CALCULATEREALESTATEROI.COM

User Guide

Complete Guide to Using the Real Estate
Investment Intelligence Platform

Edition 1.0 • Educational reference document

Calculators • Portfolio OS • Investor OS • Wealth Engine • Research • Atlas

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Welcome

Welcome to **CalculateRealEstateROI.com**, a real estate investment intelligence platform built to help investors at every level analyze deals, build portfolios, track wealth, and make better decisions with greater confidence.

This User Guide is a complete reference to every major tool, dashboard, calculator, report, intelligence system, and research asset available on the platform. It is written for beginner investors, intermediate investors, experienced investors, wealth builders, and real estate professionals.

Use it linearly as an onboarding walkthrough, or jump to any section through the clickable Table of Contents. Each chapter explains **purpose**, **inputs**, **outputs**, **step-by-step instructions**, and **best practices** so you can confidently apply every feature to your own portfolio.

Platform Overview

CalculateRealEstateROI.com is organized into seven interconnected layers:

- **Core Calculators** — fast, transparent underwriting for individual deals.
- **Portfolio OS** — manage every property you own or are evaluating in one place.
- **Investor OS** — track investor maturity, scores, and personal progress.
- **Wealth Engine** — long-horizon planning for wealth building, preservation, and financial independence.
- **Research & Authority** — the Research Institute, Observatory, Rankings, Atlas, Methodology, and Transparency centers.
- **Executive & Certification Dashboards** — institutional-grade scoring and reviews.
- **Knowledge Layer** — Knowledge Center, Glossary, FAQ, Concepts, and Learning Hubs.

All systems share a unified data model so analyses flow from a single calculator into Portfolio OS, then into Investor OS, the Wealth Engine, and the Executive Dashboards.

Getting Started

Five-minute first session

- Open the **Rental Property ROI Calculator** and run one deal with realistic inputs.
- Save the analysis, then open **Portfolio OS** and import it.
- Visit the **Investor OS** dashboard to see your first Investor Score.
- Read the corresponding entry in the **Glossary** for any metric you do not recognize.
- Return to the **User Guide** any time from the header or footer.

Recommended onboarding path

- Day 1: Calculators + Glossary
- Day 2: Portfolio OS + Portfolio Health
- Day 3: Investor OS + Wealth Engine
- Day 4: Research Institute + Market Observatory
- Day 5: Executive Dashboards + Certification scores

Core Investment Calculators

All calculators run client-side, update live, and use transparent formulas documented in the Methodology Center. Save any analysis to feed Portfolio OS.

Rental Property ROI Calculator

Purpose. Full underwriting of a long-term rental property.

What it does. Models financing, operating expenses, vacancy, reserves, management, and appreciation to produce cash-on-cash, cap rate, NOI, and total annual return.

When to use it. Whenever you are evaluating a buy-and-hold rental.

Inputs.

- Purchase price, down payment %, interest rate, loan term, closing costs
- Monthly rent, property taxes, insurance, HOA
- Maintenance %, vacancy %, management %, appreciation %

Outputs.

- Monthly and annual cash flow
- Cap rate, cash-on-cash, NOI
- Total annual return and Investment Score (0–100)

How scores are calculated. The Investment Score weights cash flow, cash-on-cash, cap rate, debt service coverage, and market risk into a single 0–100 grade. See the Methodology Center for full weights.

Step-by-step.

- Enter the purchase price and financing terms.
- Enter rent and all operating expenses.
- Review the Investment Summary panel.
- Open the Premium Report for deeper analysis.
- Save the analysis and import into Portfolio OS.

Example use cases.

- Evaluating a $300K single-family rental with 25% down.
- Comparing two duplexes in the same market.
- Stress-testing rent assumptions before making an offer.

Best practices.

- Use conservative rent and aggressive expenses.

- Always include reserves and capex, not just maintenance.
- Save every analysis — even rejected ones — for benchmarking.

Common mistakes.

- Forgetting HOA or insurance line items.
- Modeling 0% vacancy.
- Using gross rent multiplier as a substitute for cash flow.

Related tools. Cap Rate, Cash-on-Cash, DSCR, Stress Test, Compare Properties.

Cap Rate Calculator

Purpose. Quickly grade an income property's unlevered yield.

What it does. Divides NOI by purchase price (or current value).

When to use it. Initial screening of any income property; comparing across markets.

