HOUSE HACK JACK PRESENTS

The Des Moines Metro First-Time Buyer Playbook

Pre-Approval To Closing Day.
Everything You Need. Nothing You Don't.

2026 EDITION · ANKENY · AMES · DES MOINES METRO

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FLANDERS
TEAM

Start Here

If you are reading this, you are thinking about buying your first home around the Des Moines or Ames metro. It is a big decision, and a good one. This is the playbook I wish every first-time buyer I work with had on day one.

I am Jackson Krile, a REALTOR® on the Flanders Team at RE/MAX Real Estate Center, working the Ankeny to Ames corridor and 30+ communities around the metro. On the Flanders Team we have closed 345+ transactions across more than $101M in volume since 2018, with 107 verified reviews as of 2026. I also house hack - I live in property I own that helps pay for itself - so a good part of this is not theory.

This covers what I would tell you across a 90-minute coffee meeting: financing, the Iowa-specific down payment programs, the timeline week by week, how to think about location without letting the internet decide for you, the inspections that actually matter, and the mistakes that cost first-time buyers real money.

Reading this does not replace working with a REALTOR® and a lender. It gives you a working framework, so that when we sit down you are not starting from zero.

What this is, and what it is not.
This is educational. It is not financial, tax, or legal advice, and I am not a lender or a licensed loan officer. Loan programs, rates, guidelines, price points and assistance limits change - every figure here is directional and current as of 2026. Confirm financing with a licensed lender, tax questions with a CPA, and anything contractual with an attorney.

- Jackson

What's Inside

Run your own numbers. Before you read another page, get a number you can trust: **www.househackjack.com/mortgage-affordability-calculator**. Free, no signup.

01

The Market - What To Actually Expect

Before you spend an hour on listing sites, get an honest read on what the market is doing here. Most first-time buyers arrive with expectations shaped by national headlines that do not match what happens around Des Moines and Ames.

Directional Numbers, As Of 2026

Where	Approximate Median	What Drives It
Des Moines metro, overall	$280K - $320K	Varies meaningfully by city and by month
Ankeny	~$380K	Fastest-growing city in Iowa; competition is common under $425K
Ames	~$310K	Iowa State market; steady demand near campus
Johnston / Urbandale	~$425K	Established inventory, larger lots and homes
Altoona / Bondurant	~$340K	East-side growth corridor, newer construction
Days on market	14 - 28 days	For properly priced homes, at most price points

These are directional as of 2026 and move month to month. The current numbers are published on the site - see the CTA below.

The Honest Version

This is not Phoenix or Austin. We do not get the boom-and-bust swings of larger metros. What we do get is steady year-over-year appreciation (historically in the 3-6% range, never guaranteed), thin inventory in the most in-demand price bands, and a broad job base - Principal, Wells Fargo, John Deere, Nationwide, Corteva, Iowa State and a long tail of smaller headquarters.

For a first-time buyer that means three things. The homes you want will have company. The financing landscape here is genuinely friendly, and the Iowa-specific programs are real. And when the right home shows up, hesitating is what costs you the deal.

Run your own numbers. Current numbers, updated monthly: **www.househackjack.com/market-updates**. City by city: **www.househackjack.com/areas**.

02

Get Pre-Approved (Do This First, Always)

Before you look at a single home in person, get pre-approved. Not pre-qualified. There is a difference and it matters.

Pre-Qualification	Pre-Approval
The lender's quick estimate, based on what you tell them. Directional, and it carries very little weight in a competitive offer.	An underwriter actually reviews your returns, pay stubs, bank statements and credit. The result is a letter stating what you can borrow. This is what listing agents take seriously.

What Pre-Approval Usually Requires

- Two years of W-2s or tax returns. Self-employed: two years of returns plus a year-to-date P&L.
- Thirty days of pay stubs.
- Two months of bank statements - checking, savings, retirement.
- Photo ID and Social Security number.
- Permission to pull your credit.

Choosing A Lender

Do not default to whoever your friend used. Get quotes from at least three. I work with local lenders who do a lot of first-time buyer volume and who know the Iowa Finance Authority programs well, and I am happy to introduce you to a few. Pre-approval letters are typically good for 60 to 90 days; after that you re-run it with updated documents.

