

Rental Property Expense Checklist

Private planning copy. Last reviewed: October 8, 2026.

Record monthly equivalents and verify sources. Expenses vary; not every item applies. Vacancy is lost income, and debt service and capital costs are separate from operating expenses.

☐ Mortgage payments / debt service, if financed

Amount, frequency, source, and questions

☐ Property taxes

Amount, frequency, source, and questions

☐ Insurance

Amount, frequency, source, and questions

☐ Maintenance and repairs

Amount, frequency, source, and questions

☐ Capital expenditures / major replacements

Amount, frequency, source, and questions

☐ Vacancy periods / lost rental income

Amount, frequency, source, and questions

Rental Property Expense Checklist

Private planning copy. Last reviewed: October 8, 2026.

☐ Property management

Amount, frequency, source, and questions

☐ HOA dues, if applicable

Amount, frequency, source, and questions

☐ Utilities paid by the owner

Amount, frequency, source, and questions

☐ Leasing or turnover expenses

Amount, frequency, source, and questions

☐ Other applicable operating expenses

Amount, frequency, source, and questions

Avoid double-counting reserves or vacancy. This sheet is not a tax classification or a return forecast.