

🏠 Investor Overview: 1116 E Taylor St, Kokomo, IN 46901



SFR w/ ADU | 3 Bed / 1 Bath (Main) + Unfinished ADU (Potential 2/1)

🔍 Property Snapshot

Type: SFR (3/1) w/ Detached ADU (~400 sqft Open Shell)

Sqft: 1,000–1,100 (Main, Excl. Basement) + Basement Room

Lot Size: 4,792 sqft (0.11 acres)

Year Built: 1945

****Part of a PORTFOLIO: Make an Offer on all 3 or 4 of them & get a DEAL**

Garage is 2- or 3-car.

Room to add ANOTHER bedroom & bathroom in basement!

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Updated Bathroom
LVP flooring
New Carpet
Remodeled Kitchen
New Appliances

Fresh Paint
New Light Fixtures
New Doors
Updated Plumbing and Electrical
Maintained Central AC and
furnace—both fairly new!

Condition: Main House Turnkey – Fully Remodeled; ADU Cleaned Out/Unfinished (Open Layout)

Occupancy: Vacant

Gross Rents: N/A (Vacant; Potential \$1,800–\$2,400/mo Post-ADU Finish)

Valuation & ARV Range

ARV Estimate (Main SFR): \$170K

ARV Estimate (w/ Finished ADU as Duplex): \$180K – \$220K+

Top Comps (Renovated 3/1s in 46901, Last 12 Months): \$199K (3/1.5, 1,352 sqft), \$189K (3/1, details vary), \$175K (3/1.5, 1,092 sqft), \$150K (3/1, 1,000+ sqft) – Supports \$150K+ for Renovated SFR; ADU Adds 20–30% Value as Income Unit

Kokomo Market: Median Sales \$149K; Renovated Homes in 46901 Command Premiums

DSCR Loan Analysis (Estimate)

Gross Income (SFR LTR): \$1,200/mo = \$14,400/yr

Gross Income (w/ ADU as Duplex): \$2,000/mo = \$24,000/yr

Est. Expenses (30–35%): \$4,320–\$8,400/yr (Taxes ~\$700/yr, Insurance/Maintenance)

NOI (SFR): ~\$10,080/yr | NOI (Duplex): ~\$16,800/yr

Est. DSCR: 1.25–1.50 (SFR) / 1.50–1.80 (Duplex)

Based on 20–25% Down, 7.25–7.5% Rate, 30-Yr Amortization

 Qualifies for DSCR; ADU Upside Strengthens NOI

Investor Highlights


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- ✓ Main House Turnkey: Originally 2/1, Added Large Basement Room for 3/1; Remodeled Bath, LVP/Carpet Flooring, Kitchen (Appliances Included, Not in Pics), Paint, New Lights/Doors, Updated Plumbing/Electrical, Central AC/Furnace (Fairly New), Water Heater Good
 - ✓ ADU Value-Add: 20x20 Open Layout, Cleaned Out – Finish as 2/1 w/ Kitchenette, Appliances, Mini-Split, Flooring, Doors, Roof/Siding/Windows (\$15–20K Est.); Zoning Allows ADUs w/ Permits in Howard County/Kokomo
 - ✓ Rental Layout: Main – 3BR/1BA (2 Up, 1 Basement); ADU – Potential 2BR/1BA; Separate Parking (Driveway + Front/Back) + 2–3 Car Garage
 - ✓ Max Rents (LTR): SFR \$1,200–\$1,400/mo (Section 8 Upside); ADU \$800–\$1,000/mo; Total \$2,000–\$2,400/mo
 - ✓ Airbnb/STR Max: SFR \$100–\$120/night (59% Occ. ~\$1,800–\$2,100/mo Gross); ADU \$80–\$100/night; Total \$2,800–\$3,500/mo Gross (Events/Tourism Boost)
 - ✓ Add Value Plays: Finish ADU for Duplex (20–30% ARV/Rent Boost); Add Basement Egress for Legal BR; Garage Apt. Potential; BRRRR for Equity
-  2–3 Car Garage + Ample Parking; Coles Heights Neighborhood; Steady Demand in 46901

RENTAL INCOME

Est. Rent (SFR): \$1,200–\$1,400/mo

Est. Rent (Duplex): \$2,000–\$2,400/mo

Est. Airbnb (SFR): \$1,800–\$2,100/mo Gross

Price/Sqft (ARV): \$136–\$200/sqft

Rehab Estimate: \$0 (Main Turnkey); \$15,000–\$20,000 (ADU Finish)

Visual Overview for 1116 E Taylor St, Kokomo, IN 46901 (Based on Attached Photos):

The property is a compact single-story home with a beige siding exterior, black shingled roof, and a small front porch with concrete steps leading to the entry door. The yard is grassy with some bare patches, bordered by a sidewalk and street, and includes a detached ADU in the back—a small beige building (~20x20) with a similar roof, side door, and windows, appearing cleaned out but unfinished inside. Interiors

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showcase a modern remodel: spacious rooms with luxury vinyl plank (LVP) flooring in wood tones throughout main areas, neutral gray walls, white trim, and recessed or flush ceiling lights. Bedrooms feature beige carpet, windows for natural light, and simple doors. The kitchen area (partially shown) has white cabinets, open layout connecting to living spaces via arched doorways. Bathroom includes a dark vanity with sink, white toilet, tub/shower combo with tile surround, and lighted mirror. Hallways are wide with LVP, leading to closets and utility spaces. Overall, bright, clean, and nearly turnkey with minor construction items like paint cans visible, indicating final touches.

Rehab Scope (Rental-Grade Finish)

Main: None – Turnkey (Deep Clean, Install Appliances if Needed)

ADU: Full Build-Out – Kitchenette/Appliances, Bath, Mini-Split HVAC, Flooring, Doors, Roof/Siding/Windows, Electrical/Plumbing

Why This Deal Works for Investors

- ✓ Main Ready-to-Rent/Flip: Originally 2/1, Added Basement Room; Modern Finishes (LVP/Carpet, Updated Kitchen/Bath, Paint/Lights)
- ✓ ADU Upside: 20x20 Open – Convert to 2/1 for 20–30% Rent/ARV Boost
- ✓ Strong Spread: Low All-In for High ROI (Flip/BRRRR)
- ✓ Rental Plays: LTR/Section 8 or Airbnb (Events Boost)
- ✓ 2–3 Car Garage + Parking; Zoning Allows ADUs w/ Permits
- ✓ Clean Title/Vacant; Motivated Seller Flexible

Quick Numbers Recap

Rehab: \$0–\$20K

ARV: \$150–\$220K+

Rent Potential: \$1,200–\$2,400+

ROI Range: 10–25%+ Depending on Strategy

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