

Texas Investment Timing Checklist

A Practical Guide for Real Estate Investors — Powered by GHC Funding

1. Market Research & Location Analysis

- Identify high-demand rental areas (Austin, Dallas, Houston, San Antonio).
- Review local economic indicators and job growth trends.
- Check population and migration data for key metros.
- Monitor housing inventory and median days on market.

2. Property Financial Evaluation

- Calculate DSCR (Debt Service Coverage Ratio) — target 1.1 or higher.
- Estimate annual property taxes, insurance, and maintenance costs.
- Project rent-to-value ratio (RVR) for expected cash flow.
- Analyze comparable rents and vacancy rates in the neighborhood.

3. Financing & Loan Preparation

- Determine if a DSCR, SBA 7a, 504, or Bridge Loan best suits your strategy.
- Review current interest rates (7.25%–8.75% for DSCR loans as of Oct 2025).
- Verify property eligibility (SFRs, 2–4 units, multifamily, commercial).
- Prepare entity structure (LLC, corporation, or trust).
- Contact GHC Funding for prequalification at 833-572-4327 or visit www.ghcfunding.com

4. Risk Mitigation & Long-Term Planning

- Build cash reserves to cover 3–6 months of expenses.
- Consider fixed-rate loans to hedge against rate volatility.
- Insure against property damage and liability risk.
- Plan for long-term refinancing once rates decline.