HOUSE HACK JACK PRESENTS

The Des Moines Metro House Hacking Field Guide

Buy A Home That Pays You Back.
Four Strategies. Three Real Deals. One Playbook.

2026 EDITION · ANKENY · AMES · DES MOINES METRO

Jackson Krile
REALTOR® · House Hack Jack
Flanders Team · RE/MAX Real Estate Center

www.househackjack.com

FLANDERS TEAM

What This Guide Is. And What It Isn't.

House hacking is one of the most effective wealth-building strategies available to a first-time buyer around the metro. Done right it does two things at once: it turns your housing expense into a wealth-building asset, **and** it reduces what you actually pay to live there, because the rent from the unit or rooms you lease out goes straight against your monthly cost.

That second part is the one people miss. You are not only building equity - you are lowering the bill while you do it.

I house hack. The Flanders Team has helped a lot of buyers around Des Moines and Ames do the same. The House Hack Jack channel exists to teach this strategy specifically. This guide is the condensed version: four strategies, three representative deals, the math, the financing landscape, the common mistakes, and how to actually find one.

What this is not.
This is not financial, tax, or legal advice, and I am not a lender or a licensed loan officer. It is a strategic framework based on deals that have actually worked in this market. Every property has to be analyzed on its own numbers, and loan programs, rates and guidelines change - confirm anything financing-related with a licensed lender, and anything tax-related with a CPA. Figures throughout are illustrative and current as of 2026.

- Jackson

What's Inside

Run your own numbers. Every number in this guide can be modelled on your own property at **www.househackjack.com/deal-calculator** - house hack, BRRRR and affordability, all free, no signup.

01

What House Hacking Actually Is (And Isn't)

The textbook version: you buy a property as your primary residence, using owner-occupant financing, and rent out part of it to offset the mortgage. You live there for the period your loan requires. After that you can stay, move out and rent the whole thing, or sell.

The honest version: it is how a first-time buyer controls a bigger, better-located property than they could otherwise carry, using rent from a tenant or roommates to make the payment work.

What It Is Not

- **Not a pure investment play - at least not on day one.** You have to live there. That is the condition of the financing. The *intention* can absolutely be investment: plenty of people buy their first, second or third investment property this way and simply accept that they occupy it first.
- **Not get-rich-quick.** The wealth compounds over years through principal paydown, appreciation and rent growth - not in the first twelve months.
- **Not for everyone.** You need to be comfortable sharing a property or managing a tenant downstairs.

Short-term rentals count.
A house hack does not have to be a long-term lease. Renting a basement suite or spare unit nightly can be a very effective way to house hack, and it is one of the cleaner ways to get into your first short-term rental - you are on site, you learn the operation, and you are doing it with owner-occupant financing rather than investment terms. Check the city ordinance and any HOA rules first, since short-term rental rules vary by city and change over time.

Why It Works Financially

When you live in a property that pays you back, several things compound at the same time:

- **Reduced housing cost.** Rent received goes directly against your monthly payment.
- **Principal paydown.** Every month a portion of someone else's rent retires your loan balance.
- **Appreciation.** Property values in the metro have generally trended up over the last decade, though appreciation is never guaranteed and varies by area and year.
- **Tax benefits.** The rental portion of the property opens up deductions and depreciation that a plain primary residence does not. See section 10 - and talk to a CPA.
- **Portfolio diversification.** Real estate behaves differently from equities and cash. A house hack adds a hard asset to your total portfolio while you are still living in it.

02

Why This Market Works Well For It

I have looked at house hacking in a number of markets. The Des Moines and Ames metros are a strong environment for it - not the only one, and not automatically the best one for every buyer, but the fundamentals here line up unusually well. As of 2026:

1. Entry Prices Are Still Workable

Purchase prices around the metro remain within reach of an owner-occupant down payment in a way they are not in many higher-cost markets. That alone is why the strategy is practical here.

