

BONUS BLUEPRINT

The Single-Family House Hack Blueprint

Buy a Home, Rent the Rooms, Slash Your Housing Cost

House Hacking Coach

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A note from Joseph: My personal house hacking was done through multifamily — triplexes. The single-family rent-by-room strategy is a legitimate, widely-used approach, especially where multifamily inventory is limited or expensive. This blueprint teaches the strategy with real market math. My personal deals with actual closing statements are in the Triplex and Live-In Flip blueprints.

3.5%

FHA DOWN PAYMENT

\$0

TARGET HOUSING COST

30–40%

OF INCOME FREED UP

The Simplest House Hack Most People Overlook

The most accessible house hacking entry point isn't a duplex or triplex — it's a single-family home with extra bedrooms. Buy a 3–5 bedroom house, live in one room, and rent the others to roommates. Your roommates cover most or all of your mortgage while you build equity.

Detail	Amount
Purchase price	\$350,000
FHA down payment (3.5%)	\$12,250
Estimated closing costs	~\$10,500
Total cash to close	~\$22,750
Monthly mortgage (PITI)	~\$2,400
3 roommates × \$800/mo	\$2,400
Your net housing cost	~\$0/mo

Key advantage: Single-family homes are everywhere — more inventory, more deal flow, simpler financing. Trade-off: you live with your tenants, which requires clear house rules from day one.

Choosing the Right Property

- **Bedrooms:** 3+ minimum, 4–5 preferred for maximum rent coverage
- **Bathrooms:** At least 2 — shared bathrooms are the #1 friction point with roommates
- **Layout:** Bedrooms spread across different areas reduce noise complaints
- **Location:** Near employment centers, universities, or transit — drives roommate demand
- **Separate entrance:** A bedroom with exterior access commands a premium

House Rules — Non-Negotiable

- Written room rental agreement for every occupant — even friends
- Security deposit collected before move-in
- Rent paid electronically on a set date with a defined late fee
- Clear policies on guests, noise, and common area responsibilities
- Screen on income (3x rent minimum), credit (620+), and references — always

60-Day Action Checklist

Days	Action
1–14	Check credit. Research room rental rates in target market. Interview 2–3 FHA lenders. Get pre-approved.
15–30	Set Zillow alerts for 4+ bedroom homes. Find investor-friendly agent. Tour 5–10 properties. Run room rental math on each.
31–45	Submit offer on top property. Complete inspection. Lock rate. Draft house rules and room rental agreements.
46–60	Close. Move in. List rooms. Screen applicants. Sign agreements. Collect first month + deposit.

Where to Go Next

- Free deal analyzer & calculators → househackingcoach.com/tools
- The Triplex Blueprint (real closing statement numbers) → househackingcoach.com
- House Hacking Mastery Community → skool.com/house-hacking-mastery-3423
- Free 30-min strategy call → calendly.com/thehousehackingcoach/30min

Educational material presented by House Hacking Coach. Deal examples use representative market figures. Joseph Williams' personal documented transactions are in the Triplex and Live-In Flip blueprints. Not financial, legal, or tax advice. Results vary. Consult qualified professionals.