2800 Taylor Ave, Racine (6 unit)

11/5/2026

Actual/Projected Profit & Loss

This spreadsheet courtesy of:
Segal Goldman Group -The HUB Realty

SEGAL GOLDMAN REALTY GROUP

Note: All info & amounts listed below are user's estimates unless otherwise noted.

INCOME Current			**Current**		**Annual**	
Unit(s):	Description(s):					
1	1BR/1BA		885.00	*per rent roll*	10,620.00	
2	1BR/1BA		900.00	*per rent roll*	10,800.00	
3	1BR/1BA		930.00	*per rent roll*	11,160.00	
4	1BR/1BA		825.00	*per rent roll*	9,900.00	
5	1BR/1BA		885.00	*per rent roll*	10,620.00	
6	1BR/1BA		825.00	*per rent roll*	9,900.00	
Laundry	Laundry		100.00	*estimate*	1,200.00	
	Scheduled Rental Income		5,350.00		64,200.00	100.0%
	Less: Vacancy/bad debt average	5.0%	267.50	*standard estimate*	3,210.00	5.0%
	Effective Rental Income		5,082.50		60,990.00	
EXPENSES PROJECTED						
	Property Taxes		**782.00**	*actual*	**9,384.00**	14.6%
	Insurance		**262.00**	*actual per owner*	**3,144.00**	4.9%
	Management Company-3rd party	5.0%	254.13	*standard estimate*	**3,049.50**	4.8%
	Landscaping & Snow Removal		300.00	*actual*	**3,600.00**	5.6%
	Gas		0.00	*actual*	**0.00**	0.0%
	Electricity/Area Lighting		52.48	*actual*	**629.76**	1.0%
	Water & Sewer		182.50	*actual*	**2,190.00**	3.4%
	Repairs & Maintenance		300.00	*estimate*	**3,600.00**	5.6%
	Trash/Recycling Hauling		162.00	*actual per owner*	**1,944.00**	3.0%
	Cleaning		100.00	*estimate*	**1,200.00**	1.9%
					0.00	0.0%
	Total Operating Expenses		2,395.11		28,741.26	44.8%
	TOTAL EXPENSES & VACANCY		2,662.61		31,951.26	49.8%
	NET PROJECTED CASH FLOW		2,687.40		32,248.74	50.2%
	(available for mortgage Principal & Interest, and profit)					

Notes: Rents are actual per rent roll. Taxes based on 2025 tax bill.
R&M estimated @ 50.00/unit/month. Insurance is actual. Trash collection is actual. Water/sewer per Racine.
Gas and electric per We Energies. Tenant pays heat. Landscape/snow is actual. Interest rates per local credit union.

	Price:	**$475,000**	**Total Units:**	6	**Cap Rate:**	6.79%
	Per unit:	**$79,167**				

Mortgage: Assume Loan Interest Rates of:

6.750%	25 yr amort
6.750%	30 yr amort

	25 Year Amortization			30 Year Amortization		
% Down	**20%**	**25%**	**35%**	**20%**	**25%**	**35%**
Purchase Price	$475,000	$475,000	$475,000	$475,000	$475,000	$475,000
Down Payment	$95,000	$118,750	$166,250	$95,000	$118,750	$166,250
Loan Amount	$380,000	$356,250	$308,750	$380,000	$356,250	$308,750
Principal & Interest	$2,625	$2,461	$2,133	$2,465	$2,311	$2,003
Monthly:						
Cash Flow Above	$2,687.40	$2,687.40	$2,687.40	$2,687.40	$2,687.40	$2,687.40
Excess Cash Flow	$61.93	$226.02	$554.21	$222.72	$376.76	$684.85
Cash On Cash Return	0.78%	2.28%	4.00%	2.81%	3.81%	4.94%
Debt Serv Coverage	1.02	1.09	1.26	1.09	1.16	1.34

THE HUB REALTY
SEGAL GOLDMAN REALTY GROUP

Alex Segal
Segal Goldman Realty Group
5005 W Loomis Rd #102
Greenfield WI 53220
Alex@segalgoldman.com
414-704-3262