How To Buy Rentals Course

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Lesson 1: Introduction to Rental Properties

If you're looking for one of the most effective ways to generate passive income and build long-term wealth, buying and owning rental properties can help you do both.

There are many different strategies commonly used to invest in rental properties — from short-term rentals (like Airbnbs) to multifamily buildings, to the BRRRR method.

We'll focus on the strategy that's helped us and our client's scale: buying single-family rental properties using the BRRRR method. But we approach it differently — with a strong focus on minimizing risk, securing returns, and setting things up in a way that's repeatable and scalable.

How The BRRRR Method Works

The BRRRR method is a step-by-step process used for investing in rental properties. It stands for:



When done correctly, this method can help investors leverage and recycle their capital to grow their portfolios faster.

We've seen many investors struggle with this method — not because the BRRRR model doesn't work, but because it's often used the wrong way, creating risk and bottlenecks. Here are some of the most common issues we've seen at each stage:

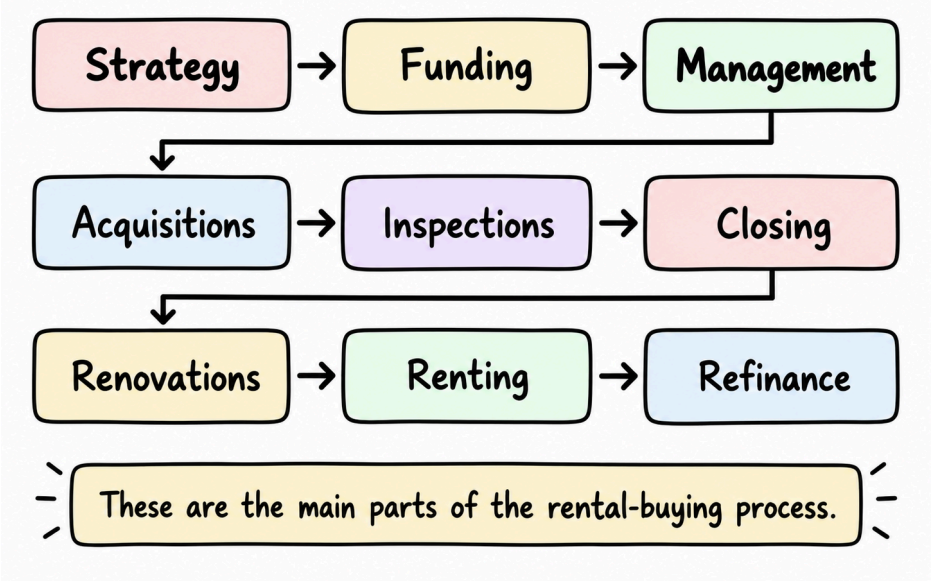
- **Buying** – Many investors buy properties the wrong way, especially when it comes to funding and financing. This makes it hard to repeat the process or scale over time.
- **Renovating** – We often see people take on big renovations that are time-consuming, expensive, poorly managed due to lack of experience, or focused on the wrong updates altogether.
- **Renting** – Some investors don't know how to price rent correctly, how to market their rental, or how to screen tenants. Without a clear structure or underwriting process, it becomes tough to make the rental profitable.

- **Refinancing** – We've seen people stuck waiting years for properties to appreciate, choosing the wrong types of loans, or facing delays due to bank seasoning periods before becoming eligible to refinance.
- **Repeating** – We've seen people stuck waiting years for properties to appreciate, choosing the wrong types of loans, or facing delays due to bank seasoning periods before becoming eligible to refinance.

Over time, we've built systems that have helped us buy, renovate, rent, and refinance in ways that reduce these risks — and allow us to repeat the process with more confidence and control. The goal is to teach you how you can do that too.

What You'll Learn

Our goal is to walk you through the entire process — exactly how we approach it step by step — with the goal of helping you take the concepts and be able to apply them to your own investments, strategy, and decisions. From picking a market to screening tenants, we'll show you how we approach each stage so you can learn the same methods we've used to build repeatable and scalable rental portfolios.



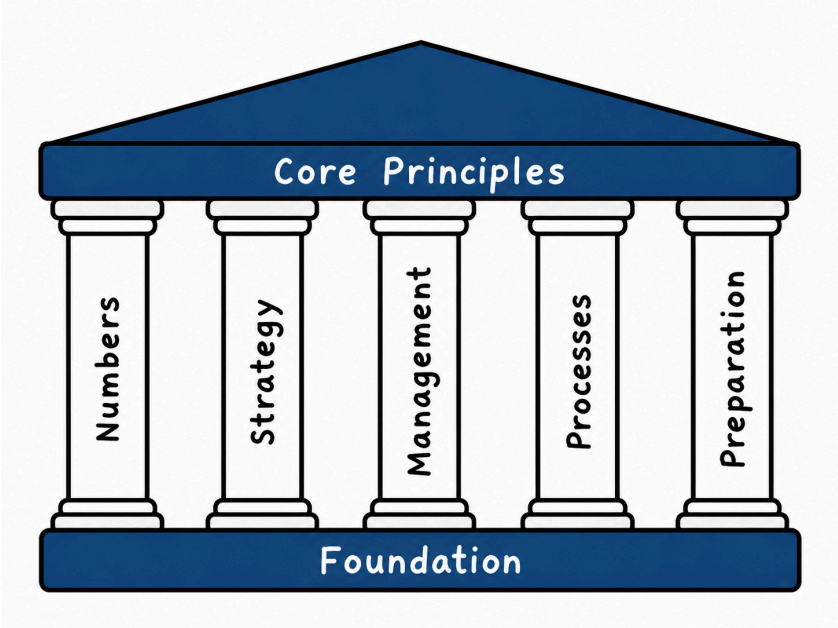
First, we'll start by laying the foundation: the core investment principles we use on every deal to guide our decisions and thought process to minimize risk and avoid big and expensive mistakes — which we've made in the past.

Let's jump in.

Lesson 2: Core Investment Principles

To succeed as an investor, you need foundational pillars — core principles — that guide how you evaluate every single deal.

In this training, we'll share the principles we follow on every deal, which will help you build a strong investing foundation.



Unfortunately for us, we learned many of these the hard way — through expensive mistakes that led to properties not working out as expected. And truthfully, that tends to happen to almost everyone...

On a daily basis we see real estate investors that go into deals thinking about how they might make money — and that's one of the biggest mistakes we see. They rely on hypotheticals, hopes, and guesses, they take on risk expecting things to go perfectly, and they think of contingencies as things to "figure it out as they go," or simply hoping for a positive outcome.