What not to do between pre-approval and closing.
Do not open new credit cards. Do not buy a car. Do not change jobs. Do not make large unexplained deposits. Do not pay off and close a credit card. Any of these can re-trigger underwriting and delay - or end - your loan. Underwriting re-checks all of it right before closing.

03

Down Payment Options + Iowa Programs

The biggest first-time buyer myth is that you need 20% down. You do not. Most of the first-time buyers I work with put down 3% to 5%.

Where Down Payments Generally Start

Program	Down Payment Can Start Around	Notes
Conventional	3%	Mortgage insurance until you reach 20% equity; credit-driven
FHA	Low, program-dependent	More flexible on credit; its own property standards
USDA Rural	0%	Eligible rural areas only - confirm the address on the USDA map
VA	0%	Eligible service members, veterans and some surviving spouses

Confirm this with a lender, not with me.
I am a REALTOR®, not a lender or a licensed loan officer. Minimum down payment, credit thresholds, mortgage insurance rules, income limits and rates all vary by lender, program, property type and borrower - and they change. The above is a general description as of 2026, not a quote, an offer, or a commitment to lend. A lender tells you in one conversation what you qualify for.

Down Payment Help, Continued

Iowa Finance Authority Programs

IFA runs several programs worth asking about. These layer on top of your main mortgage:

- **FirstHome Plus** - below-market rate plus down payment and closing cost assistance.
- **FirstHome** - below-market rate without the grant.
- **Homes for Iowans** - for buyers who are not first-time but are within income limits.
- **Military Homeownership Assistance** - a grant for eligible service members and veterans.

Income limits and price caps apply and are adjusted periodically - check current figures with your lender or at iowafinance.com.

Closing Costs - The Other Number

Buying with a loan, plan on roughly **1-2% of the purchase price** - about $3,000 to $6,000 on a $300,000 home, on top of the down payment. It covers lender fees, title insurance, prepaid taxes and insurance, and recording.

Buying with cash is a different number entirely. Much of the cost is calculated as a percentage of the *loan amount*, so with no loan it largely disappears. Either way it varies by lender and by title company - treat 1-2% as a safe planning number, not a quote. Seller-paid closing costs are negotiable, and that is a conversation we will have before we write.

Where The Down Payment Can Come From

People assume it all has to be money sitting in a savings account. Often it does not.

Source	What To Know
Your own savings	The simplest. Lenders will want to see it seasoned in the account, usually two months of statements.
A gift from family	Common and completely allowed on most programs. It needs a signed gift letter documenting that it is a gift, not a loan. Talk to your lender early - the paperwork has rules.
Retirement accounts	Some plans allow a withdrawal or a loan for a first home. Tax and penalty treatment varies - ask your CPA before you touch it.
Down payment assistance	The IFA programs above, layered on top of your mortgage.

Each carries its own documentation rules - bring the plan to your lender before you move money.

Run your own numbers. See what a payment actually looks like: **www.househackjack.com/mortgage-affordability-calculator**.

04

Loan Types, Compared

Your lender will guide you to the right one. Knowing the differences yourself helps you ask better questions.

Conventional

Often the cleanest path for buyers with solid credit and stable income. It tends to be the most flexible on property condition, and mortgage insurance can generally come off once you reach 20% equity. This is where a large share of first-time buyers land.

FHA

A route to a low down payment with more flexibility on credit history and reserves. It applies its own property-condition standards - the appraiser flags safety and structural items - and mortgage insurance rules differ from conventional. It also allows up to four units when you occupy one of them, which is what makes it relevant to house hacking.

USDA Rural

Often forgotten, and underused - but it applies to **smaller communities only**, not to the metro itself. Places like Mitchellville, Kelley, Roland, Alleman and Elkhart are the kind of towns where a property may qualify for 0% down. Income limits also apply.
Eligibility is set address by address, and the maps get redrawn. Do not assume a town qualifies because a neighboring one does. Check the specific address against the USDA eligibility map at eligibility.sc.egov.usda.gov, and have your lender confirm it before you rely on it.

VA

For eligible active-duty members, veterans and some surviving spouses, VA financing is hard to beat: 0% down, no monthly mortgage insurance, competitive rates. Make sure your REALTOR® has run VA transactions - positioning the offer well matters, and I have.

