

第二组第二周作业

**Gilbert, AZ**

## 第二讲课后作业-远程投资地区投研报告



- 设立自己的投资目标
- 选定几个小的区域比如zipcode或者城市
- 选定价位，房龄，房屋大小
- 具体数据和选择的理由



# 投资目标:

1. 资金10万
2. 投研选房时期 6-12个月
3. 预计房产持有时期: 10-15 年
4. 投资标准: 租售比高, 好租易卖, 易于维护不能有负现金流
5. 投资策略: 选定目标地点, 等待时机  
守株待兔 (房)



# Gilbert AZ Zip code 比较

Zip code	Home value Index (3 bedrooms)	Rent Index(SFH)	Rent Index/Home value Index		\$/sft Rental	% of renter	Year home built the most	Overall ranking
			租售比	Ranking				
85233	304k	\$1746/mo	0.574	5	1.2	33%	1990-1999	?
85234	304k	\$1816/mo	0.597	3	1.14	30%	1990-1999	
85295	304k	\$1843/mo	0.606	1	1.02	37%	2000-2009	1
85296	302k	\$1780/mo	0.589	4	0.92	23%	2000-2009	
85297	314k	\$1893/mo	0.603	2	0.92	27%	2000-2009	2
85298	382k	\$2172/mo	0.569	6	1.07	11%	2000-2009	

- 选定小区 (ZIPCODE): 85295 备选: 85297 需要和当地地产经纪人确认

数据来源: 犯罪率; 租售比, 出租单价, 租房比例; 社区房屋年代

- 选定价位, 房屋大小和房龄

30万以下: 符合资金预算, 年轻人拥有的价位 (25-34岁)

房型: 三房两浴, 多数自住和出租的房型。

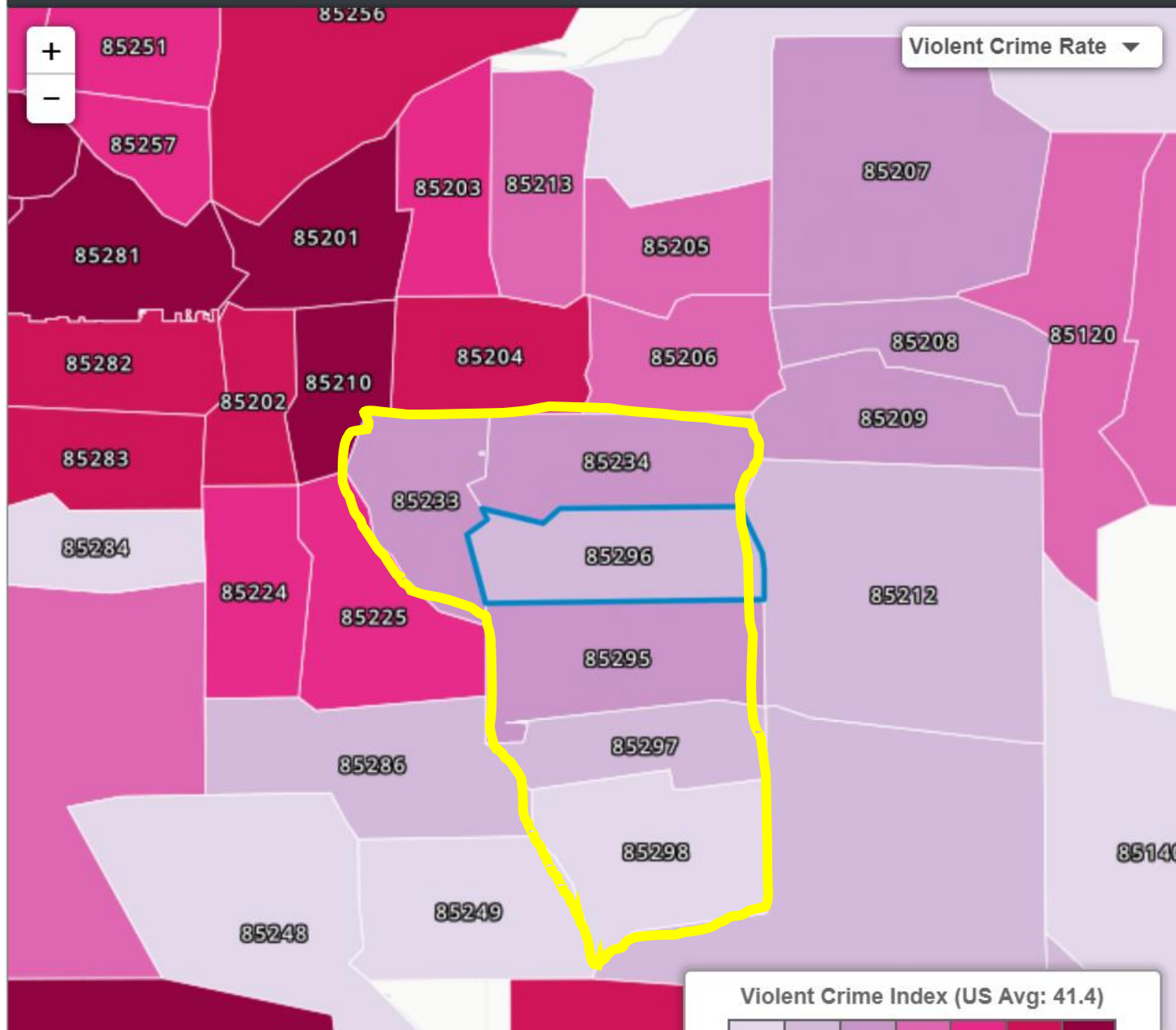
房屋大小: 1200-1800 尺 (数据显示: 房子面积大, 租金少) 1500尺左右

