

The New York

INVESTOR

A GUIDE BY MATT BEZCI

BY THE NUMBERS

Cap Rate, Cash-on-Cash, DSCR

Eight metrics every investor should run

SAMPLE DEALS

An \$850K Condo and an 8-Unit Walk-Up

Full operating statements and loan sizing

HOLD PERIOD

5 Years or 10?

How exit costs change your IRR

NYC RULES

Rent Laws, Good Cause, LL97

What to know before you underwrite

NYC REAL ESTATE INVESTOR'S GUIDE

*The formulas, sample deals and local rules that
decide whether a New York deal works.*

Matt Bezci

Licensed Real Estate Salesperson · Compass

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COVER PHOTOGRAPHY: UNSPLASH



SCAN FOR THE
NYC REAL ESTATE
CALCULATOR

INTRODUCTION

Dear investor,

New York City rewards investors who do the math before they fall in love with a property. Entry and exit costs are high, rents and taxes are regulated in ways that differ from building to building, and today's interest rates mean the financing structure can turn a good property into a poor investment, or the reverse.

This guide is built around the numbers. It explains the metrics I use to underwrite every deal, walks through a full investor condo and a small multifamily building line by line, and covers financing, closing costs, holding periods, NYC rent laws and the due diligence that protects you. Scan the QR code inside to run your own pro forma with my investment calculator.

With a background in civil engineering and a focus on analysis, I enjoy helping investors find, underwrite and secure the right opportunities. I would be glad to review a property or build a strategy with you.

Matt Bezci

LICENSED REAL ESTATE SALESPERSON · COMPASS

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MEET YOUR ADVISOR

Matt Bezci



"I'm loyal to my clients; I get the job done."

Matt Bezci is a real estate advisor with a B.S. in civil engineering and more than five years of real estate experience, combining technical expertise with a client-focused approach. Known for his analytical skills and attention to detail, Matt develops tailored strategies for each client's goals. Over the course of his career, he has completed more than \$30 million in sales across individual and team transactions and has generated over \$6 million in rental income for landlords across New York City.

He works with investors, developers, landlords, sellers, buyers and commercial clients, with expertise spanning condominiums, co-ops, townhouses, multifamily properties, new developments, investment properties, commercial spaces and luxury real estate. Having lived in several New York City neighborhoods, Matt brings local insight to every search, and his international background helps him connect naturally with foreign buyers and investors. Matt is a member of The Antigua Team at Compass, REBNY and NAR.

\$30M+

CAREER SALES
Individual & team

\$6M+

RENTAL INCOME
Generated for landlords

100+

TRANSACTIONS
Sales & rentals

5+

YEARS
In NYC real estate

◆ MEMBER, REBNY & NAR

◆ B.S., CIVIL ENGINEERING

◆ LICENSED NYC REAL ESTATE SALESPERSON

**SCAN TO READ**

Matt Bezci ranked
#1 in the
StreetEasy Experts
Program for May

**SCAN TO READ**

The digital version
of this guide, always
up to date

**SCAN TO VIEW**

Matt's past
transactions, sales
and rentals

MY TEAM

The Antigua Team at Compass

The Antigua Team at Compass, founded by Alex and Viktoryia Antigua, is a premier real estate group serving New York City, The Hamptons and Westchester County. The team specializes in Manhattan's most sought-after neighborhoods and combines deep market knowledge with a collaborative approach for buyers, sellers, landlords and investors. With multilingual agents fluent in English, Spanish, Russian, Korean and more, every client receives personalized guidance. Clients also enjoy exclusive perks, including a luxury transportation fleet for showings and a global VIP client program.

