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Rental Property Investment Scorecard

2026 Canadian Edition

This scorecard is a professional tool designed to evaluate the financial viability of potential rental properties under the current 2026 OSFI guidelines. Use this to determine if a property meets the necessary independent debt-service requirements.

1. Property Overview

Metric	Property Details
Property Address	
Purchase Price	\$
Down Payment (%)	%
Est. Mortgage Rate	(Mortgage Managers' Rates)

2. Monthly Cash Flow Analysis

Category	Monthly Amount
Estimated Gross Rent	\$
Mortgage (P+I)	(\$)
Property Taxes	(\$)
Insurance	(\$)
Maintenance/CapEx (5-10%)	(\$)
Vacancy Allowance (3%)	(\$)
NET MONTHLY CASH FLOW	\$

3. 2026 Strategic Suitability (IPRRE Check)

Properties are now evaluated on their ability to stand alone financially. Score the property (1 = Low, 5 = High):

Debt Service Coverage Ratio (DSCR): Net rental income exceeds mortgage by 1.2x.

Independent Qualification: Property qualifies solely on its own income.

Location Demand: High-demand core with vacancy below 3%.

Condition: Funds are advanced in stages based on the level of completion.

4. Final Grade

<p>A: Strong Buy</p> <p>Self-sustaining, 1.2+ DSCR</p>	<p>B: Solid Hold</p> <p>Break-even cash flow</p>	<p>C: Re-Evaluate</p> <p>Negative cash flow</p>
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