房龄: 85295 多数房子建于2000-2009年。 房龄选小于15年

- 个案分析后显示没有负现金流

小区及房型， 房屋大小选择数据

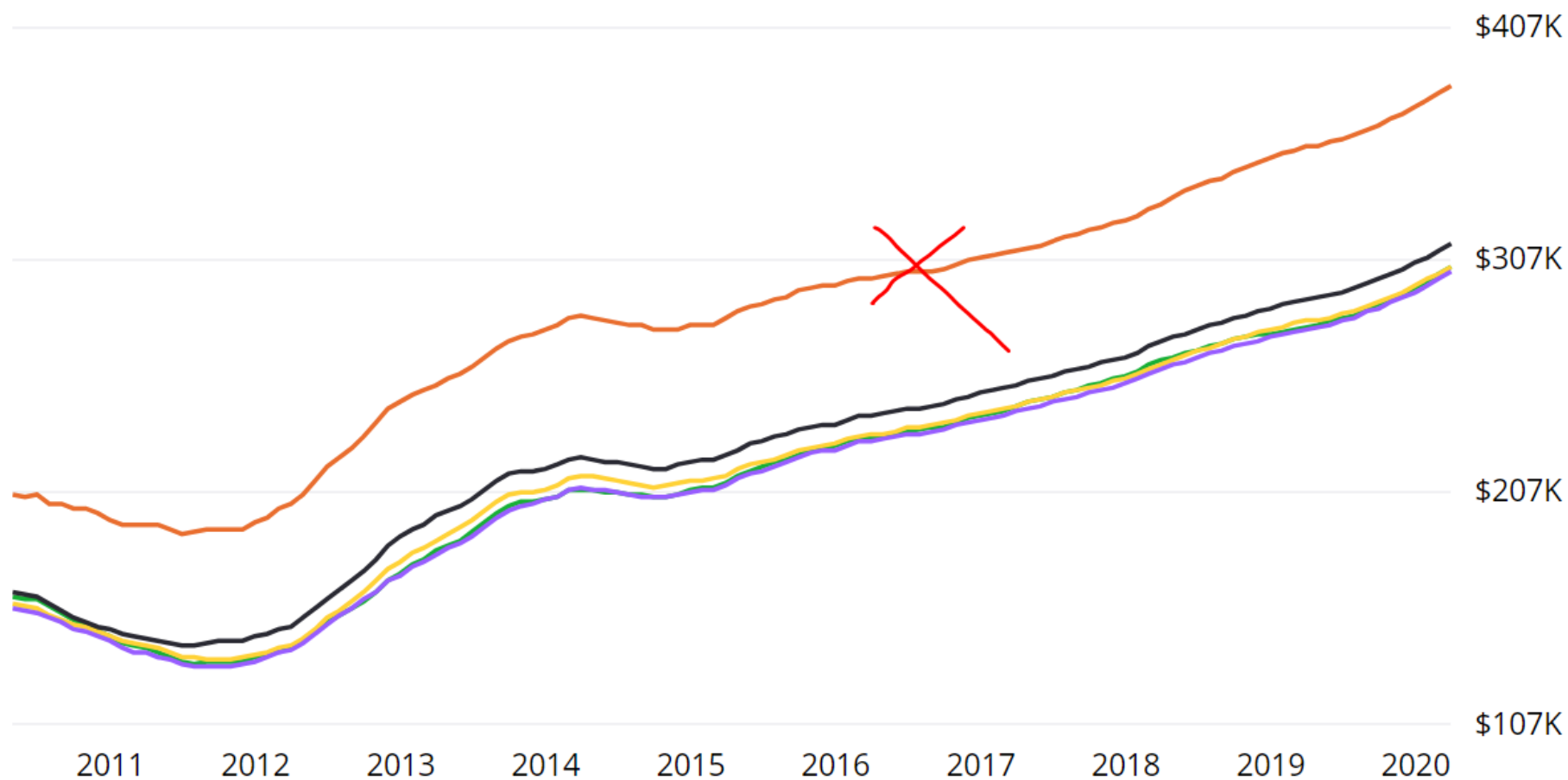
## CRIME MAP



## ZIP CODES IN GILBERT, ARIZONA

[85234](#) [85295](#) [85296](#) [85233](#) [85297](#)  
[85298](#)

Mar 2020    85233 \$304K   85298 \$382K   85295 \$304K   85296 \$302K   85297 \$314K