2. Walk-Out Ranches Are Everywhere

This area has an unusual abundance of walk-out ranch homes - main floor plus a lower level with its own exterior entrance. That layout is close to purpose-built for house hacking and you simply do not see it in this density in most of the country.

3. Unfinished Basements Are Future Equity

An unfinished or partly finished lower level is one of the most reliable ways to add value here. Finishing it can create additional bedrooms, a bathroom, or a full living area - more rentable space, more rental income, and a higher property value from work you control the timing of. A walk-out ranch in particular can sometimes support a conversion to a true two-unit configuration, subject to zoning, permitting and code. Confirm what is allowed with the city before you count on it.

4. Rental Demand Is Diversified

Iowa State in Ames. Multiple hospital systems and medical residencies. Principal, Wells Fargo, Nationwide, John Deere, Corteva, Casey's and Hy-Vee corporate. The renter pool is large and it is not dependent on any single employer.

5. Landlording Here Is Manageable

Iowa landlord-tenant law is well defined and the process is workable when it needs to be. This is not a market where operating a rental is a regulatory project in itself.

> **Run your own numbers.** Curious what a specific area looks like? The community pages at **www.househackjack.com/areas** cover the metro city by city.

03

The Four Strategies

Strategy	Best For	Typical Monthly Range	Privacy
Duplex / small multi-family (2-4 units)	Strongest offset potential	Highest of the four	High - separate units
Walk-out ranch / lower-level suite	Most first-time house hackers	Moderate	Medium - shared building
Roommate-style 4-5 bedroom	Lowest entry cost, least complexity	Modest	Low - shared living space
DIY house hack (occupy now, rent later)	Anyone who does not want roommates	Deferred until you move out	Full - you live alone

Ranges are directional, not a promise. What a given property actually produces depends on price, rate, taxes, insurance and local rent - which is exactly what the calculator is for.

Strategy 1: Duplex Or Small Multi-Family

The strongest offset of the four. You live in one unit and rent the others. Most common in Ames near campus and in some of the older neighborhoods closer to downtown Des Moines. Owner-occupant financing is available on two- to four-unit properties, which is what makes a multi-unit reachable at all as a first purchase.

Strategy 2: Walk-Out Ranch Or Lower-Level Suite

The most common path for first-time house hackers here. You live on the main level and rent the lower level with its own entrance, either on a long-term lease or nightly where the city allows it. These exist throughout the metro - Ankeny, Urbandale, Bondurant, Polk City and Johnston all have meaningful inventory of this type.

Strategy 3: Roommate-Style Four Or Five Bedroom

The lowest entry point. Buy a four- or five-bedroom single-family, take the primary suite, rent the other bedrooms. Less privacy, but also far less complexity - no second kitchen, no separate entrance, no conversion work.

Strategy 4: The DIY House Hack

Do not want roommates? Then do not rent it while you live there. Buy it, live in it, and rent it out once you move on to the next one. We have had real success with this using three-bedroom townhomes - no roommates during the time you occupy it, but bought with the intent to rent it later, and improved and set up along the way to raise what it will eventually rent for. You get the owner-occupant financing, full privacy, and a rental at the end of it. It just defers the income rather than collecting it from day one.

Run your own numbers. Model any of the four at **www.househackjack.com/house-hack-calculator**.

04

Low-Down-Payment Financing - The Unlock

The reason house hacking works at all is that owner-occupant financing asks for far less down than investment-property financing, which typically starts around 20-25% down. Because you are living in the property, several lower-down-payment programs open up.

FHA is the one everybody names, but it is not the only option and it is not always the best one. As of 2026 the landscape generally looks like this:

- **Conventional owner-occupant financing** can go as low as 3% down for eligible buyers.
- **FHA** is one route to a low down payment, with its own credit and property standards. It allows up to four units when you occupy one of them.
- **USDA** can go to 0% down, but on smaller communities only - not the metro itself. Eligibility is set address by address at eligibility.sc.egov.usda.gov, and the maps change.
- **VA** can go to 0% down for eligible service members and veterans.
- **Investment financing**, by contrast, generally starts near 20-25% down. That gap is the whole reason to occupy the property first.