Inputs.

- NOI or gross rent + expenses
- Purchase price or value

Outputs.

- Cap rate %
- Plain-English grade

How scores are calculated. Cap rate alone is not graded; combine with risk and market signals from the Atlas.

Step-by-step.

- Enter rent and expenses (or NOI directly).
- Enter price or value.
- Read the result.

Example use cases.

- Comparing a 6% cap multifamily to a 4.5% cap turnkey rental.

Best practices.

- Compare cap rates only within the same property type and market.

Common mistakes.

- Including debt service in NOI.
- Treating cap rate as a return — it is a yield.

Related tools. Rental ROI, Cash-on-Cash, DSCR.

Cash-on-Cash Return Calculator

Purpose. Measure the cash yield on the cash you actually invest.

What it does. Annual pre-tax cash flow ÷ total cash invested.

When to use it. When financing matters — i.e. nearly every leveraged deal.

Inputs.

- Annual cash flow
- Down payment, closing costs, rehab cash

Outputs.

- Cash-on-cash %

How scores are calculated. A standalone metric; combined into the Investor Score and Portfolio Score.

Step-by-step.

- Enter the cash-out and cash-in figures.
- Adjust for any future cash injections.

Example use cases.

- Comparing two financing structures on the same property.

Best practices.

- Include closing costs and rehab — not just down payment.

Common mistakes.

- Excluding capex contributions from cash invested.

Related tools. Rental ROI, BRRRR.

BRRRR Calculator

Purpose. Model the full Buy–Rehab–Rent–Refinance–Repeat cycle.

What it does. Tracks cash in, ARV, refinance proceeds, and post-refi cash flow.

When to use it. Evaluating value-add deals where you intend to recycle capital.

Inputs.

- Purchase price, rehab budget, ARV, refinance LTV and rate
- Rent and operating expenses

Outputs.

- Cash left in deal
- Post-refi cash flow and cash-on-cash
- Infinite-return signal when cash left = 0

How scores are calculated. BRRRR Investment Score balances cash recycling, post-refi cash flow, and ARV risk.

Step-by-step.

- Enter purchase + rehab.
- Estimate ARV (use the Atlas and Market Observatory for comps).
- Enter refinance terms.
- Review cash left in and decide whether to proceed.

Example use cases.

- Recycling 90% of capital out of a distressed single-family.

Best practices.

- Always model a refinance shortfall scenario.

Common mistakes.

- Overestimating ARV.
- Ignoring seasoning periods imposed by lenders.

Related tools. Rental ROI, Stress Test, Atlas.

Airbnb / Short-Term Rental Calculator

Purpose. Underwrite a short-term rental with realistic occupancy and seasonality.

What it does. Models ADR, occupancy, cleaning, platform fees, and STR-specific expenses.

When to use it. Evaluating a vacation rental or STR conversion.

Inputs.

- ADR, occupancy %, cleaning fee, platform fees

- All standard ownership expenses

Outputs.

- Net monthly and annual income
- STR-adjusted cap rate and cash-on-cash

How scores are calculated. STR Investment Score discounts cash flow for regulatory and seasonality risk.

Step-by-step.

- Enter rate, occupancy, and platform costs.
- Subtract realistic management overhead.
- Compare against a long-term rental scenario.

Example use cases.

- Comparing STR vs LTR in a tourist market.

Best practices.

- Use AirDNA or comparable data for ADR/occupancy.

Common mistakes.

- Assuming peak season occupancy year-round.
- Ignoring city STR regulations.

Related tools. Atlas (STR markets), Stress Test.

Mortgage Calculator

Purpose. Compute payments, amortization, and total interest.

What it does. P&I; payment, full amortization, optional PMI and escrow.

When to use it. Before quoting any financed deal.

Inputs.

- Loan amount, rate, term
- Optional PMI / escrow

Outputs.

- Monthly P&I;
- Total interest paid

- Amortization schedule

How scores are calculated. Not scored; feeds other calculators.

Step-by-step.

- Enter loan terms.
- Read payment and interest summary.

Example use cases.

- Comparing 30-year vs 15-year terms.

Best practices.

- Include escrows when comparing payments.

Common mistakes.

- Ignoring rate buydowns or points.

Related tools. Rental ROI, BRRRR, DSCR.

DSCR Calculator

Purpose. Test whether NOI covers debt service.