\$500M+ CAREER SALES Team total	\$102M+ ANNUAL SALES VOLUME Team, 2024	17+ AGENTS Multilingual
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◆ #9 MEDIUM TEAM IN NEW YORK CITY BY SALES VOLUME (REALTRENDS VERIFIED)

 SCAN TO READ The Antigua Team ranked #1 in the StreetEasy Experts Program for 2024	 SCAN TO READ Menswear mogul Mortimer Levitt's townhouse listed for \$12.5 million
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MY BROKERAGE

Compass

Compass is a real estate technology company and the #1 residential brokerage in the nation by sales volume (RealTrends Verified). Following its acquisition of Anywhere Real Estate, the Compass network brings together more than 300,000 real estate professionals, including brands such as Corcoran, Coldwell Banker and Sotheby's International Realty. For our clients, that means a deeper buyer pool, earlier access to off-market and pre-market inventory, and technology that turns market data into better decisions.

#1 BROKERAGE IN THE U.S. By sales volume	300,000+ PROFESSIONALS Across the network	Private EXCLUSIVES Pre-market access
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Investing in NYC: Choosing Your Strategy

New York City is one of the deepest, most liquid real estate markets in the world, with durable rental demand, a global buyer pool and long-run appreciation. It is also a market with high transaction costs, layered regulation and property taxes that vary widely by building type. The first decision is not which property to buy, but which strategy fits your capital, time horizon and appetite for management.

INVESTOR CONDO

The most accessible entry point. Condos are deeded real property with flexible leasing, simple ownership and broad resale demand from both end users and investors. Expect a modest cap rate in prime neighborhoods; the return comes from steady rent, principal paydown and appreciation over a longer hold. Review the building's rental policy, the share of investor-owned units, and whether real estate taxes are temporarily reduced by an expiring abatement.

CO-OP

Most co-ops restrict subletting and are designed for owner-occupants, so they rarely work as pure investments. Some allow sublets after a period of residence, and a few are investor or pied-à-terre friendly. Co-ops can make sense for buyers who will live in the unit first and rent it later, within the building's rules.

TOWNHOUSE AND 1 TO 3 FAMILY HOMES

A townhouse with an owner's triplex and one or two rental units can offset carrying costs while you live in the building. Class 1 property taxes are often lower than comparable apartment buildings, and lenders treat 1 to 4 unit properties as residential, with residential-style financing.

SMALL MULTIFAMILY (4 TO 20 UNITS) AND MIXED-USE

Walk-ups and mixed-use buildings with ground-floor retail are priced on income. Value depends heavily on the rent roll: the mix of free-market and rent-stabilized units, lease terms, expense control and capital needs. These deals reward careful underwriting and active management, and they are financed with commercial loans sized on income.

NEW DEVELOPMENT AND VALUE-ADD

New development condos can offer modern product, amenities and sometimes sponsor concessions, but buyers usually pay the sponsor's transfer taxes. Value-add investors buy properties with below-market rents, vacancies or deferred maintenance and create value through renovation, re-leasing and better management. Because buildings are priced on income, every dollar of added net operating income at a 5% cap rate adds roughly \$20 of value.

The Numbers That Matter

These are the core metrics I use to compare investments. Each one answers a different question, so look at them together rather than relying on any single figure.

INVESTMENT METRICS AND FORMULAS

Net Operating Income (NOI)

$\text{Gross rent} - \text{vacancy} - \text{operating expenses}$

Income left after vacancy and operating expenses, before mortgage payments. The foundation of value for any income property.

Cap Rate

$\text{NOI} \div \text{purchase price}$

The property's unlevered yield. Useful for comparing prices across buildings and neighborhoods.

Cash-on-Cash Return

$\text{Annual cash flow} \div \text{total cash invested}$

Your annual cash yield on the money you actually invested, after debt service.

Debt Service Coverage (DSCR)

$\text{NOI} \div \text{annual debt service}$

How comfortably the income covers the mortgage. Lenders typically require 1.20x to 1.25x for income properties.

Loan Constant

$\text{Annual debt service} \div \text{loan amount}$

The annual cost of each dollar borrowed (interest and principal). If it exceeds the cap rate, leverage reduces cash flow.