85233

85295 X

85296 X

85297 X

85298 X

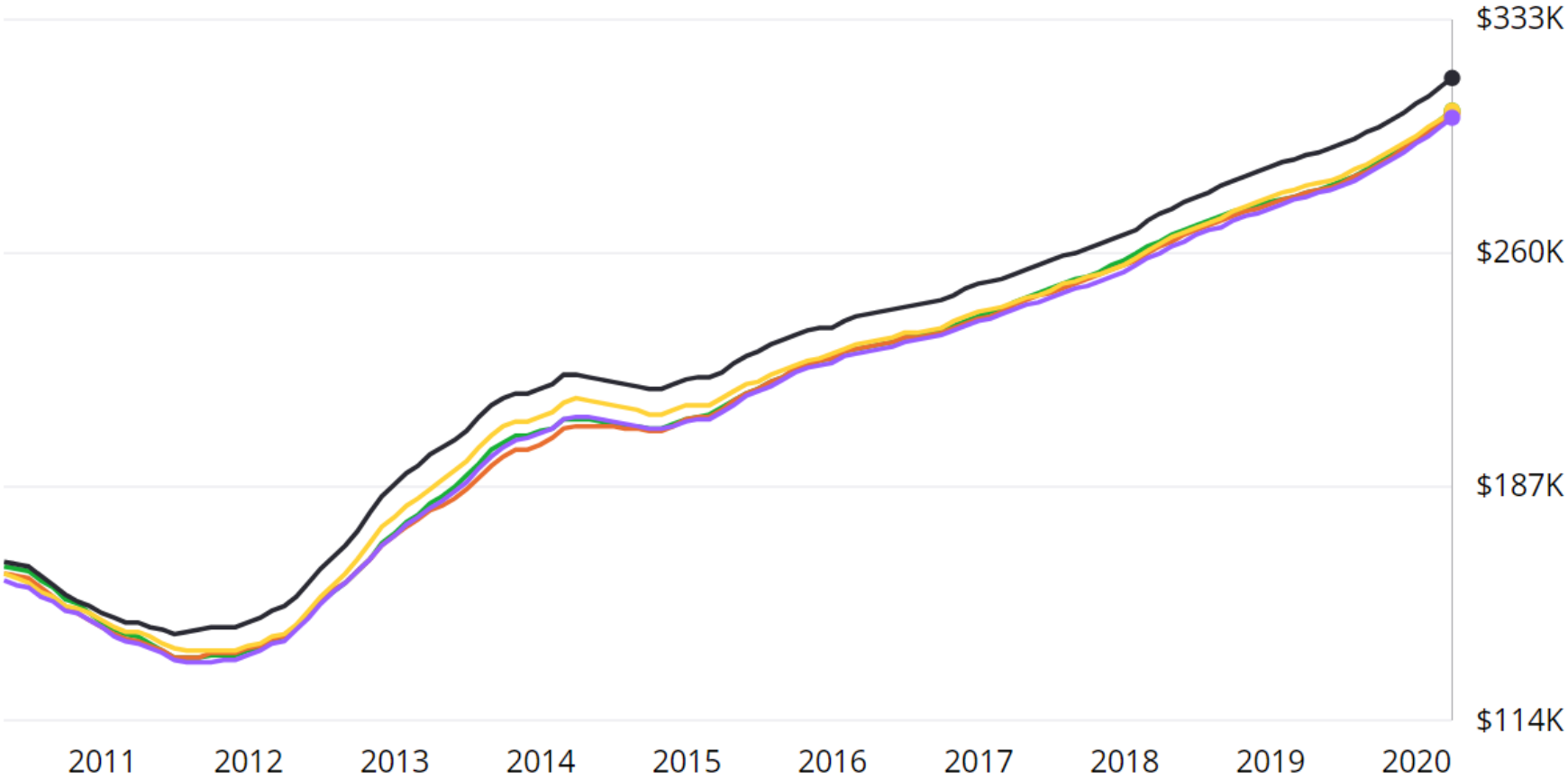
Compare

Submit



Home value index

Mar 2020    85233 \$304K    85234 \$304K    85295 \$304K    85296 \$302K    85297 \$314K



