# 📘 Real Estate Evaluator – Feature Insights & FAQs

This document explains two key features designed to help you evaluate rental properties over time, especially if you're a first-time investor or a real estate agent supporting clients.

## 📈 What does the 10-Year Cash Flow Chart do?

The chart plots a 10-Year Cash Flow Projection, showing how much net income the investor will earn each year after paying:

* • Mortgage
* • Expenses
* • Factoring in vacancy

### 🎯 Why It’s Valuable

* • Visualizes how the investment evolves, not just year 1
* • Makes future upside (or downside) more intuitive
* • Great for:
* 🧠 Non-expert investors: builds confidence
* 🧑‍💼 Realtors: easy to show “why this deal makes sense long term”

✅ Benefit: Helps users answer: “What happens if I hold this for 10 years?”

## 🔁 What does the Rent Growth Toggle (checkbox) solve?

### 🛠 Problem It Solves

Most deal tools assume rent stays the same forever, which is not realistic.

In real life:

* • Rents often increase by 2–5% annually
* • That improves cash flow and ROI over time

💡 What the Toggle Does  
  
If checked, it assumes rent goes up 3% each year, which makes the chart more realistic.

📌 Lenders, appraisers, and underwriters typically assume a 5% vacancy rate to be conservative, even for single-family homes.