Gross Rent Multiplier (GRM)

$\text{Price} \div \text{annual gross rent}$

A quick screening ratio. Lower usually means more income per dollar of price.

Break-Even Occupancy

$(\text{Operating expenses} + \text{debt service}) \div \text{gross rent}$

The occupancy needed to cover every expense and the mortgage.

IRR and Equity Multiple

Solves for the rate that sets net present value to zero

Your annualized return and total cash returned over the full hold, including the sale. The best single measure of a complete investment.

POSITIVE VS. NEGATIVE LEVERAGE

Compare the cap rate with the loan constant. A 30-year loan at 6.75% has a loan constant of approximately 7.78%. If a property's cap rate is 4.4%, every borrowed dollar costs more than it earns, so more leverage means lower cash flow (negative leverage), even though it can increase total return through appreciation. When the cap rate exceeds the loan constant, leverage boosts cash flow (positive leverage).

Sample Deal 1: An Investor Condo

A one-bedroom condo in a full-service Manhattan building, purchased at \$850,000 and leased at \$5,200 per month. The tenant pays utilities; the owner pays common charges, real estate taxes, insurance and repairs. The same property is shown with three financing structures, calculated with the formulas in my online calculator at a 6.75% 30-year rate.

Annual Operating Statement

Year-one figures. Operating income is the same regardless of financing.

	ANNUAL	MONTHLY
Gross scheduled rent	\$62,400	\$5,200
Vacancy & credit loss (4%)	-\$2,496	-\$208
Common charges	-\$10,200	-\$850
Real estate taxes	-\$9,000	-\$750
Insurance (HO-6)	-\$720	-\$60
Repairs & reserves (4% of rent)	-\$2,496	-\$208
Net operating income	\$37,488	\$3,124

Cap rate: $\$37,488 \div \$850,000 = 4.41\%$. Gross rent multiplier: $\$850,000 \div \$62,400 = 13.6x$.

Three Ways to Finance the Same Condo

	ALL CASH	50% DOWN	25% DOWN
Loan amount	\$0	\$425,000	\$637,500
Annual debt service	\$0	\$33,079	\$49,618
Annual cash flow	\$37,488	\$4,409	-\$12,130
Monthly cash flow	\$3,124	\$367	-\$1,011
Closing costs (est.)	\$9,575	\$22,475	\$27,097
Total cash invested	\$859,575	\$447,475	\$239,597
Cash-on-cash return	4.36%	0.99%	-5.06%
DSCR	Not applicable	1.13x	0.76x
Year-1 principal paydown	\$0	\$4,529	\$6,794
Year-1 total return with 3% appreciation	7.3%	7.7%	8.4%

At a 4.41% cap rate and a 7.78% loan constant, leverage is negative: more debt lowers cash flow. It still raises the total return because appreciation and principal paydown accrue on a smaller cash investment. The right structure depends on whether you need income today or are building equity for the long term.

Holding Period, Exit Costs and IRR

New York City's transaction costs are significant on both ends. In the example above, buying with 50% down costs approximately 2.6% of the price, and selling costs approximately 7% to 8% after brokerage commission and NYC and NYS transfer taxes. Those costs are spread across the years you own the property, which is why holding period matters so much.

Investor Condo, 50% Down, Held 5 vs. 10 Years

Assumes rent and expenses grow 3% per year, 3% annual appreciation, a 5% commission and NYC and NYS transfer taxes on sale.

	5-YEAR HOLD	10-YEAR HOLD
Sale price	\$985,383	\$1,142,329
Costs of sale	-\$72,752	-\$83,464
Loan balance repaid	-\$398,972	-\$362,529
Total profit	\$99,820	\$347,834
Equity multiple	1.22x	1.78x
IRR	4.2%	6.2%

Sensitivity on the 10-year hold: at 2% annual appreciation the IRR is approximately 4.8%; at 4% it is approximately 7.6%.
Longer holds dilute the fixed costs of buying and selling.