85233    85234 X    85295 X    85296 X    85297 X

Compare

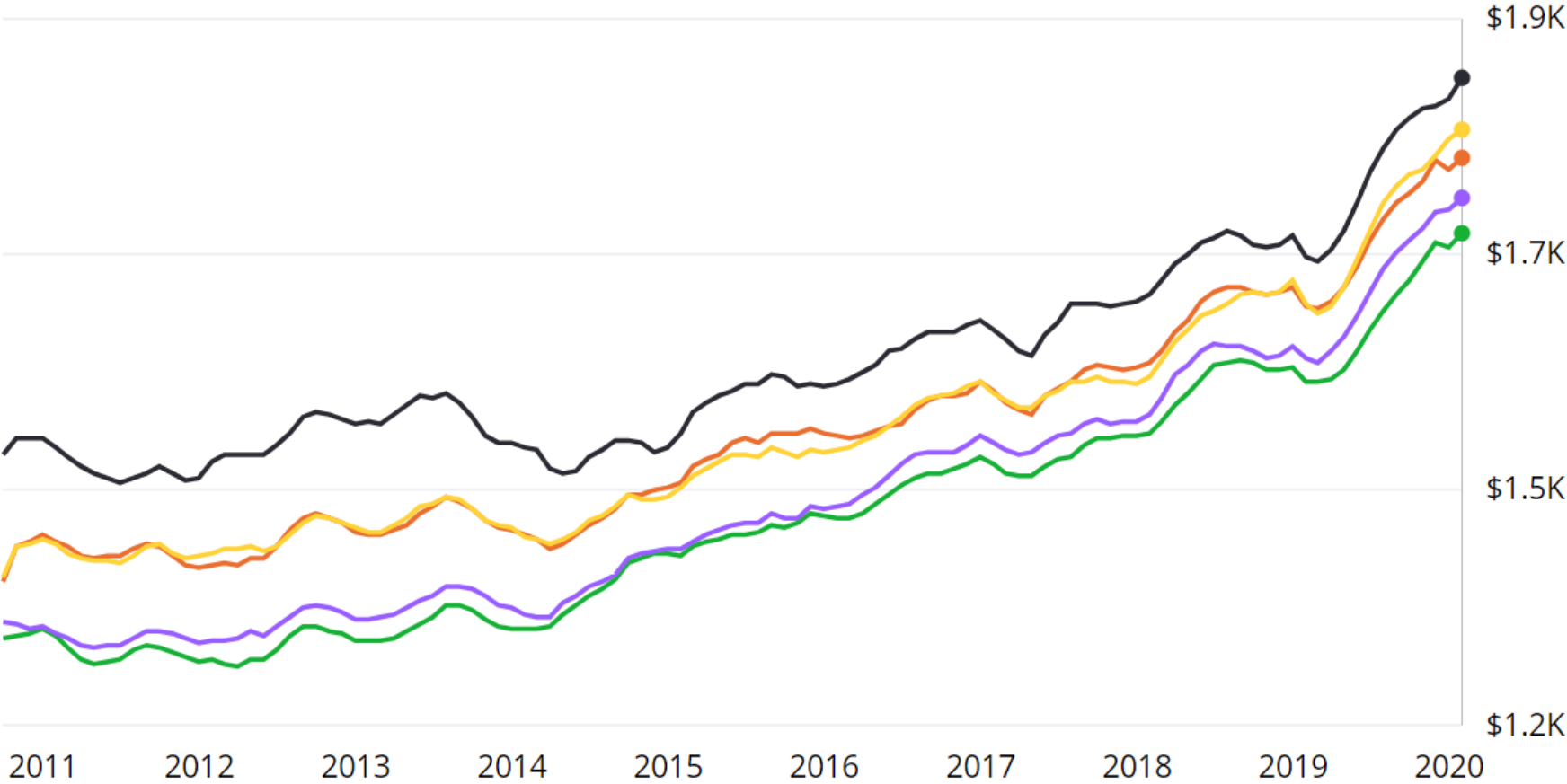
Submit

Zillow Rent Index

Single family

1-yr5-yrMax

Jan 2020    85233 \$1,746/mo   85234 \$1,816/mo   85295 \$1,843/mo   85296 \$1,780/mo  
— 85297 \$1,893/mo



8523385234 X85295 X85296 X85297 X

Compare

Submit

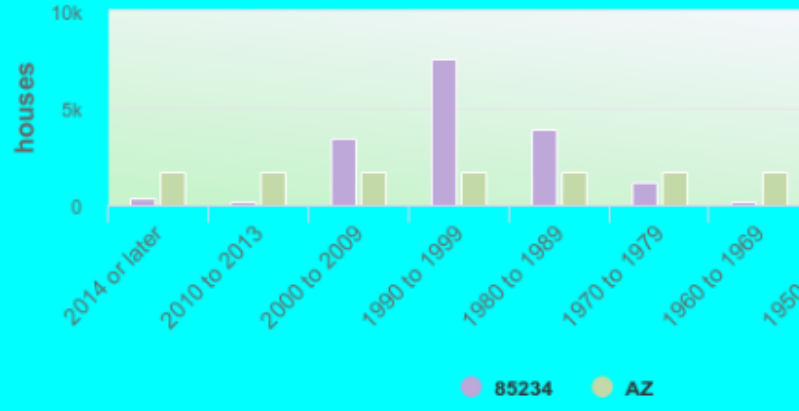
### Year house built

(Note: State values scaled to 85233 population)



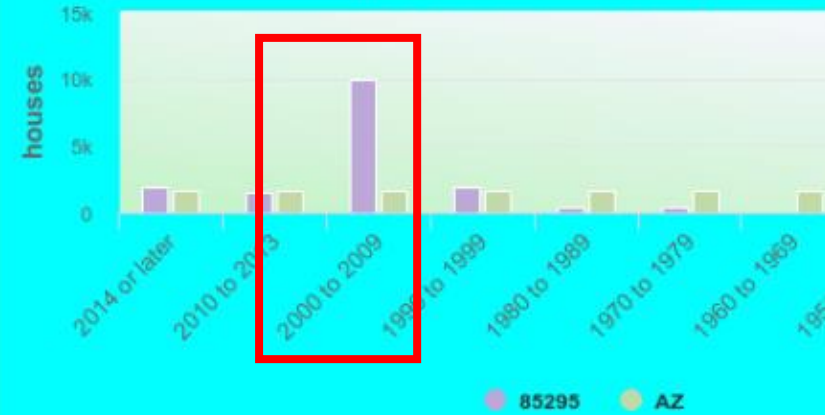
### Year house built

(Note: State values scaled to 85234 population)