What it does. NOI ÷ annual debt service.

When to use it. Underwriting DSCR loans or stabilized rentals.

Inputs.

- NOI
- Annual debt service

Outputs.

- DSCR ratio
- Loan eligibility signal (typically ≥1.20–1.25)

How scores are calculated. Feeds the Risk Score in Investor OS.

Step-by-step.

- Enter NOI and debt service.
- Interpret ratio.

Example use cases.

- Pre-qualifying a property for a DSCR loan.

Best practices.

- Use stabilized NOI, not pro forma.

Common mistakes.

- Including capex above-the-line.

Related tools. Rental ROI, Stress Test.

Investment Property Analysis

Purpose. Side-by-side comparison of multiple properties.

What it does. Aggregates saved analyses into a single ranked table.

When to use it. Choosing between multiple opportunities.

Inputs.

- Two or more saved analyses

Outputs.

- Comparative table of metrics
- Recommended ranking

How scores are calculated. Uses each deal's Investment Score plus weighted normalization.

Step-by-step.

- Save analyses you want to compare.
- Open Compare Properties.
- Pick deals and review the ranked output.

Example use cases.

- Comparing three offers from the same agent.

Best practices.

- Compare across the same strategy when possible.

Common mistakes.

- Comparing STR to LTR without adjusting risk.

Related tools. Rental ROI, BRRRR, Airbnb, Stress Test.

Wealth Building Calculators

Purpose. Project long-horizon wealth growth from a portfolio plan.

What it does. Models acquisition cadence, appreciation, principal paydown, and cash flow over 10–30 years.

When to use it. Planning your next 5–30 years of investing.

Inputs.

- Current portfolio
- Annual acquisitions
- Appreciation & rent growth

Outputs.

- Net worth projection
- Cash flow trajectory
- Financial Independence date

How scores are calculated. Outputs feed the Wealth Score and Financial Independence Score.

Step-by-step.

- Open Wealth Engine.
- Enter assumptions.
- Save scenarios and compare.

Example use cases.

- Testing 1 vs 2 acquisitions per year toward FI.

Best practices.

- Model conservative, base, and aggressive scenarios.

Common mistakes.

- Assuming linear appreciation forever.

Related tools. Financial Independence Engine, Portfolio Forecast.

Portfolio OS

Portfolio OS is the operating system for everything you own or are evaluating. It aggregates every property into a unified dashboard with health, forecasting, benchmarking, and opportunity tools.

Creating a portfolio

- Open Portfolio OS from the header.
- Click **Add Property** to enter manual details (price, rent, expenses, loan).
- Properties persist locally and aggregate immediately.

Importing analyses

- Any saved analysis from a calculator appears under **Unimported Analyses**.
- Click **Import** to materialize it as a portfolio property.
- Edit imported properties to add missing fields like market and property type.

Managing properties

- Edit, duplicate, or remove any property at any time.
- Tag market and property type to feed diversification scoring.

Portfolio Health analysis

Portfolio Health computes aggregate cap rate, cash-on-cash, LTV risk, vacancy buffer, and property-type and market diversification. A weighted health score grades the portfolio.

Forecasting

The Portfolio Forecast projects equity, cash flow, and net worth over 1–30 years using your appreciation, rent growth, and acquisition cadence assumptions.

Benchmarking

Benchmarks compare your portfolio against the platform's six-tier maturity model (Beginner → Institutional) across ten metrics.

Opportunity identification

The Opportunity Engine highlights weaknesses (low diversification, high LTV, weak cash flow) and recommends the next 3–5 actions.

Investor OS

Investor OS centers on you — the investor — rather than individual deals.

Scores

- **Investor Score** — composite of experience, portfolio quality, and discipline.
- **Wealth Score** — net worth growth, leverage health, and FI proximity.
- **Risk Score** — diversification, LTV, reserves, and concentration.
- **Opportunity Score** — quality of pipeline and acquisition cadence.

Success metrics

- Cash flow trajectory
- Equity growth
- Acquisition velocity
- Capital deployment efficiency
- Decision quality

Progress tracking

Investor OS persists scores so you can see month-over-month progress and identify which behaviors are driving improvement.

Wealth Engine

The Wealth Engine is the long-horizon planning layer. It coordinates the Wealth Management Center, Financial Independence Engine, Wealth Preservation Center, Opportunity Engine, and Action Center.