One honest note on comparisons.
Which program is "better" depends entirely on your credit, your cash, the property and the current rate environment - and the answer changes. Anything in this section is a general description as of 2026 rather than a recommendation. Get two or three lenders to quote your actual scenario side by side, then compare the total cost, not just the rate.

Run your own numbers. A side-by-side breakdown lives at **www.househackjack.com/fha-vs-conventional-house-hack**.

05

Choosing Where To Buy

I am not going to rank cities or neighborhoods for you, and you should be skeptical of anyone who does. Where you should buy depends on your commute, your budget, the type of home you want and how you want to spend your weekends. Those are your calls to make.

What I can do is give you the factual picture - price points, inventory type, what is being built, how long homes are sitting - and point you at objective public sources for everything else.

Approximate Entry Price Points, As Of 2026

City	Typical Entry Range	What The Inventory Looks Like
Ankeny	$300K - $400K	Fastest-growing city in Iowa; heavy newer construction
Ames	$220K - $325K	Iowa State market; older stock near campus, newer to the west
Johnston	$350K - $450K	Established neighborhoods, larger lots
Urbandale	$275K - $400K	Mix of established and newer subdivisions
Altoona	$275K - $375K	East-side growth, significant new construction
Bondurant	$250K - $350K	Newer construction at lower price points
Grimes	$300K - $425K	West-side growth corridor
Polk City	$250K - $400K	Near Saylorville; mix of ages and price points
Huxley	$230K - $350K	Between Ames and Des Moines; commuter access both ways
Indianola	$200K - $325K	Simpson College; older stock plus newer edges

How to research the rest - objectively.
For schools, use the Iowa Department of Education report card and the district's own site, and visit the buildings. For public safety, use the city or county law-enforcement data. For taxes, use the county assessor. For commute, drive it at the hour you would actually drive it - a Tuesday at 5pm and a Saturday at 10am tell you two different things.

A note on how I work: the Flanders Team at RE/MAX Real Estate Center follows the letter and the spirit of the Fair Housing Act. I will not steer you toward or away from an area based on race, color, religion, sex, disability, familial status or national origin, and I will not characterize an area as "good" or "bad." I will give you the data and the objective sources, and you decide.

Run your own numbers. City-by-city detail: **www.househackjack.com/areas**. Want to talk through the tradeoffs for your specific commute and budget? **www.househackjack.com/contact**.

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Your Week-By-Week Timeline

From the day you start looking seriously to the day you get keys is typically 60 to 90 days. Here is the usual shape of it.

When	What Happens	Who Drives It
Week 1-2	Pre-approval. Submit documents, get the letter.	You + lender
Week 2-4	Tour homes. Narrow the criteria as you learn what you actually want.	You + me
Week 3-6	Write offers. It often takes more than one before you are accepted.	Me
Accepted offer	Sign the purchase agreement. Deliver earnest money on the contract deadline.	You
Inspection period	Hire the inspector, review the report, negotiate repairs.	You + me
Appraisal	Lender orders it; the appraiser visits; results follow.	Lender
Loan commitment	Final approval issued. Order homeowners insurance now.	Lender + you
Clear to close	Underwriting signs off. Final walkthrough gets scheduled.	Lender
Closing day	Sign, fund, record, get keys.	Title company

One thing about deadlines in Iowa contracts.
Response windows for inspections and repair requests are set by the specific purchase agreement, and they vary - different boards use different structures, and the windows are themselves negotiable. Depending on the contract you should generally plan on something in the range of 48 to 72 hours to respond, but we will go over the exact deadlines on your agreement before you sign anything. Never assume the window from a previous deal carries over.

The inspection period is the most important stretch in the whole process. That is when problems get found, costs get negotiated, and deals fall apart if they are going to. Do not be cheap on the inspector, and do not waive the inspection - even in a tight market.

07

Making The Offer

Expect to be in at least one competitive situation before you are accepted, particularly in the busiest price bands. Here is what actually moves a seller, in rough order.

1. Financing The Listing Agent Trusts

A pre-approval letter from a lender they recognize, and a loan type that reads as low-risk to them. Perception matters here as much as reality, which is part of why lender selection is worth the time.