### Year house built

(Note: State values scaled to 85295 population)



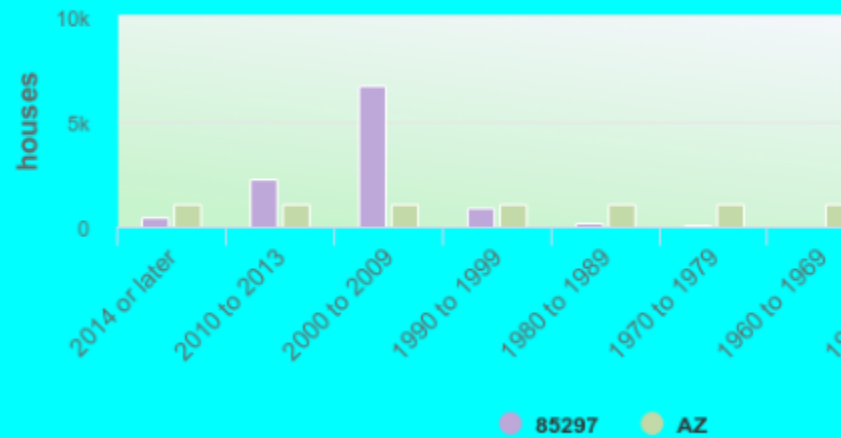
### Year house built

(Note: State values scaled to 85296 population)



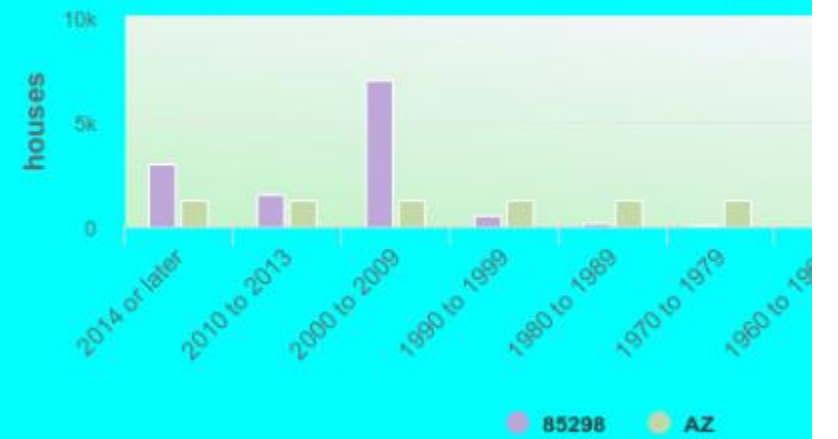
### Year house built

(Note: State values scaled to 85297 population)



### Year house built

(Note: State values scaled to 85298 population)



85295

address	distance (	price	size (sqft)	\$/sqft	bedrooms	baths	property t	list date	outlier
2253 S Jacana Ln, Gilbert, AZ 852	n/a	1795	2067	0.87	3	2.5ba	House	6/28/2020	FALSE
1171 E Lowell Ave, Gilbert, AZ 85	n/a	1750	2000	0.88	3	2.5ba	House	8/12/2020	FALSE
2794 S Alpine Dr, Gilbert, AZ 852	n/a	1850	2051	0.9	3	2.5ba	House	8/12/2020	FALSE
1876 S Colt Dr, Gilbert, AZ 85295	n/a	1600	1742	0.92	3	2.0ba	House	6/28/2020	FALSE
3491 E Tulsa St, Gilbert, AZ 8529	n/a	2525	2708	0.93	3	2.0ba	House	8/12/2020	FALSE
4085 E Vest Ave, Gilbert, AZ 852	n/a	1750	1883	0.93	3	2.5ba	House	8/10/2020	FALSE
1785 S Balboa Dr, Gilbert, AZ 85	n/a	1625	1748	0.93	3	2.5ba	House	6/28/2020	FALSE
1970 E Bart St, Gilbert, AZ 85295	n/a	1700	1688	1.01	3	2.0ba	House	8/11/2020	FALSE
3661 E STILES LN, Gilbert, AZ 852	n/a	2150	2129	1.01	3	2.5ba	House	6/28/2020	FALSE
3955 E Fairview St, Gilbert, AZ 85	n/a	1800	1767	1.02	3	2.5ba	House	8/12/2020	FALSE
1727 E Joseph Way, Gilbert, AZ 8	n/a	1650	1564	1.05	3	2.5ba	House	8/11/2020	FALSE
3518 E Oakland St, Gilbert, AZ 85	n/a	2050	1956	1.05	3	2.0ba	House	6/28/2020	FALSE
2811 S Cole Dr, Gilbert, AZ 85295	n/a	1500	1423	1.05	3	2.0ba	House	6/28/2020	FALSE
2551 E Boston St, Gilbert, AZ 85	n/a	1790	1692	1.06	3	2.5ba	House	8/12/2020	FALSE
2727 E Bart St, Gilbert, AZ 85295	n/a	1595	1488	1.07	3	2.5ba	House	6/28/2020	FALSE
4353 E Carla Vista Dr, Gilbert, AZ	n/a	1675	1464	1.14	3	2.5ba	House	6/28/2020	FALSE
1853 S Rochester Dr, Gilbert, AZ	n/a	2300	1975	1.16	3	2.5ba	House	8/11/2020	FALSE
3816 E Frances Ln, Gilbert, AZ 85	n/a	2100	1767	1.19	3	2.5ba	house	7/30/2020	FALSE
4256 E Vest Ave, Gilbert, AZ 852	n/a	1970	1622	1.21	3	2.5ba	House	8/11/2020	FALSE
2562 E Boston St, Gilbert, AZ 85	n/a	1650	1351	1.22	3	2.0ba	House	8/12/2020	FALSE
1746 S Reseda St, Gilbert, AZ 85	n/a	1675	1296	1.29	3	2.0ba	House	8/12/2020	FALSE
3126 S Higley Rd #106, Gilbert, A	n/a	2400	1640	1.46	3	2.0ba	house	8/2/2020	FALSE
				1.0272					