Sample Deal 2: An 8-Unit Walk-Up

A mixed free-market and rent-stabilized walk-up priced at \$2,700,000 (\$337,500 per unit), with gross rents of \$22,500 per month. Small multifamily buildings are valued and financed on income, so expenses must be underwritten in full, including payroll, utilities, compliance and reserves.

Annual Operating Statement

	ANNUAL	PER UNIT
Gross scheduled rent	\$270,000	\$33,750
Vacancy & credit loss (3%)	-\$8,100	-\$1,013
Effective gross income	\$261,900	\$32,738
Real estate taxes	-\$48,000	-\$6,000
Insurance	-\$16,000	-\$2,000
Water & sewer	-\$9,600	-\$1,200
Heat, fuel & common electric	-\$14,400	-\$1,800
Repairs & maintenance	-\$13,500	-\$1,688
Super & payroll	-\$7,200	-\$900
Management (4% of income)	-\$10,476	-\$1,310
Legal, administrative & compliance	-\$4,000	-\$500
Replacement reserves	-\$4,000	-\$500
Net operating income	\$134,724	\$16,841

Expenses equal 48.6% of effective gross income. Cap rate: $\$134,724 \div \$2,700,000 = 4.99\%$. Gross rent multiplier: 10.0x.

How the Lender Sizes the Loan

Commercial lenders apply both a maximum loan-to-value and a minimum debt service coverage ratio, and lend the lower amount. Assumes 6.75%, 30-year amortization.

	65% LTV REQUEST	SIZED AT 1.25X DSCR
Loan amount	\$1,755,000	\$1,380,000
Loan-to-value	65.0%	51.1%
Annual debt service	\$136,595	\$107,408
DSCR	0.99x (fails)	1.25x (passes)
Annual cash flow	-\$1,871	\$27,316
Cash invested (incl. closing costs)	Not financeable	\$1,394,040
Cash-on-cash return	Not applicable	1.96%
Year-1 total return with principal paydown and 3% appreciation		8.8%

At current rates, income, not loan-to-value, limits the loan, so plan for more equity than the headline LTV suggests. Closing costs of approximately \$74,040 include a 2.8% mortgage recording tax; buildings with four or more units are not subject to the mansion tax.

WHAT WOULD IMPROVE THIS DEAL?

Raising NOI by \$15,000 per year (for example, by renovating and re-leasing two free-market units, appealing the tax assessment or reducing utility costs) would add approximately \$300,000 of value at a 5% cap rate, increase supportable debt and lift cash-on-cash returns. This is why expense control, lease management and a realistic capital plan matter as much as the purchase price.

Financing Investment Property

- ◆ **Investment condos and 1 to 4 family homes:** conventional and portfolio loans typically require 20% to 30% down for investment property, with rates somewhat higher than for a primary residence
- ◆ **DSCR loans:** qualify primarily on the property's rental income rather than your personal income; usually 20% to 25% down and a minimum coverage ratio set by the lender
- ◆ **Commercial multifamily and mixed-use (5+ units):** typically 5, 7 or 10-year fixed terms with 25 to 30-year amortization, sized at 65% to 75% LTV and 1.20x to 1.25x DSCR, whichever is lower
- ◆ **Co-ops:** financing is limited by building rules, often to 75% or 80% of the price, and investors are rarely approved
- ◆ **Foreign investors:** condos are generally the most practical choice; foreign national loans are available with larger down payments
- ◆ **Buying in an LLC:** common for condos, townhouses and multifamily; New York LLCs have a publication requirement, and co-ops rarely permit entity ownership

Acquisition and Exit Costs

BUYING (IN ADDITION TO THE DOWN PAYMENT)