2. Reasonable Contingencies

Do not waive inspection. You can shorten the period. Do not waive appraisal unless you genuinely have the cash to cover a gap. Keep the terms clean.

3. Earnest Money

Increasing earnest money signals seriousness. It is held in escrow and credited to you at closing - it is not extra money, unless you walk without cause under the contract.

4. Flexible Closing Timing

If the seller needs two more weeks to find their next home, offer it. If they want speed, accommodate. Flexibility on timing regularly beats a higher price that does not flex.

5. A Short, Human Cover Note

Sellers are people. A brief, sincere note about who you are can matter in a close call. Keep it to facts about you - never anything about protected characteristics, which has to stay out of the transaction entirely.

What does not win.
Lowball offers written in hope of a negotiation. Escalation clauses tied to nothing verifiable. Asking the seller to cover too much. Requesting repair credits before an inspection has happened. These read as inexperience, and they cost you the house.

Run your own numbers. Know your ceiling before we write: **www.househackjack.com/mortgage-affordability-calculator**.

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Home Inspections - What They Actually Catch

A thorough inspection here typically takes 3-4 hours and costs in the $400-$650 range depending on the size of the home, as of 2026. You will get a 40-80 page report. Most of it is normal.

What Almost Every Inspection Here Turns Up

- A furnace or AC unit near the end of its service life.
- Roof shingles approaching replacement - often the single largest line item.
- An outdated electrical panel. Certain older panel brands are a genuine safety issue, not a nitpick.
- Radon, if you test for it. Iowa has among the highest radon levels in the country - see the note below on how to handle it.
- Minor plumbing leaks, or a water heater with age on it.
- Foundation cracks. Most are cosmetic - get a structural opinion on anything wider than a pencil.

What To Negotiate

Safety, structure and major systems. End-of-life furnace, a roof needing replacement, a panel needing upgrade, active leaks, evidence of past water intrusion, and foundation movement.

What To Let Go

Cosmetic items, caulking, paint, a slow drain, weatherstripping. That is normal wear. A long list of small asks annoys the seller and weakens your position on the items that matter.

How to handle radon - and what to expect.
You can absolutely request a radon test during the inspection contingency period, and I recommend it. Iowa is a high-radon state and the number is worth knowing before you own the house.

What to expect on the response, though: many sellers state up front that they will not participate in radon mitigation. Treat the test as information for *you* - it tells you what the level is and what mitigation would cost - rather than as a repair request you should count on winning. Mitigation is a routine, well-understood job, and plenty of buyers simply handle it after closing. Whether it becomes part of the negotiation depends entirely on the seller and the contract, and we will talk through the approach before we write.

Run your own numbers. If the house is a potential house hack, run it before you spend on an inspection: **www.househackjack.com/deal-calculator**.

09

Iowa Disclosures You Should Expect

A handful of disclosures are standard on Iowa residential transactions. Knowing they are coming means you are reading them rather than signing past them.

Disclosure	When It Applies	What It Means For You
Seller Disclosure of Property Condition	Nearly all residential resales	The seller's written statement of known conditions. Read it against the inspection report.
Radon	Statewide	The Iowa Radon Home-Buyers and Sellers Fact Sheet should reach you, and radon is acknowledged in the seller disclosure. Test it.
Lead-Based Paint	Any home built before 1978	The federal disclosure plus the EPA pamphlet are mandatory. You generally have a period to conduct a lead assessment.
Lead Water Service Lines	Where applicable	Sellers disclose known lead service lines. Worth asking about directly on older homes.
HOA Documents	Any property in an association	Covenants, financials and bylaws, with a defined review period after acceptance. Read the financials, not just the rules.

Two of these deserve extra attention.

Pre-1978 homes. Lead-based paint disclosure is federal law, not a local formality, and the EPA pamphlet has to be provided. If the home has original windows or trim, factor it into your plans.

HOA financials. The review period is short and it starts running at acceptance. An association with a thin reserve fund is a future special assessment. I will flag the deadline for you the day it starts, and we will read them together.

None of this is legal advice - if something in a disclosure concerns you, an Iowa real estate attorney is the right call, and I can point you to a few.