85296

address	distance (mi)	price	size (sqft)	\$/sqft	bedrooms	baths	property type	list date	outlier
4031 S Sokol	n/a	2275	2504	0.91	3	3.0ba	House	8/12/2020	FALSE
3922 E Iron	n/a	1695	1611	1.05	3	2.0ba	House	8/11/2020	FALSE
4609 S Rar	n/a	1200	3136	0.38	3	3.0ba	house	7/18/2020	FALSE
3854 E Cav	n/a	1500	1611	0.93	3	2.0ba	house	7/7/2020	FALSE
3896 E Ba	n/a	1895	1950	0.97	3	2.5ba	house	6/28/2020	FALSE
4241 S Sok	n/a	1880	1750	1.07	3	2.5ba	House	6/28/2020	FALSE
4165 S Por	n/a	1750	1537	1.14	3	2.5ba	House	6/28/2020	FALSE
				0.921429					

# 85233

address	distance (r	price	size (sqft)	\$/sqft	bedrooms	baths	property t	list date	outlier
601 S Mar	n/a	2400	2156	1.11	3	2.5ba	House	8/12/2020	FALSE
31 S Catali	n/a	2000	1300	1.54	3	2.0ba	House	8/12/2020	FALSE
1201 W Ri	n/a	2050	2208	0.93	3	3.0ba	House	8/12/2020	FALSE
750 W Ora	n/a	1495	1279	1.17	3	2.0ba	House	8/12/2020	FALSE
991 W Juan	n/a	1995	1838	1.09	3	2.0ba	House	8/11/2020	FALSE
1663 W Pr	n/a	1800	1848	0.97	3	2.0ba	house	8/11/2020	FALSE
940 W Silv	n/a	1395	1511	0.92	3	2.0ba	house	7/23/2020	FALSE
1688 W Er	n/a	1700	1571	1.08	3	2.0ba	House	6/28/2020	FALSE
885 W Va	n/a	2150	1702	1.26	3	2.0ba	House	6/28/2020	FALSE
1302 W Sen	n/a	2400	1582	1.52	3	2.0ba	House	6/28/2020	FALSE
1047 W Ju	n/a	3500	2106	1.66	3	2.5ba	house	5/19/2020	TRUE
				1.204545					

Data from Rentometer

# 85234

address	distance (mi)	price	size (sqft)	\$/sqft	bedrooms	baths	property type	list date	outlier
1431 E Hennepin	1.0	2115	1507	1.4	3	2.0ba	House	8/12/2020	FALSE
2709 E Michigan	1.0	1999	1840	1.09	3	2.0ba	House	8/12/2020	FALSE
2129 E Hennepin	1.0	1995	1574	1.27	3	2.0ba	house	8/12/2020	FALSE
243 E Cullen	1.0	1680	1080	1.56	3	2.0ba	House	8/12/2020	FALSE
203 E Des Moines	1.0	1900	1323	1.44	3	2.0ba	House	8/11/2020	FALSE
1517 E Van Ness	1.0	1675	1507	1.11	3	2.0ba	House	8/11/2020	FALSE
108 E Juniper	1.0	1600	1192	1.34	3	2.0ba	House	8/11/2020	FALSE
1141 N Johnson	1.0	900	1387	0.65	3	2.0ba	house	7/3/2020	TRUE
507 N Randall	1.0	1475	1753	0.84	3	2.5ba	House	6/28/2020	FALSE
913 N Blackhawk	1.0	2020	1603	1.26	3	2.5ba	House	6/28/2020	FALSE
2120 E Hennepin	1.0	1675	1410	1.19	3	2.0ba	House	6/28/2020	FALSE
4638 E Townsend	1.0	1795	1325	1.35	3	2.0ba	House	6/28/2020	FALSE
1321 N Manhattan	1.0	1995	1744	1.14	3	2.0ba	House	6/28/2020	FALSE
4283 E Hennepin	1.0	1760	1509	1.17	3	2.0ba	House	6/28/2020	FALSE
3961 E Lexington	1.0	1750	1632	1.07	3	2.0ba	House	6/28/2020	FALSE
1520 E Park	1.0	1850	2004	0.92	3	2.0ba	House	6/28/2020	FALSE
232 E Mercer	1.0	1725	1172	1.47	3	2.0ba	House	6/28/2020	FALSE
108 E Park	1.0	1849	1534	1.21	3	2.0ba	house	6/28/2020	FALSE
1510 E Beacon	1.0	2095	2067	1.01	3	2.5ba	House	6/27/2020	FALSE
3910 E Trenton	1.0	1545	1922	0.8	3	2.5ba	house	6/3/2020	FALSE
1513 E Duane	1.0	1325	1600	0.83	3	2.0ba	house	5/17/2020	FALSE
				1.148571					