But if that's the approach, why not just put your money into a casino instead?

With that said, we understand why it happens — people are hungry to get started — but hunger shouldn't lead to rushed or uninformed decisions and costly lessons.

That's exactly why over time we've defined a set of core investment principles that we now follow on every deal. These aren't theories — they're real-world lessons, shaped by

years of experience, wins, painful mistakes, and planning. We've found that throughout the years, all of our losses have been because of one of these strategies not being followed — yet when applied, they've been proven to be strategies that have allowed us to be extremely successful, but most importantly, invest safely, consistently, and sustainably.

Now, we follow these principles on every single investment. They're the foundation for everything else you'll learn.

Principle 1: You Make Your Money When You Buy

Investments, by concept, should make you money — not lose it. But contrary to popular belief, your profit isn't made when you sell. It's made when you buy.

Let's understand this with a simple example outside of real estate:

Imagine you want to buy a Rolex that retails for $50,000. A friend bought that same watch a week ago but now needs cash fast and is willing to sell it to you for $35,000.

By buying at a discount, you could turn around and resell it for more than you paid — without waiting years for the watch to appreciate in value.

That's very different from walking into a store, paying full price, and hoping someday it'll be worth more.

Real estate works the same way.

You make your money when you buy, not when you exit, by making sure:

- You're buying at a discount to what the property is worth
- Your numbers account for worst-case scenarios
- Your valuations are conservative, not hopeful

You always want to look at deals based on worst-case scenarios, not hopeful outcomes. Always underestimate value and overestimate risk — including repairs, timelines, and expenses.

Doing this helps you stay protected and profitable.

Here are a few ways we apply this — so you can too:

- **ARVs (After Repair Value)** We properly estimate our ARV. In fact, our appraisals come back higher than we projected 97.2% of the time.

- **Rental rates** — We never guess or rely on what someone “thinks” it can rent for — not agents, friends, or wholesalers. We use data. Later, we’ll show you how to properly evaluate rental rates.
- **Repair estimates** — We always overestimate costs. That way, if we come in under budget, it becomes additional profit. But if you underbudget, you can run out of capital fast — and that’s when things spiral.

Principle 2: Always Have Two Exit Strategies.

Every time you buy a property, you want to have two exit strategies. A lot of people make the mistake of buying a deal that only works one way (say, as a rental), but when something unexpected comes up and they need to pivot, they can’t — and often end up losing money or worse.

Having two exit strategies isn’t about assuming Plan A will fail. It’s about having an option to protect your investment if something does fail.

For example:

Let’s say you buy a house as an Airbnb. Then a pandemic (like in 2020) hits — all of a sudden people aren’t traveling, your rental income stops, and you’re stuck with a big mortgage payment. Wouldn’t you want the ability to sell it and get your money back instead of being stuck with a liability?

This is just one of many ways an investment can go wrong for reasons beyond your control.

Examples of properly having two exit strategies:

- You buy a property to flip — but if the market changes drastically, you're still safe because you checked the rental rates before buying and know you can turn it into a cash-flowing rental.
- You buy a rental — and if it doesn’t rent out, you can sell it and recover your investment because you bought it below market value.

With two exit strategies, your money doesn’t depend on one outcome. You can adjust to market conditions or emergencies.

Principle 3: Stick to One Strategy.

There are countless ways, strategies, markets, and approaches to make money in real estate — traditional rentals, Airbnbs, mid-terms, subto, creative financing, multifamily, wholesaling, land contracts, and more.

Unfortunately, with all the information online (often from people just trying to sell you a course), it can be confusing. These “opportunities” can seem like pots of gold, leading people into shiny object syndrome.

At BLANDO.COM, we’re successful investors because we know and stick to our principles and strategy. As experienced investors, we can tell you that some of our biggest mistakes came from chasing profits in areas outside our defined focus.

Trying too many things makes you average at everything, but great at nothing — and leads to:

- Inconsistent results — which prevent you from scaling
- Poorly managed assets — which lead to headaches and wasted time
- Unrepeatable processes — caused by trying to do too many things
- Losses — because the deals don’t follow all the principles covered here

You want to define your strategy (which we’ll show you how to do in the next section), and once you do, stick to it until you master it.

Here’s an example of how we’ve defined our investment strategies:

- Rentals: We only buy turnkey single-family properties under $80,000, with at least 3 bedrooms, in markets where guaranteed Section 8 rental rates allow us to cash flow a minimum of $500 per month.
- Flips: We only buy block construction homes with an ARV of $300,000+, that have a minimum of 3 bedrooms, 2 baths, 1,200 square feet, and a 2-car garage. We avoid properties that need more than two major items or that have any history of foundation or fire damage.

This is just what we do — you don’t need to copy our criteria.

Your strategy should fit your goals. But narrowing your focus makes everything more repeatable and manageable. So make your criteria as specific as possible — and stick to it.

Think of real estate investing like medicine:

There are many specialties, but you can’t become a plastic surgeon, neurologist, and dermatologist all at once. You’d never get good at any of them.

The same applies here. Focus on one strategy, become great at it, and grow from there. Ultimately, it's what will allow you to build and scale sustainably.

Principle 4: Slow is Smooth, Smooth is Fast.

This is a principle we insist on with everyone. And we've found that even high-net-worth clients need to be reminded of it:

If you are not a very successful real estate expert, don't try to go fast.

And whether you're starting from scratch or a couple million ready to invest, *real estate is like riding a bike…*

You start with training wheels...

Then you take one off...

Then someone holds the bike while you balance...

Then you ride on your own, slowly, with control...

Only then do you ride fast.

Too many people want to jump into a race down a beautiful mountain at full speed — but don't even know how to ride a bike.

Starting fast without knowing how to do something well consistently leads to painful lessons — the kind that cost time, money, and sometimes even more.

Regardless of what a lot of "gurus" preach online, scaling only happens when you can do one thing repeatedly. At the beginning, you will face challenges and make mistakes — *that's part of becoming an expert*... but would you rather face those challenges and make mistakes on 1 property, or across 20 properties at once?

It's a rhetorical question. Start slow. Learn the systems. Master the process.

Then you can go fast — and do it confidently.

Bonus Principle: Use Property Managers for Every Step

One of the most overlooked strategies for succeeding with rental properties — especially if you want to scale — is using property managers as more than just rent collectors. Your property manager should be the "doer" of your business.