Confirm this with a lender, not with me.
I am a REALTOR®, not a lender or a licensed loan officer. Program availability, minimum down payment, credit thresholds, mortgage insurance rules and rates all vary by lender, by program, by property type and by borrower - and they change. Everything above is a general description as of 2026, not a quote, an offer, or a commitment to lend. Talk to a licensed lender about what you actually qualify for. I am happy to introduce you to a few who understand this strategy.

The Occupancy Rule And Your Next One

Low-down-payment programs require you to occupy the property as your primary residence for a minimum period set by the loan. Once you have satisfied it, you can move out and the property converts to a rental while you buy your next primary residence - potentially another house hack. That is how people stack two, three or four properties over several years without ever putting investment-sized money down. Confirm the specific occupancy requirement with your lender.

Appraisal And Condition

Some low-down-payment programs apply stricter property-condition standards than others, and can flag safety items such as peeling paint on older homes, missing handrails or broken windows. In practice that means a heavily distressed property is a harder fit for these programs. Plan for something in reasonable condition, and let your lender and inspector tell you where a specific property stands.

Run your own numbers. Compare programs side by side at **www.househackjack.com/fha-vs-conventional-house-hack** and estimate a payment at **www.househackjack.com/mortgage-affordability-calculator**.

05

Property Analysis - The Seven-Number Test

Before you buy any house hack, run these seven. If one of them fails, that is the answer.

#	Number	How To Find It	Pass Threshold
1	Purchase price	MLS or your agent	Within budget
2	Down payment + closing costs	Lender quote	You have it, plus reserves
3	Monthly payment (principal, interest, taxes, insurance, mortgage insurance)	Lender quote	Below your comfort ceiling
4	Projected rental income	Rent comps, local listings, a property manager	Verified by more than one source
5	Net monthly cost to live there	Payment minus rent received	Less than comparable rent
6	Vacancy + maintenance reserve	Budget a monthly set-aside	Built in before you buy
7	Cash on hand after closing	Down payment + closing + a buffer	Plus three months of expenses

Number five is the one that matters most - your net monthly cost to live there. The goal is to live in a home you actually want, for meaningfully less than comparable rent would cost you.

Six and seven are the discipline.
These are the two people skip, and they are the two that decide whether the house hack survives its first bad month. The furnace goes out in February. A tenant leaves early. Plan for it in the budget rather than in the moment.

Run your own numbers. The seven-number test is built into **www.househackjack.com/deal-calculator** - enter a real address and it runs all of it, including cash-on-cash and ten-year equity.

06

Representative Deal: Ames Duplex

A representative structure based on the kind of Ames duplex inventory I have worked. The numbers are illustrative, not a specific listing.

The property	**3 bed / 1 bath per side, close to the Iowa State campus**
Purchase price	**$325,000**
Down payment (3%)	**$9,750**
Estimated closing costs	**~$4,900**
Total cash to close	**~$14,650**
Estimated monthly payment	**$2,560**
Rent from the other unit	**$1,500 / mo**
Your net monthly housing cost	**$1,060 / mo**
Comparable 3-bed rent in Ames	**$1,600 / mo**
Net monthly difference vs renting	**$540 / mo**

Illustrative only. Down payment at 3% and closing costs at roughly 1.5%, neither of which every buyer or property will qualify for - with a loan, closing costs generally run 1-2% of the price, and a cash purchase closes for considerably less. Taxes, insurance, rate and rent are estimates as of 2026. Confirm financing with a licensed lender.

What Makes This Work

Ames pairs a large student population with faculty, staff, medical and research employment. Demand for a clean three-bedroom unit near campus is consistent, and tenants tied to year-round university employment tend to be steadier than undergraduates.