85297

address	distance (mi)	price	size (sqft)	\$/sqft	bedrooms	baths	property type	list date	outlier
4031 S Sokolow	n/a	2275	2504	0.91	3	3.0ba	House	8/12/2020	FALSE
3922 E Iron	n/a	1695	1611	1.05	3	2.0ba	House	8/11/2020	FALSE
4609 S Raritan	n/a	1200	3136	0.38	3	3.0ba	house	7/18/2020	FALSE
3854 E Cavan	n/a	1500	1611	0.93	3	2.0ba	house	7/7/2020	FALSE
3896 E Bacon	n/a	1895	1950	0.97	3	2.5ba	house	6/28/2020	FALSE
4241 S Sokolow	n/a	1880	1750	1.07	3	2.5ba	House	6/28/2020	FALSE
4165 S Port	n/a	1750	1537	1.14	3	2.5ba	House	6/28/2020	FALSE
				0.921429					

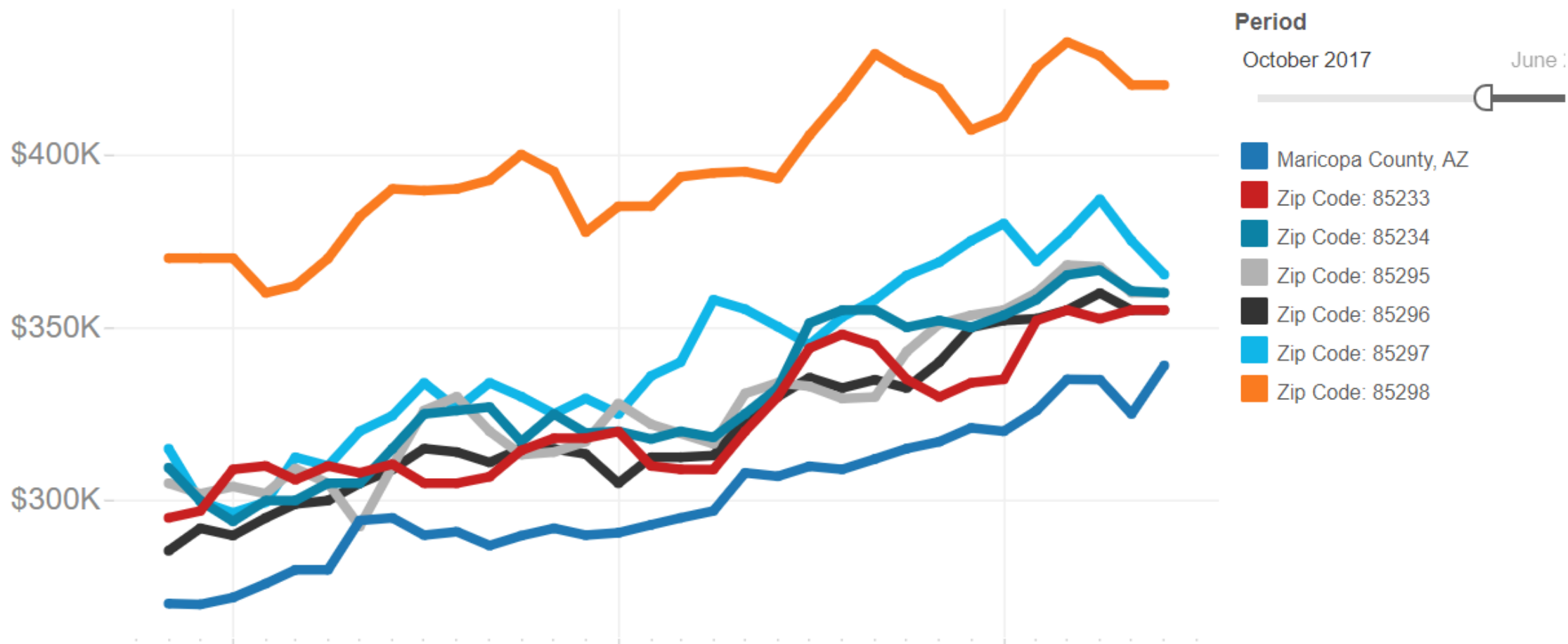


85298

address	distance (r	price	size (sqft)	\$/sqft	bedrooms	baths	property t	list date	outlier
3864 E Flo	n/a	2005	1628	1.23	3	2.5ba	House	8/12/2020	FALSE
3888 E Pal	n/a	1734	1628	1.07	3	2.5ba	House	8/12/2020	FALSE
3693 E Jan	n/a	1900	1486	1.28	3	2.0ba	House	8/10/2020	FALSE
3787 E Flo	n/a	1750	1628	1.07	3	2.5ba	house	6/28/2020	FALSE
3665 E Loc	n/a	1995	1818	1.1	3	2.0ba	House	6/28/2020	FALSE
5365 S Tat	n/a	1995	1825	1.09	3	2.0ba	House	6/28/2020	FALSE
4093 E Clu	n/a	2000	2173	0.92	3	2.0ba	House	6/28/2020	FALSE
3336 E Cha	n/a	2000	2173	0.92	3	2.0ba	house	6/4/2020	FALSE
3470 E Rio	n/a	1495	1486	1.01	3	2.0ba	house	5/24/2020	FALSE
				1.076667					