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The Appraisal - And What If It Comes In Low

After the inspection clears, your lender orders an appraisal. A licensed appraiser visits, looks at recent comparable sales, and assigns a value. The lender lends against the lower of the appraised value or the purchase price - so if it comes in under contract, there is a gap to solve.

Option	How It Works	How Often It Happens
Renegotiate the price	Seller comes down to the appraised value. The deal continues.	Most common
Bring cash to the gap	You cover the difference out of pocket at closing.	Rare for first-time buyers
Split the difference	Seller drops some, you bring some.	Common compromise
Walk away	Your appraisal contingency protects you and your earnest money.	Available if terms allow
Challenge the appraisal	A Reconsideration of Value citing comparable sales the appraiser did not use.	Works some of the time

A Reconsideration of Value works best when there are genuinely close, genuinely recent sales the appraiser missed - typically within the last three months and nearby. Your REALTOR® pulls the comparable sales and writes the request. You sign it. It is worth attempting when the case is real and worth skipping when it is not.

Run your own numbers. Curious what a property is actually worth before you write? **www.househackjack.com/home-value**.

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Closing Day - What Actually Happens

Closing usually happens at a title company office and takes 60 to 90 minutes.

Before Closing Day

- Your lender sends a Closing Disclosure at least three business days before closing. Read it, and compare it against your Loan Estimate.
- Schedule the final walkthrough for the day before or the morning of.
- **If you are wiring, verify the instructions by phone using a number you looked up yourself.** Never trust wire instructions that arrive only by email. Wire fraud in real estate is real, it is common, and it is almost never recoverable.
- Bring a government ID.

How You Actually Pay At Closing

A **certified check** or a **personal check** are the two most common methods, and for most first-time buyers closing locally one of those is all you need. The title company will tell you which they prefer and the exact amount, usually a day or two ahead.

A **wire** is more common in a handful of situations:

- You are out of town, out of state, or an out-of-state buyer closing on a property here in Iowa.
- You are using proceeds from another property you are selling, where that sale closes into this one.
- The funds are coming from an account that does not write checks easily - a retirement account, for example.
- Your lender is also your personal or business bank, and wiring from your own account is free and simpler.

Closing Day, Continued

At Closing

Do not panic - it is not as scary as it looks. You will sign roughly 40 documents. Most are standardized lender disclosures. The two that matter most are the Note - your promise to repay - and the Mortgage, which is the lender's security interest in the property. Read those two. The title company records the deed with the county, funds disburse, and keys change hands.

After Closing

We will help you with all of this, before closing and after. Our relationship does not end at the closing table.

- Set up utilities and change of address.
- Photograph the property condition on day one - that is your insurance baseline.
- Find the HVAC filter location and the main water shutoff, and confirm the shutoff works.
- Update your address with your employer, bank, insurer, the IRS, your driver's license and voter registration.
- File the Iowa homestead credit with your county assessor - see the next section.

What "After" Actually Looks Like

Most agents disappear at the closing table. That is not how I run it, and it is not how the Flanders Team runs it - the business is built on repeat clients and referrals, which only works if you are still glad you called me three years from now.

- **Contractor and vendor referrals** - HVAC, roofing, plumbing, radon mitigation, lawn. People we have actually used, not a directory.
- **An annual value check.** I will tell you what the property is worth and what comparable homes nearby have done, so you know your equity position without guessing.
- **An assessment heads-up.** When Iowa reassesses and your number looks out of line with your neighbors, I will say so - appealing is worth real money and the window is short.
- **A refinance conversation when it is actually worth having** - not when a lender is marketing to you.
- **The next one.** When you are ready to turn this into a rental and buy the next house hack, you already have the playbook and I already know the property.

12

Year One As A Homeowner

What you do in the first twelve months sets the tone for everything after it. Six priorities.

1. Build A Home Reserve

A common rule of thumb is roughly 1% of the home value per year for maintenance and repairs. On a $300,000 home that is about $3,000 a year set aside whether or not anything breaks. Repairs happen on their schedule, not yours.

2. Do Not Make Major Upgrades For Six Months

Live in it first. The urge to redo the kitchen on day 30 usually fades by month six once you have actually cooked in it. Gather quotes, keep the cash, plan properly.

