HOUSE HACKING WITH A VA LOAN

THE ULTIMATE VETERAN WEALTH-BUILDING STRATEGY

PREPARED BY

DAVID TORRES

Military Relocation Professional (MRP)

SECTION 1: THE CONCEPT

House Hacking is the strategy of buying a multi-family property (2-4 units), living in one unit, and renting out the others. The rental income pays down your mortgage, builds your equity, and often covers your entire housing expense.

With a VA Loan, you can execute this strategy with $0 down payment and no Private Mortgage Insurance (PMI).

SECTION 2: THE VA RULES

> ### PRIMARY RESIDENCE
>
> You MUST intend to occupy one of the units as your primary residence for at least 12 months.

> ### UNIT LIMITS
>
> The VA allows you to purchase properties with up to 4 units (a fourplex). Commercial properties (5+ units) are not eligible.

> ### RENTAL INCOME
>
> You can often use up to 75% of the projected rental income from the other units to help you qualify for the loan.

> ### EXPERIENCE
>
> Some lenders require you to have prior property management experience or hire a property manager.

Curious how the VA loan stacks up against FHA, Conventional, and investor products for a multi-family purchase? The **Ultimate Loan Comparison Guide** breaks down every option side by side.

SECTION 3: THE WORKFLOW

1. **PRE-APPROVAL & ENTITLEMENT**

   Verify your Certificate of Eligibility (COE) and get pre-approved specifically for a multi-family purchase.

2. **MULTI-FAMILY PROPERTY SEARCH**

   We target duplexes, triplexes, and fourplexes in strong rental markets. We evaluate neighborhoods based on tenant demand.

3. **CASH FLOW ANALYSIS**

   Before making an offer, we run the numbers. We calculate gross rents, subtract vacancies, maintenance, taxes, insurance, and the mortgage.

4. **OFFER & VA APPRAISAL**

   The VA appraisal process for multi-family homes includes Minimum Property Requirements (MPRs). We negotiate repairs if needed.

5. **CLOSING & TENANT TRANSITION**

   We manage the handover of existing leases, security deposits, and keys. You move into your unit and officially become a landlord.

SECTION 4: DEAL ANALYZER WORKSHEET

INCOME	
Unit 1 Rent (Yours)	$0
Unit 2 Rent	$_______
Unit 3 Rent	$_______
Unit 4 Rent	$_______
Total Gross Income	$_______

EXPENSES	
Total Mortgage (PITI)	$_______
Vacancy (5-8%)	$_______
Maintenance (5-10%)	$_______
CapEx (5-10%)	$_______
Total Expenses	$_______

NET CASH FLOW $_________ / mo

*If your Net Cash Flow is positive or slightly negative while you live there for "free", it's a great deal!

YOUR NEXT STEP

MODEL YOUR VA PAYMENT

The VA Loan Calculator models your payment, funding fee, and tax exemption. Plug in your fourplex numbers.

movingtexas.ai/veterans#calculator

DAVID TORRES

210-776-8854

david@movingtexas.ai

Realtor | MRP | PSA

Realvisor Realty

Ready to execute? Call or text today.

BOOK A CALL

CALL / TEXT NOW

FIND YOUR FOURPLEX