Mansion tax (condo, co-op, 1 to 3 family)	1.00% at \$1M, rising to 3.90% at \$25M+
Mortgage recording tax (condo, 1 to 3 family)	1.80% under \$500,000 loan; 1.925% at \$500,000+
Mortgage recording tax (4+ units, mixed-use)	2.05% under \$500,000 loan; 2.80% at \$500,000+
Title insurance	Approximately 0.4% to 0.5% of the price
Attorney, lender, appraisal & recording fees	\$5,000 to \$15,000+
New development (sponsor's transfer taxes)	NYC 1.00% to 1.425%; NYS 0.40% to 0.65%

SELLING

Brokerage commission	As agreed in your listing agreement
NYC transfer tax (1 to 3 family, condo, co-op)	1.00% up to \$500,000; 1.425% above
NYC transfer tax (4+ units, mixed-use)	1.425% up to \$500,000; 2.625% above
NYS transfer tax	0.40%; 0.65% at \$3M+ residential or \$2M+ other
Attorney, payoff & building fees	\$3,000 to \$10,000+
Co-op flip tax (if any)	Often 1% to 3% of the price

Rates reflect current New York State and New York City schedules and may change. Confirm with your attorney.

NYC Rules Every Investor Should Know

- ◆ **Rent stabilization:** close to one million New York City apartments are rent-stabilized. Increases are set by the Rent Guidelines Board, and state law eliminated most paths to deregulation. Value a stabilized unit on its legal regulated rent, and verify each unit's DHCR registration history
- ◆ **Good Cause Eviction:** for many market-rate apartments, the law limits rent increases deemed reasonable (generally inflation plus 5%, capped at 10%) and requires good cause to end a tenancy. Key exemptions include certain small landlords, condo and co-op units, newer buildings and higher-rent units; confirm how it applies before you underwrite rent growth
- ◆ **FARE Act:** when a landlord hires a broker to list an apartment, the landlord pays that fee. Budget leasing costs as an owner expense
- ◆ **Short-term rentals:** stays under 30 days require city registration and generally the host's presence, so most investment units cannot be used as short-term rentals
- ◆ **Property tax classes:** 1 to 3 family homes (Class 1) and small apartment buildings, condos and co-ops (Class 2) are assessed differently, with caps on annual assessment increases for Class 1 and smaller Class 2 properties. Check for expiring abatements such as 421-a, which can raise taxes significantly
- ◆ **Building compliance:** Local Law 97 sets emissions limits for buildings over 25,000 square feet, Local Law 11 requires periodic facade inspections for buildings over six stories, and open DOB or HPD violations can delay financing and add cost

Due Diligence Checklist

FOR CONDOS AND CO-OPS

- ◆ Offering plan, bylaws and rental or sublet policy
- ◆ Two to three years of audited financial statements, reserve fund and any planned assessments
- ◆ Recent board minutes, pending litigation and major capital projects
- ◆ Share of investor-owned units, commercial income and owner occupancy
- ◆ Real estate tax history and any abatement expiration dates

FOR TOWNHOUSES, MULTIFAMILY AND MIXED-USE

- ◆ Certified rent roll, leases, security deposits and arrears
- ◆ DHCR registrations and rent history for every stabilized unit
- ◆ Two to three years of operating statements, utility bills and tax bills
- ◆ Certificate of occupancy, open permits and DOB, HPD and ECB violations
- ◆ Physical inspection of roof, facade, boiler, electrical, plumbing and the cost of Local Law 97 and Local Law 11 compliance
- ◆ Commercial leases, renewal options and tenant credit

Taxes to Plan With Your CPA

- ◆ **Depreciation:** the building portion of residential rental property (not the land) is generally depreciated over 27.5 years, which can shelter rental income; in New York City, land can be a large share of value, so allocate carefully
- ◆ **1031 exchange:** sale proceeds reinvested in like-kind investment property can defer capital gains tax; replacement property must be identified within 45 days and acquired within 180 days
- ◆ **Capital gains and recapture:** gains on property held more than a year are taxed at capital gains rates, and prior depreciation may be recaptured at a higher rate
- ◆ **Foreign investors:** rental income and sales are subject to U.S. tax rules, including FIRPTA withholding at sale; plan the ownership structure before you buy