The Longer-Term Math

- Once you have satisfied the occupancy requirement you can move out and rent your side as well, which roughly doubles the gross rent against the same payment.
- Principal paydown continues the entire time, funded largely by rent rather than by you.
- Appreciation is the third layer - real over a long hold, but never guaranteed in any given year.

Run your own numbers. Swap in a real listing at **www.househackjack.com/deal-calculator**.

07

Representative Deal: Ankeny Walk-Out Ranch

The most accessible version for a buyer who does not want to live in a duplex. Single-family home, finished lower level, its own exterior entrance - you live upstairs and rent below.

The property	**4 bed walk-out ranch in Ankeny, ~1,500 sq ft main + 1,000 below**
Purchase price	**$365,000**
Down payment (3%)	**$10,950**
Estimated closing costs	**~$5,500**
Total cash to close	**~$16,450**
Estimated monthly payment	**$2,820**
Rent from the lower level	**$1,100 / mo**
Your net monthly housing cost	**$1,720 / mo**
Comparable 4-bed rent in Ankeny	**$2,000 / mo**
Net monthly difference vs renting	**$280 / mo**

Illustrative only. Down payment at 3% and closing costs at roughly 1.5%, neither of which every buyer or property will qualify for - with a loan, closing costs generally run 1-2% of the price, and a cash purchase closes for considerably less. Taxes, insurance, rate and rent are estimates as of 2026. Confirm financing with a licensed lender.

What Makes This Work

Rental demand in Ankeny is steady year-round, and it does not depend on a school calendar. A clean lower level with a private entrance, kitchenette, bedroom and full bath leases without much drama, and tenancies run long enough to avoid constant turnover.

Reality Checks

- The lower level has to be properly finished - egress, plus separate utilities or a fair allocation.
- You are sharing a building. Boundaries and a written lease matter more than people expect.
- An unfinished lower level at purchase is the value-add: finishing it raises rent and appraised value.

Run your own numbers. Swap in a real listing at **www.househackjack.com/deal-calculator**.

08

Representative Deal: Bondurant Four-Bedroom

Lowest entry, lowest privacy. Buy a four-bedroom single-family, take the primary suite, rent two of the other bedrooms. This is how a lot of people start.

The property	**4 bed / 2.5 bath single-family in Bondurant, roughly 1,800 sq ft**
Purchase price	**$295,000**
Down payment (3%)	**$8,850**
Estimated closing costs	**~$4,400**
Total cash to close	**~$13,250**
Estimated monthly payment	**$2,290**
Room 1 (private bed / bath)	**$700 / mo**
Room 2 (private bed / bath)	**$700 / mo**
Total rent received	**$1,400 / mo**
Your net monthly housing cost	**$890 / mo**
Comparable 1-bed apartment rent	**$1,250 / mo**
Net monthly difference vs renting solo	**$360 / mo**

Illustrative only. Down payment at 3% and closing costs at roughly 1.5%, neither of which every buyer or property will qualify for - with a loan, closing costs generally run 1-2% of the price, and a cash purchase closes for considerably less. Taxes, insurance, rate and rent are estimates as of 2026. Confirm financing with a licensed lender.

What Makes This Work

You are not only paying less than a one-bedroom apartment would cost - you are building principal and holding an appreciating asset at the same time. The monthly difference understates what is actually happening.

Reality Checks

- Privacy is the trade. You are sharing common space.
- Screen carefully and put it in writing, even with friends. Especially with friends.
- Rent from roommates is taxable income, and a proportional share of expenses is deductible against it. See section 10, and talk to a CPA.

Run your own numbers. Swap in a real listing at **www.househackjack.com/deal-calculator**.

09

Finding Your Deal

The right area for a house hack depends entirely on what you are trying to accomplish - the strategy you pick, your budget, your commute, and what you want your day-to-day life to look like. That is a conversation, not a list.

