145,836.22      $-158,860.76


          Recommendation
 RECOMMEND: Rental Strategy - $13,024.54 better annually
```

Risk Scenarios Analyzed

Rental Strategy Risks

- Vacancy periods (3 months/year)
- Major repairs ($10,000)
- Lower rental income (20% reduction)

Sell Strategy Risks

- Lower sale price ($50,000 less)
- Closing/selling costs ($15,000)

Contributing

Feel free to submit issues and enhancement requests!