

# Real estate investor

You buy property to rent out or resell. At today's mortgage rates, a new rental often costs more each month than it earns.

## TYPICAL INCOME

**\$0**

a year, varies widely

## INCOME RANGE

**\$0 to \$60k**

most to the successful few

## TIME TO QUALIFY

**2 to 10 years**

after high school

## DEMAND

**Limited**

job outlook

## LICENCE NEEDED

**No**

anyone can do it

## WHERE YOU WORK

**Your own rental units, renovation sites, open houses and a lot of spreadsheets**

## How you get there

- 1 Build steady income and credit** 2 to 5 years  
Lenders want two years of steady income and a decent credit score. A day job is what gets you the loan.
- 2 Save a down payment and reserves** 2 to 5 years  
Enough for the down payment, closing costs and several months of expenses in the bank.
- 3 Learn your local market** 6 to 12 months  
Rents, taxes, insurance and landlord law where you plan to buy. Run the numbers on 50 listings before buying one.
- 4 Buy a first property** 1 to 3 months  
Often a small multi-unit building you live in, which qualifies for owner-occupied loans.
- 5 Manage, then repeat slowly** 5 to 20 years  
Most people add a property every few years as savings and equity allow.

## Pros and cons

- + Rent pays down your loan over time
- + Property can rise in value over long periods
- + Tax rules such as depreciation favor rental owners
- New rentals at 7% rates often lose money each month
- Needs tens of thousands of dollars up front
- Tenants, repairs and court can take your time without warning

## Good to know

### Most flippers pay cash

About 62% of US homes flipped in 2025 were bought with cash, not a mortgage, according to ATTOM (a property data company). The average flip took 163 days from purchase to resale.

### Flips are a slice of the market

About 7.4% of all US home sales in 2025 were flips, homes bought and resold within 12 months.

## Optional boosts

Underwriting. Basic repairs. Tenant screening. A real estate licence.

### Where these numbers come from

Freddie Mac: Primary Mortgage Market Survey (30-year rate 7.40% on October 8, 2026)

ATTOM: 2025 year-end US home flipping report

Department of Housing and Urban Development: buying a home and loan options

Internal Revenue Service: tips on rental real estate income, deductions and recordkeeping

Numbers checked October 2026. Pay figures are typical full-time annual amounts in United States dollars, based on Bureau of Labor Statistics wage data and published pay scales. They vary by state, employer and experience. Tuition is for in-state students at public schools unless the card says otherwise.

Sources, links and the click-through version: <https://career.help/us/careers/real-estate-investor>



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