We use property managers at nearly every step of the process — not just after a tenant moves in. They do an incredible amount of time consuming things such as:

- Finding properties to buy
- Inspecting potential properties before we buy them
- Overseeing renovations and managing contractors
- Managing paperwork and procedures
- Handling leasing, tenant screening, and compliance
- Managing tenant relationships and day-to-day operations

We'll go deeper into how we hire, use, and manage property managers later.

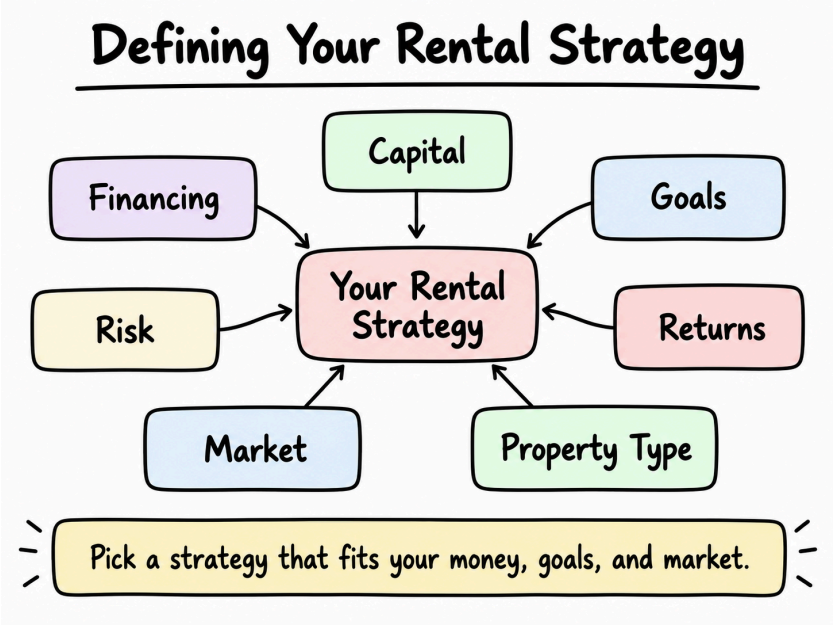
With that being said, now that you know the key principles and foundational pillars, let's go into how to define your rental strategy in the next section.

Lesson 3: Defining Your Rental Strategy

The first step to succeeding as a real estate investor is understanding what you want to do — and why you're choosing to go in that direction.

As we've said before, there are many ways to invest in real estate, and most of them work if done correctly. But just because something is profitable for someone else doesn't mean it's the right fit for you.

Your strategy needs to align with your capital, timeline, risk tolerance, and the financial outcomes you're trying to achieve.



In this training, we're going to focus on the strategy that's helped us scale: buying Section 8 rental properties. But more importantly, we'll show you how to define your own strategy using the same questions and thought process we apply before every deal.

Whether you follow the Section 8 model or something else, what matters most is that you choose a strategy you can repeat, sustain, and grow. This can be applied to any strategy — not just Section 8.

With that being said, let's work on defining your strategy.

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Questions to Define Your Strategy

To define your strategy clearly, start by asking yourself these essential questions:

- **How much capital do you have to start with?**
  Your starting capital will determine which properties, price points, and markets are realistic — and how much leverage you'll need.
- **How much money are you comfortable investing per property?**
  Start with an amount you're completely okay with investing. If your available capital would cause financial strain — or put you in a tough spot if the project takes longer or costs more than expected — you should reconsider your number.
- **What specific results or returns should each investment produce?**
  Once you define how much you're willing to invest, set expectations around the returns and timelines for each property.
- **What is your realistic financial objective over the next 24 months?**
  How much cash flow or liquidity are you aiming to build? Your goals should be SMART — Specific, Measurable, Attainable, Relevant, and Time-based. Try to set SMART goals for every 3–6 months after defining your 24-month target.
- **How much scale do you need to reach your 24-month goal?**
  Based on the performance you expect per property, how many properties will it take to hit your financial goal?
- **How can you structure your funds to reach that goal?**
  Will you use leverage? Partnerships? What financing tools can help you get the most out of your capital?
- **What types of properties do you want to own and manage?**
  Consider size, style, price range, and condition — as well as the things you want to avoid.
- **Which markets support your goals most consistently?**
  What cities or neighborhoods offer the inventory, price points, rent levels, and tenant demand that align with your strategy?
- **What are the biggest risks of your strategy — and how will you minimize them?**
  Every strategy has risk. The key is understanding those risks and having a plan to control them. If you think your strategy has no risk, you probably don't understand it well enough.

Once you've answered these questions, you can begin evaluating markets and properties to fully define your strategy.

Our Rental Strategy

After working with a wide range of strategies and buying over 200 properties, we've transitioned 90% of our rental portfolio into Section 8 rentals.

Why? Because it's more affordable to get started, offers reliable monthly income, and is easier to scale than most other rental strategies.

Section 8 is a federal program that provides rental assistance to low-income families, the elderly, and individuals with disabilities. It's been around since 1974 and currently supports over 9 million people. Local Public Housing Authorities (PHAs) administer the program and typically pay 85–100% of a tenant's rent directly to landlords. This allows families to access stable housing while giving landlords predictable income and access to a strong tenant pool.

Here's why it works well for us:

- **Guaranteed Rent**
  With federal housing assistance, the government usually pays 85–100% of the rent. The tenant covers the remainder. That means stable, predictable income — even during market shifts and recessions.
- **Above-Market Rent**
  In all of our markets, the local PHA pays roughly 20% above standard market rent. This incentivizes landlords to rent to Section 8 tenants and helps meet the growing demand for affordable housing.
- **Low Entry Prices**
  Our average purchase price for a Section 8 property is $62,800. With the same amount it takes to buy one $420,000 home, we can buy 5–6 rental properties. And because we use financing like hard money loans, our total out-of-pocket per deal — including all costs — is under $12,000.
- **Minimal Renovation Required**
  Section 8 rental rates are based on Fair Market Rent (FMR), not on cosmetic upgrades. As long as the house passes inspection standards, we can earn the same rental rate as others in the neighborhood — without over-renovating. Our average renovation cost is about $6,000, compared to $32,000 for a traditional rental.
- **Strong Cash Flow**
  Our Section 8 properties generate an average monthly net cash flow of $543 — after covering mortgage, taxes, insurance, management, and maintenance. For comparison, even if you buy a discounted $330,000 home (down from the $420,000 median), you'd need around $47,000 down and might only see about $300/month in cash flow — before property management.

