Investment Property Scorecard

Score every property the same way, before emotion gets involved. Print one per property.

Property details

Address	
Asking price	
Property type / units	
Date viewed	

Gross Rent Multiplier (GRM)

GRM = Property Price ÷ Annual Rent. Under 15 is strong, 15–18 is workable, over 20 rarely cash flows.

Line	Your numbers
A. Purchase price	$
B. Realistic monthly rent (all units)	$
C. Annual rent (B × 12)	$
D. GRM (A ÷ C)	
Verdict	Under 15 / 15-18 / Over 20

Monthly cash flow

Line	Amount
Gross monthly rent	$
Mortgage payment (P&I)	- $
Property taxes	- $
Insurance	- $
Utilities (owner-paid)	- $
Condo / maintenance fees	- $
Repairs reserve (5% of rent)	- $
Vacancy allowance (5% of rent)	- $
Property management (if used)	- $
NET MONTHLY CASH FLOW	$

Notes

Evaluation checklist

	Item	Check
☐	Strategy fit. Does this property match my stated strategy (appreciation or cash flow)?	
☐	Rent evidence. Have I seen three comparable rentals at the rent I am assuming?	
☐	Condition. Roof, furnace, windows, electrical and plumbing age documented?	
☐	Capital needed. Renovation or turnover costs estimated with quotes, not guesses?	
☐	Tenants. Existing leases, rents and tenant status reviewed in writing?	
☐	Rules. Zoning, second-suite legality and condo rental restrictions confirmed?	
☐	Financing. Pre-approved at the rate I used in the math, with the stress test applied?	
☐	Reserves. Six months of carrying costs available after closing?	
☐	Demand. Employers, transit, schools or campus nearby to keep it rented?	
☐	Exit. Clear exit: hold, refinance or sell — with a rough timeline?	

Scoring

8-10 checked: strong candidate, move quickly. 5-7 checked: fixable — identify what is missing before offering. Under 5: keep looking.