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How Much Does Bookkeeping Cost for a Real Estate Investor?

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The short answer

For an investor with up to 5 properties, 2 entities and about 1,200 transactions a year, expect roughly $500–$800 a month for monthly property-level bookkeeping from a CPA firm. At Acharya CPA & Co. it's $600 a month plus $75 for each additional property, or $1,650 a quarter for investors who don't need monthly reports.

What drives the price

For investors, structure matters more than transaction count: the number of properties and entities, how many bank and loan accounts are involved, and whether you need a profit and loss statement for each property. Mortgage payments split into principal, interest and escrow, security deposits, and repairs versus improvements all take judgment.

Monthly or quarterly?

Monthly books make sense if you're actively acquiring, refinancing, running short-term rentals, or tracking hours for real estate professional status. Quarterly books suit stable long-term rental portfolios where the goal is accurate tax reporting and a current depreciation schedule.

If you own one or two long-term rentals and aren't planning to grow, rental bookkeeping software plus a year-end CPA review is often enough. Paying for monthly books makes sense once the portfolio, entities or tax strategy get more complex.

Why investors bundle books with tax strategy

Cost segregation, REPS, the short-term rental rules and 1031 exchanges all depend on organized records. When one firm keeps the books and builds the plan, the plan is based on real numbers. A Growth tax plan plus Investor Books comes to about $1,100 a month, billed monthly.

General information based on federal law for tax year 2026, not tax advice for your situation. State rules vary.

Want this applied to your situation? Book a free 30-minute call with Akanchya Acharya, CPA at acharyacpa.com/contact or email akansha@acharyacpa.com.

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