That’s why Section 8 has become our primary rental strategy. We can buy deals with far less capital, cash flow nearly twice as much, and protect our downside more easily.

Next Steps for Defining Your Strategy

In the next sections, we’ll cover key components that help shape your strategy — like how to pick a market, how to evaluate inventory, how to assess rental rates, and more.

Lesson 4: How to Pick a Market

Picking the right market to buy properties in is one of the most essential parts of making your rental strategy successful. One of the biggest mistakes we see people make when starting out is choosing the wrong market — and it ends up killing their numbers or their success.

We often see people wanting to invest in certain areas for the wrong reasons — like wanting to buy near where they live, in a city they're emotionally connected to, or simply somewhere that "feels affordable." While these choices might occasionally work (by luck), smart investing isn't based on guesswork or gut feelings. It's based on numbers and strategy. And the same applies to picking a market.

If you want your rental portfolio to work, you need to choose the right market for your strategy. That means focusing on four specific factors. These aren't complicated, but they do require you to think like an investor — not just a buyer.



Here's what we always look at when choosing a market:

Price Points & Inventory

First, you need to invest in markets where homes sell in the price ranges that make your strategy work. Just as important, those properties need to be consistently available at those prices.

It's not enough for prices to be attractive — there must also be a steady flow of inventory.

That's what makes a market both accessible and scalable. Without enough deals, you'll either overpay or sit on the sidelines while others move forward.

Rental Rates & Demand

Next, you need to make sure homes in that market will actually rent — and for the right amount. That comes down to rental rates and local demand.

Since we focus on the Section 8 strategy, we specifically look at Fair Market Rents (FMRs) and Section 8 waiting lists in each market.

Crime Rates

Even in lower-income markets, it's important to avoid neighborhoods with high crime. That's not just for your peace of mind — it protects your property, helps attract good tenants, reduces maintenance and unexpected expenses, and makes property managers more likely to work with you.

Local Public Housing Authority (PHA)

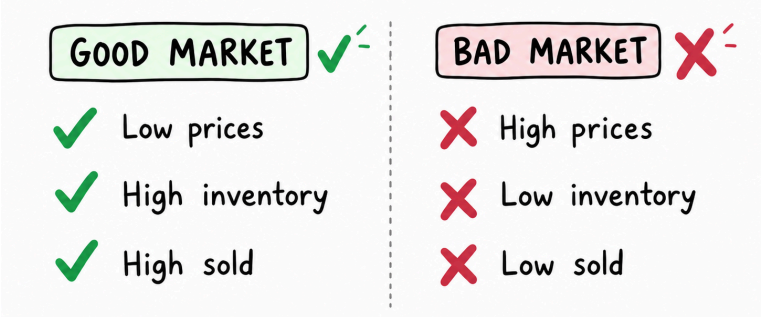
The PHA is the government agency that runs the Section 8 program in each city or county. And not all PHAs are the same.

Some are easy to work with and help you fill your property quickly. Others are slow, disorganized, and make the process harder than it should be.

A helpful PHA can cut your vacancy time in half. A frustrating one can leave your property sitting empty. This factor often gets overlooked — but it can make a huge difference in how smooth or painful your investing experience becomes.

In the next few sections, we'll walk through each of these four factors in more detail and show you exactly how to research and apply them in real life.

Lesson 5: Price Points and Inventory



The first step to picking a rental market is to look at the prices of properties in that market. The goal is to make sure there are enough houses available at the price point that fits your strategy.

A lot of investors get excited when they find one great deal — but what they don't realize is that a single deal doesn't mean the market works. If you're serious about building a portfolio, you need to find a market that allows for volume and repeatability.

In this section, we'll show you how we use Zillow to check a market's sales activity, current listings, and ARV potential — all based on your target price point.

Side note: While there are many tools that can help with this, we don't teach or recommend using them because they may not be reliable and often require you to spend money unnecessarily.

Historic Sales

The first question to ask is: Have properties consistently sold at the price point I'm targeting?

Here's how to check:

1. Go to Zillow.com and search for the city you're considering (e.g., "Little Rock, AR").
2. Use the filter next to the search bar to select "Sold" listings.
3. Set a maximum price — based on the most you're willing to pay per property.
4. Add any additional filters relevant to your strategy (like minimum number of bedrooms or home type).
5. In the "More" filters section, set the timeframe to Sold in the last 12 months.
6. Click "Apply."

On the left side of the map, you'll see a results section with properties listed. At the top of that section, Zillow will show the total number of results.

Divide that number by 12 to get the average monthly sales volume.

For example: If 947 homes sold under $100K in the last year, that averages about 79 homes per month — which is a strong volume.

Our general rule: We like to see at least 40–50 homes sold per month under your target price to feel confident that the market has enough deal flow.

Available Inventory

Once you've confirmed that homes are selling, the next step is to see what's currently available.

Here's how to check:

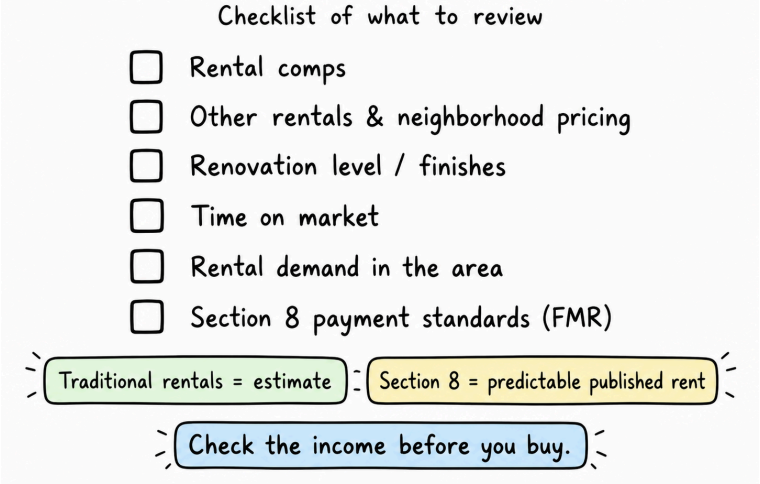
1. Go to Zillow.com and search for the city again.
2. Click on "More" (filters) and choose Reset all filters to clear previous settings.
3. Re-add your maximum price filter.
4. Re-add any filters based on your strategy (like bedroom count or home type).
5. Look at the number of active listings that match your price range.

Our general rule: *We like to see at least 30 – 40 active listings at any given moment. If you only find a handful for sale, there may not be enough deal flow to support growing your portfolio and consistency in that market.*

The goal here isn't just to find a deal — it's to make sure you can keep finding deals in the same city without running dry.

