Rural DSCR deal analyzer

Version 1.0 · November 24, 2026 · Sheet 1 of 3

Compare lender-style rent coverage with the money available to maintain a rural rental. Replace the illustrative inputs in the workbook with dated evidence.

Set the rent and debt

- ☐ Record monthly residential rent, lease dates and the utilities included. Separate farm, storage or short-stay receipts needing different treatment.
- ☐ Enter the proposed principal, annual rate as a percent and amortization term in years. The worksheet assumes level monthly principal and interest.
- ☐ Save the quote date and note any interest-only, adjustable-rate, balloon or other feature that falls outside this simple model.

Build the monthly payment

- ☐ Use annual property taxes for the intended use. Ask the assessor about any change in valuation and confirm the estimate with your CPA.
- ☐ Enter annual rental insurance and any separate flood premium once. Verify the building, effective date and coverage with your agent.
- ☐ Add monthly association dues where applicable. If a servicer payment includes escrow, separate the components before entering the figures.

Evidence, owner and follow-up date

Rural DSCR deal analyzer

Version 1.0 · November 24, 2026 · Sheet 2 of 3

Budget for the site

- ☐ Estimate monthly owner-paid well and septic maintenance from records or local quotes. Keep emergency capital costs visible outside routine allowances.
- ☐ Identify fuel, lane grading, snow clearing and other costs the lease assigns to the owner. Convert seasonal bills to a monthly allowance.
- ☐ Add other recurring costs separately. Avoid counting the same road fee in association dues and the maintenance budget.

Read the outputs

- ☐ Monthly rent divided by PITIA gives the illustrative coverage ratio. Compare it with your loan officer’s product-specific rent basis and required ratio.
- ☐ Monthly rent less PITIA and entered costs gives the remaining cash before omitted expenses. List vacancy, management or capital needs that are still outside the inputs.
- ☐ Save a base case with its sources, then change one assumption at a time. Identify which fact needs verification before you rely on the result.

Evidence, owner and follow-up date

Rural DSCR deal analyzer

Version 1.0 · November 24, 2026 · Sheet 3 of 3

Illustrative worksheet inputs

Monthly residential rent	1600
Loan balance	145000
Annual note rate (%)	7
Amortization years	30
Annual property tax	2100
Annual landlord insurance	1440
Annual additional flood insurance	360
Monthly association dues	20
Monthly well and septic costs	48
Monthly propane and drive costs	78
Other monthly owner costs	110

Worked outputs

Monthly principal and interest	964.69
Monthly PITIA	1,309.69
Rent coverage (×)	1.22
Monthly owner costs	236
Monthly cash remaining	54.31