When to use it

- Quarterly portfolio reviews
- Annual wealth planning
- Whenever your strategy or income changes materially

Investor Score System

The Investor Score is a 0–100 composite. Inputs include portfolio size, leverage health, diversification, cash flow consistency, decision discipline, and reserve adequacy. See the Methodology Center for the exact weights.

Improve your score by adding properties in new markets, reducing weighted LTV, increasing reserves, and saving more analyses (which signals discipline).

Portfolio Health System

Portfolio Health computes seven dimensions: cash flow strength, equity, LTV risk, diversification (type), diversification (market), vacancy buffer, and reserve coverage. Each is rated and rolled into a single Health Score.

Forecasting Tools

Forecasting tools project equity, cash flow, debt paydown, and net worth across 1, 5, 10, 20, and 30-year horizons under three scenarios. Use the Portfolio Forecast for portfolios and Wealth Engine for personal projections.

Benchmarking Tools

Benchmarks compare you against six tiers: Beginner, Growing, Established, Advanced, Elite, Institutional. Ten metrics are graded, including portfolio size, cash flow, diversification, and decision quality.

Wealth Management Center

Centralized hub for managing wealth strategy. Surfaces your Wealth Score, holdings summary, allocation, and recommended next actions. Click **View User Guide** at the top of this dashboard at any time to return to this document.

Financial Independence Engine

Computes your Financial Independence number (annual expenses your portfolio cash flow must cover), your current coverage ratio, and your projected FI date under three scenarios.

How to use it

- Enter your annual living expenses.
- Review current coverage from portfolio cash flow.
- Adjust acquisition cadence to model an earlier FI date.

Wealth Preservation Center

Focuses on protecting accumulated wealth: insurance adequacy, LTV discipline, reserve adequacy, entity structure prompts, and concentration warnings.

Opportunity Engine

Identifies what to do next. Combines portfolio weaknesses, market signals from the Atlas, and your investor maturity to recommend a ranked list of actions.

Action Center

A unified inbox of recommended actions across every system. Each action links directly to the tool that resolves it.

Research Institute

The Research Institute publishes original research across ten investing pillars: wealth building, portfolio strategy, risk management, market intelligence, financing, tax/legal, operations, exit planning, generational wealth, and institutional concepts.

Market Observatory

Live-style observatory of national and metro-level signals: rent growth, price-to-rent, inventory, days on market, and cycle phase indicators.

Rankings Platform

Proprietary rankings of states, metros, and strategies across yield, growth, stability, STR friendliness, and tax efficiency.

Investment Atlas

Geographic intelligence by state and metro. Drill into any state to see market profile, cycle position, yield/growth balance, and recommended strategies.

Authority Knowledge Center

Curated hubs for each strategy: rental investing, BRRRR, house flipping, Airbnb, multifamily, financing, and portfolio building. Each hub links calculators, guides, and concepts.

Glossary

Plain-English definitions of every metric and concept on the platform, cross-linked to the calculators and concepts that use them.

FAQ Center

Searchable answers to the most common investor questions. Use it whenever you are unsure how a metric is computed or how a feature works.

Concepts Library

Deeper explanations of investing concepts — leverage, depreciation, refinancing, cycle theory, return decomposition — for investors who want to go beyond definitions.

Premium Reports

Premium Reports are deep, printable analyses generated from your inputs. They include sensitivity tables, scenario analysis, risk commentary, and recommended actions.

How to generate

- Run any calculator with realistic inputs.
- Scroll to the Premium Report section.
- Use your browser's print dialog to save as PDF if you want to archive it.

Executive Dashboards

Executive Intelligence, Executive Reviews, Executive Reports, and Institutional Dashboards aggregate the highest-level signals across your portfolio and investor profile. Designed for quarterly and annual reviews.

How to read them

- Start with the headline scores.
- Drill into the breakdown panels for context.
- Use the SWOT and recommendations sections to plan the next quarter.

Certification Dashboards

Certification dashboards score the platform itself across launch readiness, category dominance, trust, monetization readiness, and institutional grade. These dashboards are useful for understanding the platform's roadmap.

Institutional Research Assets

Indexes, benchmarks, metro intelligence, state intelligence, methodology documentation, and transparency reporting. These assets give the platform institutional-grade depth.