You always want to make sure that there is consistent inventory and sales history in any market at a given price point.

Lesson 6: Rental Rates and Demand



To properly underwrite a deal, you need to know what a property will actually rent for.

With traditional rentals, rental rates are not guaranteed. They depend on several factors, including:

- Rental comps (what similar homes have rented for)
- Other rentals and pricing in the same neighborhood
- The renovation level (finishes) of your home compared to others
- Time on market for both active and past rentals
- Rental demand in the area

Ultimately, with a regular rental, what you can get for your property depends on what has rented, what's currently available, and how your property compares. Even when you analyze all these factors, you're still making an educated guess — because there's no guarantee someone will rent your unit at that price.

But with Section 8 rentals, it works differently.

Instead of comparing your property to others and hoping you priced it right, you can know the guaranteed rental rates the government will pay. This is one of the biggest advantages of Section 8: the income is predictable, public, and guaranteed.

How to Look Up Section 8 Rents

As mentioned earlier, Section 8 rental rates are based on Fair Market Rent (FMR), which is set by the local Public Housing Authority (PHA) and are updated yearly. Each city or county publishes a chart showing what they'll pay for a 1-bedroom, 2-bedroom, 3-bedroom home, and so on.

To look up the Fair Market Rent (Payment Standards):

1. Go to Google and search:
   [City Name] Section 8 Payment Standards
   or
   [City Name] Housing Authority FMR
2. Find the local housing authority's official site — usually ending in .gov or .org.
3. Download or view the current payment standards chart for that area.

These charts show rent amounts by bedroom size because Section 8 determines what they'll pay based on the number of bedrooms in the house. Some PHAs may also vary rent amounts by zip code.

In some cases, you'll see that the chart lists both a low threshold and a high threshold. These represent the range the PHA will pay, based on a reasonable rent assessment which we'll teach you how to influence later so you can consistently receive the higher amount.

The Importance of FMR

Let's say you're evaluating deals in Little Rock, Arkansas. You find the local housing authority's chart and see that a 3-bedroom property pays $1,454/month under Section 8.

That means if you buy a 3-bedroom home in that city and it passes inspection; you can expect that rental amount — without guessing based on comps or competing with newer homes.

Unlike a traditional rental, with Section 8:

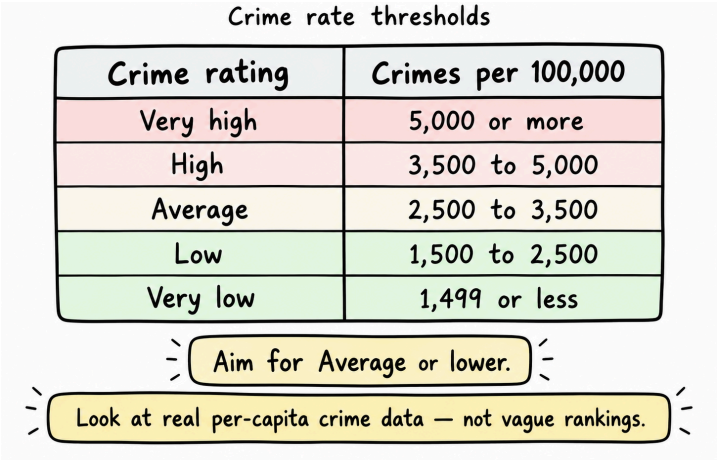
- How "nice" your unit is compared to others doesn't matter
- The square footage compared to other homes doesn't matter
- The number of bathrooms in the house doesn't matter

This is a big reason why we love the Section 8 model: you can predict your income before you even buy.

No guessing. No surprises. Just clear, reliable numbers that help you analyze deals faster and with less risk.

Now that you know how to evaluate rental income and demand, the next step is making sure the neighborhoods you invest in are safe and sustainable — and that starts with understanding crime rates.

Lesson 7: Crime Rates



When choosing a market to invest in, crime rates are important to evaluate.

A property might look great or show strong cash flow on paper, but high-crime areas almost always lead to long-term issues: tenant turnover, rent collection problems, safety risks, insurance challenges, lower appraisals, and even lender hesitations.

Even if you're investing in low-income housing, you still want to be in areas where tenants feel safe, contractors can work without concern, and your properties are protected from damage.

In this section, we'll show you how we use real data from the FBI Crime Data Explorer to assess crime rates — and explain exactly what to look for.

The Right Way to Look at Crime Data

Most tools or studies online just rate areas using vague rankings or general comparisons across a state or country. That doesn't give you accurate insight and can lead to misleading conclusions. You always want to look at crime rates using data that compares the number of crimes to the population.

To properly compare crime across cities of different sizes, you want to use per-capita crime rates — the number of crimes per 100,000 people. This levels the playing field between small towns and large metro areas.

When reviewing crime data, not all offenses carry the same weight. Focus on crimes that directly impact tenant safety, neighborhood quality, and property performance. These include:

- Homicide
- Robbery (armed, residential, or commercial)

- Aggravated assault (especially with weapons)
- Shooting incidents
- Burglary (breaking and entering)
- Motor vehicle theft
- Larceny or theft from buildings
- Vandalism (including damage to homes or surrounding property)
- Arson

We refer to these as property-specific crimes — the types of offenses that happen in or around homes and directly affect tenants and the value of the property.

Crime Rate Thresholds

When we total the crimes listed above, here's how we classify a market's crime level:

Crime Rating	Crimes per 100,000
Very high	5,000 or more
High	3,500 to 5,000
Average	2,500 to 3,500
Low	1,500 to 2,500
Very low	1,499 or less

We aim for markets with crime levels in the Average or lower range — especially when the totals are driven by violent or property-specific crimes.

How to Look Up Crime Rates (Properly)

To access official, verified crime data, we recommend using the FBI Crime Data Explorer (CDE). This tool pulls directly from local police and sheriff's departments and provides a year-by-year breakdown of reported crimes.