Let's talk through it rather than me guessing.
Tell me what you are looking for - the strategy that fits you, your budget, how far you are willing to drive, whether you want a tenant behind a separate door or roommates down the hall - and we will look at what is actually on the market that matches. I can also walk you through areas you are already considering and tell you what the inventory and the rents look like there. **www.househackjack.com/contact**

What To Filter For

Whatever area you land on, these are the search filters that surface house-hackable inventory:

- **Walk-out or daylight basement** - explicitly searchable on most platforms.
- **Four or more bedrooms** - the minimum for a roommate-style hack.
- **Second kitchen or in-law suite** - sometimes only mentioned in the listing remarks.
- **Separate exterior entrance** - usually noted on walk-out properties.
- **Multi-family property type** - for duplex through four-plex.
- **Unfinished lower level** - the value-add play, if you have the appetite for it.

Off-Market And For-Sale-By-Owner

Not every good house hack reaches the MLS. For-sale-by-owner listings, off-market conversations and direct outreach all produce deals. **If you find something that is not on the MLS or in our search - send it to me.** I will help you evaluate it, run the numbers on it, and handle the transaction the same way I would a listed property. That includes FSBOs, where having representation on your side matters more, not less.

Run your own numbers. Start a search at **www.househackjack.com/search**, or set up alerts at **www.househackjack.com/listing-alerts** so new inventory reaches you first.

10

Tax Considerations

Not tax advice.
I am not a CPA or a tax attorney. This is a general overview as of 2026 to help you ask better questions. Get a CPA who works with real estate, and confirm anything here against your own situation before you rely on it.

Rental Income Is Taxable

Money from roommates or tenants is reportable rental income. Whether it is one roommate or a separate unit, the same principle applies.

And Rental-Portion Expenses Are Deductible

A proportional share of utilities, repairs, property taxes, insurance and depreciation can generally be deducted against that income. If you rent out roughly 40% of the square footage, roughly 40% of those expenses are typically in play. Your CPA will tell you how the allocation should actually be drawn on your return.

Depreciation Is A Real, Non-Cash Benefit

Even while the property appreciates, you can generally depreciate the rental portion of the building. It is a deduction that costs you nothing out of pocket, and it is often what makes a house hack show a loss on paper while it is cash-flow positive in reality.

Working From Home And Entity Structure

If you work from home, the portion of the property genuinely used for business may open up additional deductions - a dedicated office or workspace, and the share of the home used for business purposes. Some owners also hold property in an LLC or another entity for liability and tax reasons. Both of these are genuinely situation-specific and both can be done wrong. **Talk to an attorney and your CPA before you structure anything** - particularly before you put a property you are financing as a primary residence into an entity, which can have loan implications.

The Capital Gains Exclusion

If the property has been your primary residence for at least two of the last five years, a portion of your capital gain may be excluded when you sell. As of 2026 those thresholds are $250,000 for a single filer and $500,000 for a married couple filing jointly. There has been public discussion of raising those figures in future years, so confirm the current thresholds with your tax professional at the time you buy and again at the time you sell - along with how your period of rental use affects the calculation.

11

Common Mistakes

1. Buying Without Running The Numbers

Falling for a property and skipping the seven-number test. If the math does not work, the property does not work, however good it looks.

2. Overestimating Rent

Verify projected rent against more than one source - local comparable listings, a property manager, recent leases in the building or the street. Do not build a purchase around a single optimistic estimate.

3. Underestimating Expenses

Model vacancy, maintenance and management even if you plan to self-manage. Future you may not want to be the one fixing the disposal.

4. Choosing The Wrong Tenant Or Roommate

Screen consistently and apply the same criteria to everyone - income verification, credit, prior landlord reference. Consistent, documented criteria are also how you stay on the right side of fair housing law. A bad tenancy is the single biggest risk to a house hack.

5. Buying Something Too Distressed

Low-down-payment programs tend to apply condition standards, and a heavily distressed property often needs cash a first-time buyer does not have. There is a difference between a lower level you will finish over two years and a house that will not pass an appraisal.

