📘 Property Listings & Property Details — Functional Requirements

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1️⃣ Property Listings Page

Required Metrics (Per Property)

Existing Metrics

- Purchase Price: **$300,000**
- Property Details:
    - Beds
    - Baths
    - Sqft

New Field

- **Year Built**

Additional Metrics

⚠️ These metrics must be displayed in **two rows** to avoid overlap when values are large.

Row 1

- Initial Offer Price: **$275,000**
- Estimated Rent: **$1,350**
- Built-In Equity (vs Market): **$25,000**

Tooltip example:

Difference between estimated market value and initial offer price.

Row 2

- Cap Rate: **8.1%**
- Cash-on-Cash Return: **12.4%**
- Gross Yield: **9.6%**

Tooltip Requirement

- **All metrics on the listing page must include tooltips**
- Tooltips should explain how the value is calculated or what it represents
- Simple, investor-friendly language should be used

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② Property Details Page

Tabs Structure

Add **two tabs**:

Tab 1: Details

This tab should include the following sections:

1. Property Overview

- Bedrooms
- Bathrooms
- Sqft
- **Year Built (new)**

2. Property Summary

- Text summary describing the property

3. Location Summary

- City / neighborhood summary

Tab 2: Financials

- Show all financial information currently available in the system
- Organized using expandable sections (details below)

3️⃣ Top Metrics Section (Property Details Page)

At the top of the Property Details page, display:

- All metrics shown on the listing page
- Estimated Market Value (EMV)
- Stabilized Market Value (SMV)
- Estimated Rehab Cost
- Built-In Equity (vs Market)

UI Requirements

- Reduce size of metric cards so **more values fit in less space**
- **All fields must include tooltips**

📌 Tooltip content reference example:
https://www.stessa.com/investment-properties/6894-hedgewood-ln-bartlett-tn-38135/details/uvUjoM7NxGiD

4️⃣ City-Level Default Values Table (New)

Purpose

Create a **City-Level Defaults Table** so assumptions are automatically populated based on the property's city.

- Data should auto-populate using **city name**
- Admin Panel should allow **manual override only when needed**

🎯 **Goal:** Reduce the number of values entered manually from the Admin Panel.

Mandatory Fields Only

Only the following fields should be required:

- Property Address
- Purchase Price
- Estimated Offer Price
- Estimated Market Rent (monthly)
- Estimated Rehab Cost

All other fields (beds, baths, sqft, lot size, rates, etc.) should be optional or auto-derived.

City Table Schema

```
city_id: 101
city_name: "Somerville"
state_code: "TN"
zip_code: "38135"

property_tax_rate: 0.0065        # 0.65%
insurance_rate: 0.0040           # 0.40%

avg_appreciation_rate: 0.030     # 3.0%
avg_rent_growth_rate: 0.020      # 2.0%

vacancy_rate: 0.050              # 5.0%
property_management_rate: 0.080  # 8.0%
maintenance_rate: 0.050          # 5.0%
capex_reserve_rate: 0.050        # 5.0%

avg_market_cap_rate: 0.075       # 7.5%

median_home_price: 350000
median_rent: 1800
rent_to_price_ratio: 0.062       # 6.2%
population_growth_rate: 0.015    # 1.5%
job_growth_rate: 0.020           # 2.0%

last_updated: "2026-01-15"
data_source: "internal assumptions"
```

5 Tax Savings Calculation

Depreciation formula:

```
Depreciable Value = 80% × Initial Offer Price
Annual Depreciation = Depreciable Value ÷ 27.5
Tax Savings = Annual Depreciation × 0.25
```

Assumption

- Tax rate = **25%**

6 Expandable Section Design

- Each major section should display **high-level summary metrics**
- Include expandable **"View Details"** sections
- Default view should remain clean and beginner-friendly

7 Financial Analysis Section

High-Level Metrics (Always Visible)

- Gross Income
- Total Expenses
- Net Operating Income (NOI)
- Cash Flow

✅ Tooltips required for all values
✅ Calculations must use **City Table default rates**

Expandable Sections

- Expense Breakdown Details
- Cash Flow Details

(All values derived from city-level defaults)

8️⃣ Financing Information

Summary View

- Total Loan Amount
- Total Monthly Payment

Expandable Section: View Financing Details

- Show all existing financing details currently available

❌ Remove Loan Origination Fee
✅ Use **Closing Costs only**, calculated from city-level percentage

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9️⃣ Cash Required at Close

Summary Metric

- Net Cash Required at Closing

Expandable "View Details"

- Down Payment
- Closing Costs
- Estimated Rehab Cost

🔟 Investment Analysis — Monthly Cash Flow

Operating Revenue

- Show only:
  - **Net Monthly Income**

(Remove all other revenue fields)

Operating Expenses

- Show only:
  - **Total Monthly Expenses**

Expandable **View Details**:

- Show existing breakdown values

❌ Remove from UI:

- Trash
- Utilities
- Gardener

(Keep in database only)

✅ All calculations must use **City Table defaults**

1️⃣1️⃣ Investment Analysis — Year 1 ROI

- Display:
  - **Return on Cash Invested (including tax savings)**

Rules:

- ✅ Include depreciation tax savings
- ❌ Exclude appreciation (industry standard for Year 1)

Expandable **View Details** for full breakdown.

1️⃣2️⃣ Investment Analysis — Year 5 ROI

Same structure as Year 1 ROI, but:

- ✅ Include appreciation for all 5 years
- ✅ Include rent growth
- ✅ Include tax benefits

Expandable calculation breakdown required.

1️⃣3️⃣ Financial Projections

- Create expandable section:
  - **"View Financial Projections"**

Shown only when advanced users expand it.

1️⃣4️⃣ Facts & Features Section

Add the following text:

> **"The link below is generated by our AI system based on the property address and directs you to an external listing website where you can review full property details, photos, and history."**

Below the message:

- Button label: **"View Property Details"**

Behavior

- Button redirects user to external listing site
- External URL is stored in Supabase and dynamically retrieved on click

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✅ Overall Design Goals

- Minimize Admin Panel data entry
- Use city-level defaults wherever possible
- Clean UI with expandable sections
- Beginner-friendly + advanced investor depth
- Industry-standard financial calculations
- Scalable for multi-city expansion