Here's how to use it:

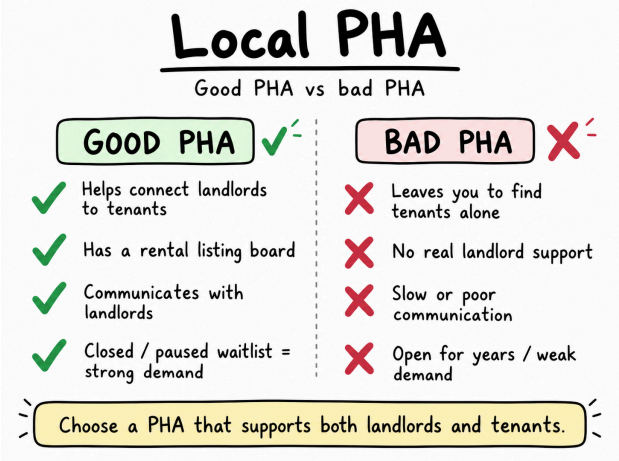
1. Visit the FBI Crime Data Explorer Tool.
2. Set the time frame to the most recent year.
3. Select the state in the location menu.
4. In the Agency Select box, type your city and select all local police agencies.
5. Click Submit to review results under the "Table" section.

These results will show the total number of crimes — not per capita. To calculate per-capita crime rates:

1. Google the city's total population.
2. Divide the population by 100,000. (This gives you a multiplier.)
3. Divide the total number of crimes by that multiplier.

That final number is the crimes per 100,000 residents — the number you'll use to compare against our rating chart.

Lesson 8: Knowing the Local Public Housing Authority



Once you've confirmed that a market has strong Section 8 rents, strong home prices, and safe crime rates, the next step is to look at the local Public Housing Authority (PHA).

Each city or county has one or more PHAs that manage the Section 8 program for that area. They're the ones who:

1. Approved tenants for vouchers
2. Manage inspections and rent payments
3. Handle lease paperwork
4. And most importantly — help (or don't help) you as a landlord

Not all PHAs are the same. Some are landlord-friendly and supportive. Others are slow, unresponsive, or difficult to work with. So, before you commit to a market, take a few minutes to review the PHA and make sure they support the kind of rental business you want to build.

Here are the main things you need to check:

Landlord and Tenant Housing Assistance

You want to focus on landlord and tenant support — specifically, how involved the PHA is in helping landlords find and place voucher holders. The goal is to work with a PHA that will help market your rentals, so you don't have to do it alone.

A strong PHA will do any of the following:

- Maintain a public rental listing board where voucher holders can browse available

homes
- Help connect landlords with pre-approved tenants who are actively searching
- Offer tenant assistance programs that support voucher holders in finding housing
- Refer available units directly to families on the waitlist or in the lease-up process
- Actively manage tenant pipelines and communicate directly with landlords

This kind of support leads to faster lease-ups, better tenant matches, and fewer long vacancies.

On the other hand, a weak PHA might simply approve your unit, tell you to post it on AffordableHousing.com, and then leave the rest up to you. That's a red flag because it

means you'll be on your own to find tenants — and that can lead to longer vacancies and more work on your end.

Housing Demand

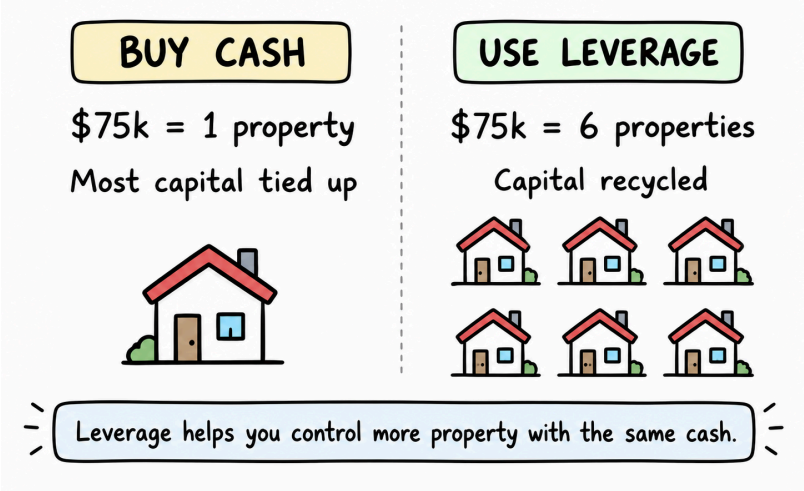
A closed or paused waitlist usually means more people are looking for housing than there are rentals available — and that's a good sign for investors.

When a waitlist is closed, it typically means:

- Voucher holders are motivated to move quickly when units become available
- Landlords have leverage in selecting tenants
- You're less likely to face long vacancies

But if the waitlist has stayed open for years without ever closing — or if the PHA has very few active voucher holders — then demand may be too low to support your strategy.

Lesson 9: How to Fund Your Rentals



Most investors struggle to understand how to properly buy rental properties in a way that allows them to scale.

Some of the most common questions we see include:

- How much money do I need to buy my first property?
- How do I get a loan?
- What type of loan do I use?
- What if I have bad credit?
- Can I buy a property with no money?
- Is it possible to buy houses with less than 20% down?
- I have $100,000, what's the best way to invest it?
- How do people buy more than one property?
- How can I scale?

These are all great questions—and the answer to all of them starts with understanding leverage.

If you want to build a rental portfolio that is repeatable, scalable, and protects your capital, leverage is everything. When used correctly, it doesn't increase your risk — it reduces it, while helping you grow faster and with more control.

An Example About Leverage

Let's say you have $75,000 saved up. You could buy one rental property in cash for $60,000 and put $10,000 into renovating it. After renovations, you rent it out for $1,400. You'll earn strong cash flow after deducting property management, taxes, and insurance — but every dollar of your $75,000 is tied up in that one property. If anything goes

wrong, you have no reserves left and all your capital is at risk.

Now, let's look at that same property using leverage. Suppose you use a hard money loan that requires only 10% down and funds 100% of your renovation. After accounting for closing costs, lender fees, and holding costs, your total out-of-pocket is under $12,000. That means that with the same money, you could buy six properties instead of one.

Once the renovations are complete, you refinance and pull out all the capital you invested. In about four months, you will own six cash-flowing rentals that net you about $3,800 (around $630 each after mortgage payments) and you have 100% of your money back in your bank account to reinvest.

Even though someone who buys a property with cash can refinance later, they'd end up in the same place as the person who used a loan — but with six fewer properties and all their cash tied up in one deal. That's the power of leverage.

The Right Kind of Leverage

Not all leverage is equal. One of the most common mistakes we see investors make is using the wrong type of loan to buy rentals. The wrong loan slows you down, ties up too much cash, and makes scaling nearly impossible.

For real estate investing, the best loans are called asset-based loans. These loans are based on the deal — not your income, job history, or personal finances. They're made to businesses (not individuals), which means they don't report to your personal credit and aren't tied to your W-2, tax returns, or DTI.