6. Skipping The Written Lease

Even with friends. Especially with friends. Use an Iowa-appropriate lease and put the terms in writing - it protects both sides.

7. Treating It As A One-Year Decision

The strategy rewards patience. Buying with a plan to hold, improve and eventually rent the whole property is what makes the math work - see the next section.

Run your own numbers. Pressure-test a property before you write an offer: **www.househackjack.com/deal-calculator**. Or take the readiness quiz at **www.househackjack.com/house-hack-score**.

Cash Flow Is Not Everything

This is the part I would most want a first-time house hacker to actually absorb.

Cash flow is not everything. The perfect house is not everything. And honestly, "the numbers" are not everything either. This is not a get-rich-quick strategy - the money compounds over the hold, and it compounds more the longer you hold.

People get fixated on finding a property that works perfectly on day one. They analyze, and re-analyze, and wait for a deal that clears every hurdle at once - and they end up buying nothing at all. Analysis paralysis has cost more people more money in this strategy than a mediocre purchase ever has.

A story worth keeping in mind.
I heard about an investor in Colorado who ran negative cash flow across five house-hacked properties for six years - somewhere around \$300 to \$500 a month in the red, call it \$10,000 to \$20,000 a year out of pocket. On paper, for six years, every one of those looked like a bad deal.

He held them another five years. All five turned cash-flow positive - roughly \$500 to \$800 a month each - after property improvements, added amenities and tighter bookkeeping. On top of that, one of them alone appreciated somewhere in the range of \$120,000 to \$200,000. And that is before counting loan paydown or the tax benefits accumulated over the whole period.

That is the case for the long hold in one story. Anecdotal, and not a projection of what any property will do - but a useful counterweight to the instinct that a deal has to be perfect on day one.

The lesson is not "ignore the numbers." Run them properly - that is what section 05 is for. The lesson is that a good property held a long time beats a perfect property you never bought.

12

Exit Strategies

Once you have satisfied the occupancy period your loan requires, you have three reasonable paths. Each fits a different goal.

Path 1: Stay And Keep House Hacking

The simplest. The property works, the arrangement works, and you keep building equity at a lower housing cost. No transaction, no cost, no disruption.

Path 2: Move Out And Rent The Whole Property

Once the occupancy requirement is met, you can move out and the property becomes a full rental while you buy your next primary residence - potentially another house hack. The unit you were living in now also produces rent against the same payment. Stack this two or three times over several years and the position compounds meaningfully. **This is the path most people I work with choose.**

Path 3: Sell After Two Of The Last Five Years

If the property has been your primary residence for at least two of the last five years, part of your capital gain may be excluded when you sell. As of 2026 that is $250,000 for a single filer and $500,000 for a married couple filing jointly, and there has been public discussion of those figures rising in the future. Confirm the current thresholds - and how your period of rental use affects them - with your CPA or tax professional at the time you sell.

This path makes sense when you want to recycle equity into something larger, when you would rather not be a landlord, or when the position has simply run far enough.

Run your own numbers. Thinking about the sell side? **www.househackjack.com/home-value** for what yours is worth now, and **www.househackjack.com/sellers-guide** for how the process runs.

13

Working With Me + Free Resources

There are a lot of good agents around the metro, and plenty of them will do right by you. What follows is simply what I bring to a house hack specifically, so you can decide whether it fits what you need.

I Have Actually Done This

I bought my first house hack in Ames in 2020 - a $211,500 purchase I lived in while roommates covered most of the payment. It is still a rental. I closed an off-market deal in 2022, moved across the street, and turned house hack #2 into rental #2. I have added roughly a property a year since, and I have filmed the process on YouTube since 2021, including the parts that went sideways.

So when you ask whether the numbers on a duplex actually work, you are not getting theory. You are getting someone who has signed for it.

