







第三周作业：

1. 在拍卖网站上（如hudhomestore.com, auction.com等等。。）分析一个房子，算出可bid的钱。


https://www.auction.com/details/12600-se-freeman-way-unit-127-milwaukie-or-97222-2954003-o_1318






 Buy  Calendar  Help  My Dashboard

**Motivated-Seller Auction**
Buy this property from a motivated seller who will be reviewing high bids as the auction ticks down. [See All Properties](#)

Bank Owned
12600 SE FREEMAN WAY UNIT 127
MILWAUKIE, Oregon 97222



For Sale

288 Views  Print  Share  Save

2 Beds | 1 Baths | 902 Sq. Ft.


Investment Opportunity


Est. Resale Value **\$243,000**
[See Comparable Sales](#) Source: Collateral Analytics

Rental Estimate **\$1,300**
[See Details](#) Source: Collateral Analytics

Property Details

Beds	2	Baths	1
Square Footage	902	Lot Size (Acres)	-
Property Type	Condo	Year Built	1980
Property ID	2954003	Event ID	O1318-2954003

 **Occupied:** Do not disturb occupants. **COVID-19 Update:** Community Trespassing is a criminal offense. [Why Stabilization Pledge applicable to occupied properties?](#) [Click to learn more.](#)

 **Title and Liens:** Most liens are removed after a foreclosure property sale, but certain liens may remain. [What type of liens remain?](#)

Online Auction - Now Bidding!


[Register for Auction](#)

Bidding Ends In **1d 17h**





Duration **Nov 15, 5:00am - Nov 17 PST**
[Add to calendar](#)

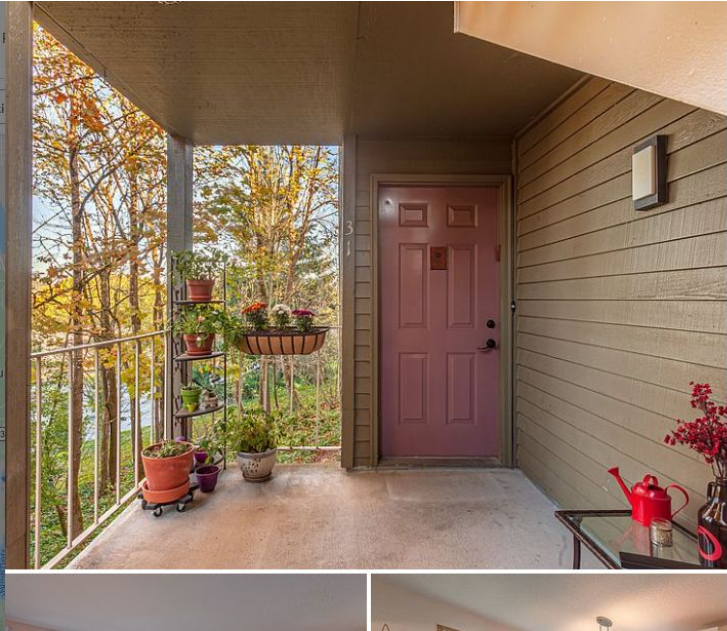
Current Bid **\$132,500**


Bid Increment **\$10,000**

Reserve Not Met 

Comparison of 12600 Se Freeman Way, Milwaukie, OR 97222 with Nearby Homes:

 <p>\$239,900 2 bd, 2 ba, 948 sq ft 12600 Se Freeman Way Unit ... ▲ 8 sq ft larger ▼ 1 year older</p>	 <p>\$187,890 3 bd, 3 ba, 1,160 sq ft 7835 Se 92nd Ave Unit 27 ▲ 220 sq ft larger ▼ 1 year older</p>	 <p>\$226,996 3 bd, 3 ba, 1,160 sq ft 7835 Se 92nd Ave Unit 22 ▲ 220 sq ft larger ▼ 1 year older</p>	 <p>\$260,000 1 bd, 1 ba, 720 sq ft 4706 Se Thiessen Rd ▼ 220 sq ft smaller ▼ 50 years older</p>
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Save Share More

\$239,9002 bd2 ba948 sqft

12600 SE Freeman Way UNIT 31, Portland, OR 97222

For sale

Zestimate®: **\$239,901**

Est. payment: \$1,460/mo

Get pre-qualified

Contact Agent

Take a Tour

Overview

Facts and features

Home value

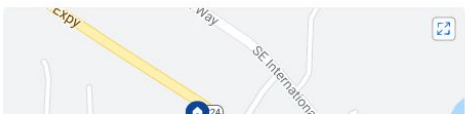
Price and tax his

Love this home?

Sell your current home to Zillow, and close on your schedule.

Zipcode

Check eligibility



Property taxes	\$216/mo	▼
Home insurance	\$84/mo	▼
HOA fees	\$347/mo	▼

买房标准



1% 法则

01

买出租房的一般标准



月租金 > 买入成本 x 1%

具体情况具体分析。
房子的持有成本不同，如
税率，HOA。。。。

有的市场达不到1%法则。

03

可用学堂网站上的计算器计
算回报率：

<https://ourrea.com/rental-property-calculator/>

Monthly Income and Expenses 月租金及成本:

Rental Income 月租金 (\$)

1,200

Vacancy Rate 空置率 (%)

5%

Property Tax 月地税 (\$)

216

Insurance 月保险 (\$)

84

HOA (\$)

347

Maintenance Cost 月维护成本 (\$)

Utilities 水电气费 (\$)

\$150000 with 30% downpayment \$45000

3% mortgage 30 years monthly payment 442.68

\$130000 with 30 % downpayment monthly payment 30 years monthly payment 442.68

\$130000 with 30 % downpayment monthly payment #=\$383.66

买房标准

70% 法则

Flip房子的一般标准。
买价 \leq ARV \times 70% - 维修成本
ARV(After repair value)
维修后价值

具体情况具体分析。
后续章节有详细计算。
<https://ourrea.com/flip-calculator/>



Assuming ARV=\$220000

$\$220000 \times 0.7 = \154000

买房标准



50% 法则



房子的运营成本 \leq 租金 \times 50%

运营成本包括地税，保险，维修，管理，等。。。
不包括还贷。

如每月租金 1500，运营成本需要 \leq 750.

Assuming Rent =\$1200

$1200 \times 50\% = \$600$

Monthly expense

tax=\$216

insurance=\$84

HOA=\$347

\$647

Rent should be \$ 1294

Management \$100

\$747

Rent should be $\$747 \times 2 = \1494