

Galveston ROI & Cost Worksheet

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How to use this worksheet

- 1) Open the Excel file and start in the 'Inputs' tab. Fill in the blue cells with your best estimates.
- 2) Move to 'STR Revenue' to enter ADR and annual occupancy (use conservative assumptions).
- 3) Review the 'Annual Summary' tab for net cash flow and cash-on-cash return (STR vs LTR).

Notes specific to Galveston/West End coastal property:

- Insurance often includes separate wind and flood components; pricing varies by elevation, age, roof, and construction.
- STR compliance can require licensing/registration, local contact requirements, and platform listing rules.
- This is a planning tool only and is not tax, legal, or insurance advice.

What to gather before you finalize an offer

- Insurance quotes (wind + homeowners + flood) and deductible structures
- Property tax estimate (and any exemptions that will/ won't apply)
- HOA/POA documents (if applicable) and rental restrictions
- STR rules for the specific address and any local registration costs
- A conservative revenue model and a realistic maintenance/repair budget