3. File The Iowa Homestead Credit

Your owner-occupied residence qualifies for a property tax credit in Iowa. File with your county assessor - the filing deadline and the credit amount are set by the state, so confirm the current details with the assessor rather than relying on a figure printed here. It is a small amount of paperwork for a benefit that repeats every year.

4. Check Your Assessment

Iowa reassesses periodically. If your assessment rises meaningfully more than comparable homes nearby, you can appeal. Worth a look annually.

5. Service The HVAC Before Winter And Before Summer

A service call in October is inexpensive. A furnace replacement in January is not. Same logic for AC in March.

6. Re-Shop Insurance Every Year

Homeowners insurance pricing in Iowa has moved a lot. Shopping carriers annually is a short conversation that has saved people real money.

Run your own numbers. Already own and wondering what it is worth now? **www.househackjack.com/home-value**.

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Bonus: House Hacking 101

This is my specialty, and the strategy I use myself. House hacking means buying a property as your primary residence and renting out part of it to offset the payment. Done well, you live in your own home for meaningfully less than comparable rent - sometimes for close to nothing.

Four Ways To Do It Here

Strategy	How It Works	Best For
Duplex or small multi-family	Live in one unit, rent the others. Owner-occupant financing reaches up to four units.	The strongest offset; common in Ames
Walk-out ranch or lower-level suite	Live on the main level, rent the lower level with its own entrance.	Most first-time house hackers here
Roommate-style 4-5 bedroom	Take the primary suite, rent the other bedrooms. No conversion work.	The lowest entry cost
DIY house hack	Live in it alone now, rent it out when you buy the next one. Improve it along the way.	Anyone who does not want roommates

Why It Works Well Around The Metro

- Rental demand is diversified - Iowa State, multiple hospital systems, and a broad corporate base rather than one dominant employer.
- Owner-occupant financing means a comparatively small amount of cash controls an appreciating asset while you live in it.
- Prices here are lower than coastal markets, so the rent-to-price relationship tends to be healthier.
- Walk-out ranches are unusually plentiful in this area - the layout is close to purpose-built for it.
- Unfinished lower levels are one of the more reliable ways to add value, subject to zoning, permitting and code.

Run your own numbers. The full strategy, four deal breakdowns and the math: the **Des Moines Metro House Hacking Field Guide** at **www.househackjack.com/house-hacking**. Model your own at **www.househackjack.com/house-hack-calculator**.

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Common Mistakes (And How To Skip Them)

1. Shopping Before Pre-Approval

You either fall for a home you cannot finance, or you cannot move fast enough when the right one appears. Pre-approval first, every time.

2. Buying At The Top Of Your Approval

Your lender says $400,000. That is a ceiling, not a target. After taxes, insurance, utilities, maintenance and the surprises, the top of the range gets heavy fast. Most people are happier buying meaningfully below their maximum.

3. Skipping The Inspection

Shorten the period if you need to compete. Do not waive it.

4. Falling In Love With One House

It leads to overpaying and to waiving protections you should keep. There will be another one.

5. Changing Your Financial Picture Mid-Transaction

No new credit, no job changes, no large unusual deposits. Underwriting re-checks everything right before closing.

6. Underestimating The Cash Beyond The Down Payment

Closing costs run about 1-2% of the price with a loan. On top of that, budget for moving, immediate repairs and the first round of things every house needs - on a $300,000 home that is realistically another $3,000 to $6,000. Do not drain your emergency fund to cover it.

7. Not Interviewing Your REALTOR®

There are a lot of good agents around the metro. The point is to find the one whose experience matches what you are trying to do. Ask how many homes they have closed in your city in the last twelve months, ask whether they have done your loan type, and read their actual reviews.

> **Run your own numbers.** Not sure where you stand yet? The readiness quiz takes two minutes: **www.househackjack.com/house-hack-score**.

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Working With Me + Free Tools

If you have read this far, you have a working framework. What you need next is someone on the ground. Here is how I run a first-time buyer relationship, so you know exactly what you are signing up for.

How I Work With First-Time Buyers

Three meetings, in this order, so you always know what comes next. The first one is free and carries no obligation - plenty of people take it and decide the timing is not right, which is a fine outcome.