Most asset-based lenders will fund a deal as long as:

- The numbers make sense
- The property is purchased under an LLC
- You're buying it at a discount with clear equity

Your credit, experience, and personal finances might help improve your terms — but they're not what gets the deal funded.

This is the opposite of how most people think about loans. Most new investors turn to what they're familiar with: traditional financing — things like conventional loans, FHA loans, or going to their local bank. While those might be fine for buying a personal home, they're not designed for investing.

Traditional loans usually require:

- A full 20% down payment
- Personal income verification
- Strict debt-to-income ratios
- Tax returns

They also come with serious limitations:

- They don't fund renovations
- They normally take 30–45 days (or more) to close
- They'll eventually cap you at a certain number of financed properties

Altogether, traditional financing is slow, restrictive, and tied to your personal financial profile — not the deal.

Even if you manage to get one or two properties with a traditional loan or by "house hacking," you'll quickly realize how limited you are. You're putting up too much cash, waiting too long to close or hitting a ceiling where lenders say "no" because of your DTI or property count.

That's exactly why we stick with asset-based loans. They're fast, simple, and based only on the asset — meaning you can scale, protect your capital, and stay in control of your portfolio without being limited by personal qualifications.

Two Phases of Funding a Deal

When you're buying investment properties, think of every deal in two phases:

- The Purchase and Renovation — when you're acquiring the property and making improvements
- The Refinance — when you get your money back and recycle it into the next deal

The Right Loan Types for Purchasing a Property

When buying a property, the best tool is a hard money loan. These are short-term, asset-based loans designed for investors. They're ideal for purchasing properties at a discount and funding improvements using none of your own money.

A hard money loan typically covers:

- 85–95% of the purchase price
- 100% of the renovation cost

This allows you to buy a property, improve it with the lender's money, and raise the value right away — instead of waiting for years for appreciation or paying out of pocket for repairs.

The main requirement is that the deal has enough value based on what the property will be worth after repairs — meaning it must be purchased at a discount. The lender will

usually approve the loan if the total loan amount stays within 65%–75% of the ARV (After Repair Value), depending on the lender.

That said, hard money loans aren't cheap. They typically charge:

- 10%–12% annual interest (paid monthly)
- 1–3 points on the loan amount (paid at closing)

But even though they're expensive, the cost doesn't matter as much because:

- You'll only hold the loan for 3–4 months before refinancing
- If you're offering using the correct formula, you're already accounting for these expenses

How To Refinance a Property

Once the renovation is complete and the property is rented out, the next step is to refinance into a DSCR loan — which stands for Debt Service Coverage Ratio.

DSCR loans are long-term, fixed-rate loans based on the appraised value and the income the property produces. As long as the rent covers the expenses (typically with a DSCR ratio of 1.1 or higher), you can qualify.

Most DSCR lenders will loan 75%–80% of the appraised value on a 30-year term. This allows you to:

- Pay off the hard money loan
- Pull out your original investment
- Hold the property long-term while maximizing cash

flow Requirements for a DSCR loan typically include:

- Property is owned under an LLC
- Lease in place to show rental income
- Appraisal confirming the value
- Rental income that covers the loan payment

Most DSCR lenders check your credit score (typically wanting 660+), but won't ask for tax returns, job verification, or personal income. Your credit mainly determines your terms and leverage.

These loans are ideal for scaling your portfolio because they're repeatable and let you recycle your cash.

How Not to Buy Properties

One of the biggest mistakes we see is investors trying to buy rentals using a DSCR loan from the start.

- At first, it sounds logical: “It’s a rental, so I’ll get a rental loan.” But this creates several problems:
- DSCR loans are based on current value, not future value. The lender won’t count the improvements you plan to make.
- DSCR loans don’t fund renovations. If the house needs work, you’ll have to pay out of pocket.
- Many DSCR lenders require the property to be rented or rentable. That makes it almost impossible to use when buying distressed or vacant properties.

Compare that to using hard money first:

You buy with minimal cash, renovate using lender funds, rent it out, and then refinance with a DSCR loan once the value and income are in place. That’s how you pull your money back out quickly and move on to the next property.

Recap

Smart leverage is one of the most powerful tools you’ll use as a real estate investor. But to make it work, you need the right tool for each phase of the deal.

You should always:

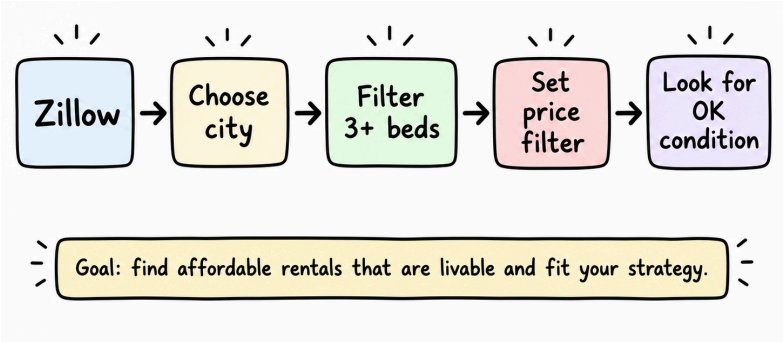
- Use a hard money loan to acquire and renovate the property
- Use a DSCR loan to refinance and hold it long-term

This strategy lets you get into deals with as little as $8K–$10K out of pocket, pull that money back out once the deal is stabilized, and use it again on the next property.

It’s how we’ve scaled our own portfolio quickly, while keeping risk low and avoiding the trap of having all our money tied up in one or two properties. We’re not using massive amounts of cash or taking on dangerous debt — we’re using repeatable, principle-based financing strategies that let you do more with less.

Now that you understand how leverage really works and the loans you should be using, you’re one step closer to funding your next (or first) rental property the right way.

Lesson 10: How to Find Deals



As investors who buy an average of 5–10 rental properties per month, we find that about 80% of the rentals we purchase are listed on the market. While there are many ways to get deals — such as buying from wholesalers, through marketing, or from referrals — low-income housing deals are much easier to find on the MLS or Zillow.

But why is that?

Most properties that work well for Section 8 are lower-income homes that traditional buyers often struggle to close on. That's because those buyers usually rely on long loan approval timelines, detailed appraisals, and offers with lots of contingencies — including lengthy inspection periods and financing clauses. These deals often require 45–60 day closings and fall apart easily over small issues.

That's where you have the edge.