Best Practices

How to get the most value from CalculateRealEstateROI.com

- **Save every analysis**, even ones you reject — they fuel benchmarking.
- Run each deal through **Stress Test** before committing.
- Use **Compare Properties** for any decision involving more than one option.
- Review **Portfolio Health** monthly and **Wealth Engine** quarterly.
- Use the **Atlas** and **Rankings** before entering a new market.

Recommended workflows

- **Single-deal workflow:** Calculator → Stress Test → Premium Report → Save → Portfolio OS.
- **Market entry workflow:** Atlas → Rankings → Observatory → Calculator → Compare.
- **Portfolio workflow:** Portfolio OS → Health → Forecast → Benchmark → Opportunity Engine.
- **Wealth workflow:** Investor OS → Wealth Engine → Financial Independence → Action Center.

Suggested order of tool usage

- Beginners: Calculators → Glossary → Knowledge Center → Portfolio OS.
- Intermediate: Add Investor OS, Forecasting, Benchmarking, Atlas.
- Advanced: Add Wealth Engine, Executive Dashboards, Research Institute.

Review routines

- **Per deal:** 30-minute underwriting + stress test.
- **Monthly:** Portfolio Health, Action Center.
- **Quarterly:** Executive Dashboard, Wealth Engine.
- **Annual:** Full Annual Review (rebalancing, refinancing, FI plan update).

Frequently Asked Questions

Where is my data stored?

All analyses and portfolios persist locally in your browser. You stay in full control.

Do I need an account?

No account is required to use the calculators, Portfolio OS, or Investor OS.

Can I export my data?

Premium Reports can be printed or saved via your browser's print dialog.

How accurate are the scores?

Scores are educational signals based on the formulas documented in the Methodology Center. They are not investment advice.

Which calculator should I use first?

Most investors start with the Rental Property ROI Calculator.

How do I improve my Investor Score?

Increase diversification, lower weighted LTV, add reserves, and consistently save analyses.

Troubleshooting

- **Numbers look wrong?** Re-check inputs — most issues are missing expenses.
- **Saved analysis missing?** Confirm you are using the same browser/profile.
- **Scores not updating?** Refresh the dashboard page after adding properties.
- **Print layout cut off?** Use the browser's print preview and choose Letter size.

Understanding Scores

Score	Meaning	How calculated	How to improve
Investor Score	Overall investor maturity	Weighted blend of portfolio size, leverage, diversification, discipline.	Add markets, reduce LTV, increase reserves.
Portfolio Score	Portfolio health	Cash flow, equity, LTV risk, diversification, vacancy buffer, reserves.	Rebalance type/market mix, refinance high-LTV assets.
Wealth Score	Wealth trajectory	Net worth growth, FI proximity, leverage health.	Increase acquisition cadence, pay down debt strategically.
Opportunity Score	Pipeline quality	Saved analyses, deal quality, market signals.	Save more analyses; use Atlas/Rankings to source markets.
Risk Score	Downside exposure	LTV, reserves, concentration, vacancy buffer.	Build reserves, diversify markets, reduce concentration.
Financial Independence Score	Proximity to FI	Cash flow ÷ annual expenses.	Increase cash-flow properties; reduce expenses.
Market Leadership Score	Platform authority	Content depth, methodology transparency, research coverage.	Read Research Institute and Atlas pages to support coverage.
Authority Score	Platform E-E-A-T	Methodology + transparency + research breadth.	Reference methodology when interpreting results.
Institutional Grade Score	Institutional readiness	Proprietary indexes, benchmarks, transparency.	Review institutional dashboards for deeper context.

Understanding Reports

Reports come in three tiers:

- **Calculator results panel** — fast summary, live updates.
- **Premium Report** — full sensitivity, scenarios, narrative.
- **Executive / Institutional report** — portfolio-wide and investor-wide.

Every report follows the same structure: headline scores → breakdown → drivers → recommended actions.

Understanding Recommendations

Recommendations are generated when a score has a clear improvement lever. They are ranked by impact and effort, and link directly to the tool that resolves them. Treat them as educational suggestions, not instructions.

Future Expansion Architecture

The platform is designed to grow into:

- Membership tiers with gated premium reports.
- Account-bound storage for portfolios and scores.
- AI-assisted decision review.
- Live market data integrations.
- Investor community and contribution layer.

This guide will be expanded alongside each new system.