The Range Of The Experience

- **House hacking** - single-family with roommates, walk-out ranches with a finished lower level, small multi-family. Both as the buyer and as the agent.
- **Investment property** - long-term holds, value-add, and the strategy comparison between BRRRR, flip, financed hold and cash hold.
- **Single-family and multi-family**, in more than one market - starting with an internship in Okoboji before Ames and the metro became the focus.
- **A personal finance background** - Business Management and Entrepreneurship at Iowa State. The way I evaluate a property starts with the spreadsheet, not the countertops.
- **First-time buyers, move-up sellers and traditional sellers** too - a house hack is often someone's first purchase, and rarely their last.

How The Team Works

The Flanders Team at RE/MAX Real Estate Center runs on three words: **proactive, relationship-driven, referable**. You hear from me before you have to chase me. The team has closed 345+ transactions across more than $101M in volume since 2018, with 107 verified reviews as of 2026 - most of it from repeat clients and referrals, which only works if the experience was good.

I will also tell you when a house is not worth it, when a deal does not pencil out, and when the right move is to wait. That costs me a commission sometimes. It is the reason people come back.

The Free Tools

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

Tool	What It Does	Where
House-Hack Calculator	Your real monthly cost to live there - or your cash flow - plus year-one wealth build. Updates as you type.	househackjack.com/ house-hack-calculator
Deal Calculator	The full hold: true equity at sale, year-by-year returns, tax benefits, and what your down payment multiplies into.	househackjack.com/ deal-calculator
Investment Strategy Engine	One property, four ways to play it - BRRRR, flip, financed hold, or buy cash and hold - with a recommended play.	househackjack.com/ brrrr-calculator
Mortgage & Affordability	What a payment actually looks like at a given price, and what price range the payment supports.	househackjack.com/ mortgage-affordability-calculator
House Hack Score Quiz	A short readiness check - where you stand today and what to fix before you shop.	househackjack.com/ house-hack-score
Home Value	What a property you already own is worth now, if the house hack starts with a sale.	househackjack.com/ home-value
Buyer & Seller Guides	How the process actually runs in Iowa, start to close.	househackjack.com/ buyers-guide
The YouTube Channel	Real numbers on my own properties - purchase price, rents, what updates cost, what I got wrong.	House Hack Jack on YouTube, IG, TikTok

What I can help with beyond the MLS.

Not every house hack shows up in a public search. I can help with **for-sale-by-owner properties**, **off-market opportunities** (my second house hack was one), and properties that have been sitting long enough that the seller is open to terms that improve your numbers. If you have found something on your own and want a second set of eyes on it before you write, send it over.

Start Where You Are

Three ways in, depending on how far along you are. None of them obligate you to do anything today.

If You Are...	Start Here
Curious whether this works for your situation	Take the readiness quiz: **househackjack.com/house-hack-score**. Two minutes, and it tells you what to fix first.
Running numbers on a specific property	Pressure-test it: **househackjack.com/deal-calculator**. Then send me the scenario and I will tell you what I think it misses.
Ready to look at properties	Reach out directly. We will talk through your goal, your timeline and what you can comfortably carry - before we look at a single listing.

Reach Me Directly

Phone / Text	515-490-8614
Email	Jackson@FlandersTeam.com
Website	www.househackjack.com
Office	Flanders Team at RE/MAX Real Estate Center 1606 S Duff Ave Ste 100, Ames, IA
Licensed	Iowa, since 2018 · #S66867000 · DMAAR & CIBR MLS
Watch The Numbers	House Hack Jack on YouTube, Instagram and TikTok

The fine print, one more time.

This guide 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 and tax thresholds change - every figure here is illustrative and current as of 2026. Confirm financing with a licensed lender, tax treatment with a CPA, and anything contractual with an 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 guide discusses location, it does so in terms of price, rent, condition, financing and commute - and points you to objective public data for the rest.

- Jackson Krile, REALTOR® · House Hack Jack