Meeting 1 - The Strategy Session

Sixty to seventy-five minutes, free, in person or by video. We go through your market, the financing that fits your situation, the tradeoffs on location for your commute and budget, and the timeline. You leave knowing your next move, whether or not you work with me.

Meeting 2 - The Tours

Once you are pre-approved we tour homes that fit your criteria. I am at every showing, telling you what is good, what concerns me, and what it is likely to take on offer terms.

Meeting 3 - Protecting The Deal

After acceptance my job is making sure inspection, appraisal, loan commitment and closing all land on schedule. I am in contact with the lender, title company and listing agent until you have keys.

What I Bring To It

- **I have done this on my own money.** First house hack in Ames in 2020, roughly a property a year since, filmed publicly including the parts that went sideways.
- **Range of experience** - house hacking, investment property, single-family and multi-family in more than one market, plus move-up and traditional sellers.
- **A personal finance background** - Business Management and Entrepreneurship at Iowa State. I start with the spreadsheet, not the countertops.
- **A team behind it** - the Flanders Team has closed 345+ transactions across more than $101M in volume since 2018, with 107 verified reviews as of 2026.
- **I will tell you when to wait.** When a house is not worth it or a deal does not pencil, I say so. That costs me a commission sometimes, and it is why people come back.

The Free Tools

All free, all live on the site, none of them require an account. Make one only if you want to save a scenario, export the PDF or share it.

Tool	What It Does	Where
Mortgage & Affordability	What a payment looks like at a given price, and what price your payment supports.	househackjack.com/ mortgage-affordability-calculator
House-Hack Calculator	Your real monthly cost to live there - or your cash flow - plus year-one wealth build.	househackjack.com/ house-hack-calculator
Deal Calculator	The full hold: equity at sale, year-by-year returns, tax benefits, what your down payment multiplies into.	househackjack.com/ deal-calculator
Investment Strategy Engine	One property, four ways to play it - BRRRR, flip, financed hold, cash hold.	househackjack.com/ brrrr-calculator
House Hack Score Quiz	A short readiness check - where you stand and what to fix first.	househackjack.com/ house-hack-score
Home Value	What a property you already own is worth now.	househackjack.com/ home-value
Market Updates	The actual monthly numbers for the metro. Data, not opinions.	househackjack.com/ market-updates
Listing Alerts	New inventory that matches your criteria, before it is everywhere.	househackjack.com/ listing-alerts
Area Guides	City-by-city detail across 20+ communities.	househackjack.com/ areas
House Hack Jack	Real numbers on my own properties - price, rents, what updates cost, what I got wrong.	YouTube, Instagram and TikTok

Beyond the MLS.

Not every good first home reaches a public search. I can help with **for-sale-by-owner** listings, **off-market conversations**, and properties that have been sitting long enough that the seller is open to terms that improve your numbers. If you found something on your own, send it over - I will run the numbers on it and handle the transaction the same way I would a listed property.

Let's Talk

If this got you thinking, get on the calendar. The first 60 to 75 minutes is free, with no obligation and no sales pitch. Just clarity on where you stand and what to do next.

If You Are...	Start Here
Not sure you are ready	Take the readiness quiz: **househackjack.com/house-hack-score**. Two minutes, and it tells you what to fix first.
Ready to know your number	Run it: **househackjack.com/mortgage-affordability-calculator**. Then we talk about what it means.
Ready to look at homes	Reach out directly. We will cover your goal, timeline and budget before we look at a single listing.

Reach Me Directly

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Watch The Numbers	House Hack Jack on YouTube, Instagram and TikTok

The fine print, one more time.

This playbook is educational. It is not financial, tax or legal advice, and I am not a lender or a licensed loan officer. Loan programs, rates, guidelines, assistance limits, price points and cost estimates change - every figure here is directional and current as of 2026. Confirm financing with a licensed lender, tax treatment with a CPA, and anything contractual with an Iowa real estate attorney.

The Flanders Team at RE/MAX Real Estate Center is committed to the letter and the spirit of the Fair Housing Act. We do not steer buyers toward or away from any area on the basis of race, color, religion, sex, disability, familial status or national origin. Where this playbook discusses location it does so in terms of price, inventory, taxes, financing and commute - and points you to objective public data for the rest.

- Jackson Krile, REALTOR® · House Hack Jack