NYC REAL ESTATE CALCULATOR

Run Your Own Pro Forma

Scan to open my NYC Real Estate Calculator. The Investment Returns tab calculates NOI, cap rate, cash flow, cash-on-cash return, DSCR, break-even rent and year-one total return, with NYC closing costs and mortgage recording tax built in.

[MATTBEZCI.COM/NYC-REAL-ESTATE-CALCULATOR](https://mattbezci.com/nyc-real-estate-calculator)

MONTHLY PAYMENT

BUYER CLOSING COSTS

SELLER NET PROCEEDS

INVESTMENT RETURNS

THE INVESTMENT

PURCHASE PRICE

PROPERTY TYPE

DOWN PAYMENT

%

INTEREST RATE / TERM

%

GROSS RENT / MO

VACANCY & CREDIT LOSS

%

COMMON CHARGES / MAINT. / MO

PROPERTY TAXES / MO

INSURANCE & UTILITIES / MO

REPAIRS & RESERVES

% rent

MANAGEMENT & LEASING

% rent

RENOVATION / UPFRONT

ANNUAL APPRECIATION ASSUMPTION

%

MONTHLY CASH FLOW

\$367 /mo

4.41%
CAP RATE

0.99%
CASH-ON-CASH

1.13x
DSCR

7.7%
TOTAL RETURN YR 1

13.6x
GROSS RENT
MULTIPLIER

\$4,817
BREAK-EVEN RENT

ANNUAL OPERATING STATEMENT

Gross scheduled rent	\$62,400
Vacancy & credit loss	- \$2,496
Common charges / maintenance	- \$10,200
Property taxes	- \$9,000
Insurance & utilities	- \$720
Repairs & reserves	- \$2,496
Net operating income	\$37,488
Debt service (P&I)	- \$33,079
Annual cash flow	\$4,409

CASH INVESTED

Down payment	\$425,000
Closing costs (est.)	\$22,475
Total cash invested	\$447,475

Year-one figures. Cap rate uses net operating income before debt service. Total return adds principal paydown and the appreciation assumption to cash flow. Tax benefits such as depreciation are not included.

HOW I HELP

Investor Representation by Matt Bezci

Analytical, data-driven guidance from the first pro forma to the exit.

With a B.S. in civil engineering and experience across condos, townhouses, multifamily, new development and commercial property, I help investors evaluate opportunities with discipline. I have generated over \$6 million in rental income for landlords across New York City, so my underwriting reflects how buildings actually lease and operate.

1 Strategy & Underwriting

A clear investment thesis and a full pro forma for every property: NOI, cap rate, cash-on-cash, DSCR and IRR under realistic assumptions.

3 Building Due Diligence

Review of financials, rent rolls, DHCR registrations, violations, tax history and physical condition before you commit.

5 Negotiation

Offers grounded in the numbers, with terms that protect your timeline and your return.

7 Portfolio & Exit Planning

Hold, refinance or sell analysis, and Compass three-phased marketing when it is time to sell.

2 Deal Sourcing

Access to Compass Private Exclusives, Coming Soon listings and off-market opportunities through our agent network.

4 Financing & 1031 Coordination

Introductions to lenders who know investment and commercial lending, and coordination with your CPA and qualified intermediary.

6 Leasing & Landlord Services

Pricing, marketing and tenant placement for your units, with screening and lease coordination.

8 Trusted Partners

Attorneys, CPAs, inspectors, contractors and insurance professionals who work with investors.

VETTED PROFESSIONALS

Trusted Partners



SCAN TO VIEW

Online reviews of each trusted partner
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