

Can you afford this deal?

255 Burlington Dr, Ukiah, CA 95482 · \$439,000 · EXAMPLE PROFILE: illustrative numbers only, not the user's real finances

NO

No. This profile can't fund the \$123k needed from cash; it would mean selling most of the brokerage and crypto, leaving no reserves, while covering about \$1,420/mo of negative cash flow. The deal and the timing both point to waiting.

What would make this a YES: save \$67,637 more cash AND either buy at about \$213,445 or rent it for about \$4,328/mo.

Cash needed vs available
\$122,920 / \$95,000

Reserves left after closing
0.0 months
target 6 mo = \$39,717

Debt-to-income
27% → 39%
before → after the deal

Monthly cash flow
-\$1,420
deal verdict: PASS / RENEGOTIATE

Your next steps, in priority order

1. Build cash to \$162,637 (the \$122,920 needed to close plus 6 months of reserves = \$39,717). You have \$95,000, so the gap is \$67,637.
2. This deal only breaks even at about \$213,445 (versus \$439,000 asking), or at about \$4,328/mo rent. Negotiate down or keep looking. Each \$10k off the price saves about \$53/mo.
3. Pay off the \$4,000 credit card balance (minimum payment about \$120/mo). DTI after the deal goes from 39% to 38%.
4. Raise your credit score to 760+: typically about 0.125% lower rate, which saves about \$28/mo on this loan (\$338/yr). Keep card utilization under 10% and don't open new accounts before you apply.
5. Putting 35% down instead of 25% changes cash flow from -\$1,420 to -\$1,110/mo, but needs \$166,820 in cash.

What stands out

- cash is \$27,920 short of the \$122,920 needed (would require selling investments)
- only 0.0 months of reserves left after closing (aim for 6+)
- the property would cost you about \$1,420/mo out of pocket

Your inputs (summary)

Net worth	\$256,000
Liquid funds (adjusted)	\$156,500
Gross income / mo	\$11,000
Debt payments / mo	\$2,950
New housing cost (PITI) / mo	\$3,030
Credit score range	720-759

How we calculate: liquid = cash + 90% of brokerage + 50% of crypto; retirement and home equity are excluded. DTI after counts 75% of market rent as income, as many lenders do. Reserves = (cash – cash needed) ÷ (living expenses + any negative cash flow). Impacts are estimates; credit-score rate gaps are typical, not a lender quote. Location: California, landlord-friendliness tenant (EST). **Educational estimate, not financial, lending, legal or tax advice.** Talk to a lender and a licensed advisor before using retirement funds, home equity or investments for a purchase. The deal numbers are on page 2.

255 Burlington Dr, Ukiah, CA 95482

Single-family ranch · 3 bd / 1.5 ba · 1,298 sq ft · built 1956 · 0.12 ac · new ductless HVAC · reduced \$6k on 9/26/2026 · 62 days on market

Monthly cash flow -\$1,420	Cash-on-cash -13.9%	Cap rate 2.5%	1% rule 0.52% X	DSCR 0.39	Cash needed \$122,920
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Financing

Down payment (25%)	\$109,750
Closing costs (3%) EST	\$13,170
Rehab budget EST	\$0
Loan amount	\$329,250
Rate / term	7.58% / 30 yr
Principal & interest	\$2,320/mo

Monthly income & expenses

Rent EST	\$2,300
Property taxes	\$459
Insurance	\$250
Vacancy (5%)	\$115
Repairs (7%)	\$161
CapEx reserve (8%)	\$184
Management (10%)	\$230
Operating expenses	\$1,399
Mortgage P&I	\$2,320
Cash flow	-\$1,420

Taxes **EST** \$5,512/yr · Insurance **EST** \$3,000/yr · NOI \$10,808/yr · Break-even rent \$4,328/mo

Rent comparables

Address	Details	Rent
11 Olga Pl	3bd/2ba house, 1,100 sf	\$1,895
3851 Eastside Calpella Rd	3bd/1ba house, 1,100 sf	\$1,950
780 El Rio St #A	3bd/2ba house, updated	\$2,250
1791 Adams St	3bd/1ba house	\$2,400
206 Rosemary Ln	3bd/1ba house, 1,390 sf	\$2,550
161 Cherry St	3bd/1.5ba house	\$2,600
Ukiah 3BR house average	RentalSource market average	\$2,234

Estimated rent of \$2,300 (EST) is near the middle of six current Ukiah 3-bedroom asking rents (\$1,895 to \$2,600) and above the \$2,234 citywide 3BR house average, justified by the updates and the bonus room. Asking rents are not signed leases.

Verdict: PASS / RENEGOTIATE

No as a cash-flow rental. At \$439k, with 25% down at today's average investor rate and Prop 13 reassessment to the purchase price, it loses about \$1,420 a month (break-even rent is about \$4,330). Rent covers only about 0.52% of the price (the 1% rule needs 1%). It makes sense only as an owner-occupied home, a long-term appreciation bet you can afford to subsidize, or at a much lower price or interest rate.

Key risks

- Wildfire: insurance availability and price. You may need the CA FAIR Plan plus a DIC policy. Get quotes before you make an offer.
- The tax estimate uses the Ukiah Valley 1.21% rate plus about \$200 in fixed assessments. Confirm the exact Tax Rate Area and assessments with the county.
- AB 1482 rent cap and just-cause rules may apply unless the required exemption notice is given (SFR owned by an individual).
- Built in 1956: check the sewer lateral, electrical panel and roof age. The addition should be permitted.
- Rent estimate is from asking rents; the Ukiah rental pool is small.

Sources

- Listing (BHHS California Properties, updated 9/26/2026): https://www.bhhsocalifornia.com/listing-detail/255-burlington-ukiah-ca-95482_7464519
- Ukiah rent comps (RentalSource): <https://www.rentalsource.com/ukiah-ca/houses/>
- Ukiah comps (Realtor.com, 206 Rosemary Ln): https://www.realtor.com/rentals/details/206-Rosemary-Ln_Ukiah_CA_95482_M29466-10082
- Ukiah comps (HotPads): <https://hotpads.com/ukiah-ca/3-bedroom-houses-for-rent>
- Mendocino County tax rate (1.21% Ukiah Valley): <https://www.mendocinocounty.gov/departments/auditor-controller/property-tax-information/how-to-calculate-your-property-taxes>
- Mendocino special assessments: <https://www.mendocinocounty.gov/departments/auditor-controller/property-tax-information/special-direct-assessments-levies>
- Ukiah insurance and wildfire (median premium \$2,342): <https://www.1800insurance.com/guides/ukiah-home-insurance>
- 30-yr investment property rate 7.58%, Oct 19, 2026 (Bankrate): <https://www.bankrate.com/mortgages/investment-property-rates/>

EST = estimate; verify before you offer. This is an educational analysis, not financial, legal, or tax advice. Data is from public sources and may be wrong or out of date. Inspect the property, confirm taxes and insurance quotes, and talk to a licensed professional before you buy.

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