State AZ Region Type (Multiple values) Region (Multiple values) Property Type Single Family Res... Show Values As Value Seasonally Adjusted False

## Median Sale Price



### Owners and renters by unit type in zip code 85295



### Breakdown of mean house values by ages of householders



Owner-occupied

Renter-occupied

### Bedrooms in owner-occupied houses and condos in Gilbert, AZ (85295)



Owner-occupied

Renter-occupied

### Bedrooms in renter-occupied apartments in Gilbert, AZ (85295)









# 个案分析:

Showing 3 Homes · \$0-\$300k ·  Sort

Photos

Table

Address	Location	Price	Beds	Baths	Sq.Ft.	\$/Sq.Ft.	On Redfin	
 4262 E TYSON ...	WILLOWS	\$295,000	3	2	1,607	\$184	5 days	
 1883 S TUCAN...	LYONS GAT...	\$299,000	3	2.5	1,748	\$171	2 hrs	
 2551 E BART St	LYONS GAT...	\$299,900	3	2.5	1,748	\$172	34 days	
Average for 85295:		\$299,000	3	2.5	1748	\$172	4 days	

**4262 E TYSON St** Gilbert, AZ 85295

有现金流的可出价位： 295-315k

## Rental COMPs

address	distance (mi)	price	size (sqft)	\$/sqft	bedrooms	baths	property type	list date	outlier
4256 E Vest Ave, Gilbert, AZ 85295, USA	0.05	1970	1622	1.21		32.5ba	House	8/11/2020	FALSE
4353 E Carla Vista Dr, Gilbert, AZ 85295, USA	0.14	1675	1464	1.14		32.5ba	House	6/28/2020	FALSE
4347 E Toledo St, Gilbert, AZ 85295, USA	0.19	1595	2029	0.79		32.5ba	house	2/27/2020	FALSE
2253 S Jacana Ln, Gilbert, AZ 85295, USA	0.24	1795	2067	0.87		32.5ba	House	6/28/2020	FALSE
4085 E Vest Ave, Gilbert, AZ 85295, USA	0.28	1750	1883	0.93		32.5ba	House	8/10/2020	FALSE

0.988

## Purchase

Purchase Price \$ 295000

Use Loan? ☒ Yes ☐ No

Down Payment 25%

Interest Rate 3.5%

Loan Term 30 Years

Closing Cost \$ 3000

Need Repairs? ☐ Yes ☒ No

## Recurring Operating Expenses

	Annual	Annual Increase
Property Tax	\$ 1587	1%
Total Insurance	\$ 948	3%
HOA Fee	\$ 1272	3%
Maintenance	\$ 1000	3%
Other Costs	\$ 600	3%

## Income

		Annual Increase
Monthly Rent	\$ 1750	3%
Other Monthly Income	\$ 0	3%
Vacancy Rate	5%	
Management Fee	5%	

## Sell

Do You Know the Sell Price? ☐ Yes ☒ No

Value Appreciation	4%	Per Year
Holding Length	15	Years
Cost to Sell	5%	

Calculate



Clear

# Rental Property Calculator

1 of 1

## Result

### For the 15 Years Invested

Return (IRR):	<b>13.83%</b> per year
Total Profit when Sold:	<b>\$366,059.19</b>
Cash on Cash Return:	<b>476.95%</b>
Capitalization Rate:	<b>4.59%</b>
Total Rental Income:	\$352,495.92
Total Mortgage Payments:	\$178,832.05
Total Expenses:	\$96,593.62
Total Net Operating Income:	\$255,902.29

### First Year Income and Expense

	Monthly	Annual
Income:	\$1,750.00	\$21,000.00
Mortgage Pay:	\$993.51	\$11,922.14
Vacancy (5%):	\$87.50	\$1,050.00
Management Fee (5%):	\$83.13	\$997.50
Property Tax:	\$132.25	\$1,587.00
Total Insurance:	\$79.00	\$948.00
HOA Fee:	\$106.00	\$1,272.00
Maintenance Cost:	\$83.33	\$1,000.00
Other Cost:	\$50.00	\$600.00
Cash Flow:	<b>\$135.28</b>	<b>\$1,623.36</b>
Net Operating Income (NOI):	\$1,128.79	\$13,545.50

### First Year Expense Breakdown

## Neighborhoods that are in or overlap 85295

S Greenfield Rd / E Ray Rd

Nortons Corner

S Val Vista Dr / E Ray Rd

S Higley Rd / E Galveston St

Higley

S Lindsay Rd / E Williams Field Rd

S Val Vista Dr / E Williams Field Rd

S Higley Rd / E Williams Field Rd

E Williams Field Rd / S Power Rd