When you make cash offers (and remember, using hard money counts as cash), and you offer quick 15-day closings with 3–5 day inspections, you remove most of that friction. You can move faster, avoid financing delays, and win deals that other buyers can't compete for.

How to Find Section 8 Rentals

Go to Zillow.com

1. In the search bar, enter your target city, ZIP code, or county
2. Switch to the "For Sale" tab to view active listings only
3. Apply filters for your maximum price, minimum bedrooms, and property type
4. Scroll through the listings and look for homes that appear livable — meaning they don't need full gut jobs or major structural repairs

You want to look for homes that need only minor handyman-level or cosmetic work — not full renovations.

And that’s it! Once you’ve identified properties that fit, you can start evaluating the numbers and making offers.

Lesson 11: How to Make Offers

Making strong, competitive offers is what gets you properties under contract. In this section, you'll walk through the steps to evaluate a deal, calculate what to offer, communicate your offer, and finalize it into a binding agreement.

Crucial Step Before Making Offers

Before you make any offer, you need to know what the property is worth, what repairs it needs, and how to underwrite it.



An important reminder: Learn how to estimate repairs and evaluate a property remotely based on our processes. That allows you to look at more deals quickly Once you're under contract, you'll have an inspection period to send someone out for a full in-person evaluation.

That starts with two evaluations:

Find the ARV (After Repair Value):

Your offer depends on what the property will be worth once it's rent-ready. If you haven't gone through our training on How to Find an ARV, do that first. It's one of the most important skills in the entire investing process. Getting this right gives you the confidence to make cash offers without needing an appraisal.

Estimate the Repairs Needed:

Next, evaluate what work the property needs. If you haven't completed our training on How to Estimate Repairs, make sure to review it.

As a quick overview, here are the things you'll want to know:

Major items: age of the roof, age of HVAC, electrical and plumbing condition, condition of the windows

Cosmetic items: Does the house look livable without needing to be gutted?

Pro tip: We teach you to estimate repairs for full cosmetic renovations. But for rentals, just ask: "Does it look decent and livable?" If yes, budget $10,000 for all of your punch-list items instead of trying to get an itemized estimate at this point.

What To Offer on Rentals

Once you have the ARV and estimated repair cost, you can calculate what to offer. Use one of the two formulas below, depending on the condition of your comps.

Formula 1: When your property will be renovated to look like the comps used for your ARV

Use this if the comps look similar to what your property will look like after basic repairs:

Offer = (ARV × 0.75) - Repairs - $4,000

This will normally be the standard formula that you'll want to use. To understand why this formula works, you can review lesson “What to Offer on Properties”.

Formula 2: When comps are fully renovated and look much nicer than your house will look

Use this when comps have high-end finishes — like luxury-style kitchens, modern tile, glass showers, etc. and your plan is to bring your property up to safe, livable standards without those upgrades.

In this case, reduce the ARV by 15% to reflect the difference in quality, then apply the same offer formula:

Offer = ((ARV × 0.85) × 0.75) - Repairs - $4,000

This formula accounts for the lower appraised value of your more basic renovations while still applying the 75% equity rule and subtracting repair costs and a buffer.

You can also use our deal analysis tool to calculate your offer.

How to Make Offers on Properties

Once your numbers are ready, it’s time to make the offer. Start by communicating your offer verbally to the agent and emphasize these key points:

- Cash offer: Even if you’re using a hard money loan, it counts as a cash offer because it doesn’t involve traditional financing.
- No financing contingencies: Your offer isn’t dependent on an appraisal or lender approval. (You’ll still have an inspection period to back out if needed.)

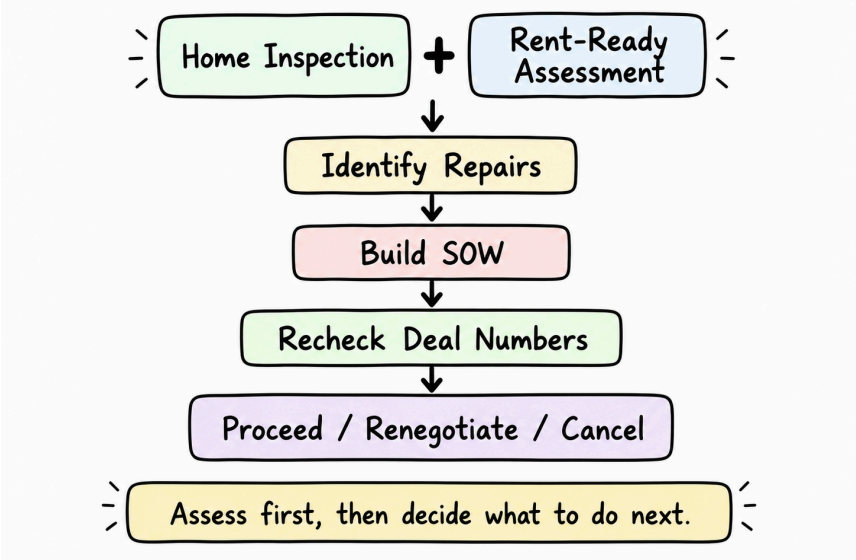
- 15-day closing period: A fast close makes your offer more attractive. You can adjust the timing as needed, but faster is usually better when using cash or hard money.
- Non-assignable contract: This shows you're the actual buyer — not wholesaling the deal — and builds credibility.
- Earnest Money Deposit (EMD): A deposit of $2,000–$5,000 shows serious intent. Make sure it's refundable within the inspection period.
- Short inspection period: A 3–5 day window is ideal. It gives you enough time to verify everything while keeping your offer competitive.

These terms help your offer stand out — even against higher offers with slower timelines or more contingencies.

Once your offer is accepted, it's time to make it official. If an agent is involved, they'll draft the purchase agreement for you using a standard "as-is" real estate contract.

Once signed by both parties, the contract is legally binding — and you're officially under contract, with full rights to inspect the property and complete your due diligence.

Lesson 12: The Two Crucial Assessments



Once your offer is accepted, your due diligence period begins. This is one of the most important parts of buying a property. You'll want to use this time for three key things:

1. Inspect the property
2. Build a scope of work
3. Confirm that the numbers on the deal still make sense

Before diving into these steps, remember you should have already done an initial assessment before getting under contract. That includes estimating repairs using photos, gathering information about major and cosmetic items, running comps to find your ARV, and checking the deal's numbers.

Now that you're in the due diligence period, your goal is to confirm your estimates and finalize your project plan before moving forward.

Step 1 — Ordering a Home Inspection

Your first step is to hire a licensed home inspector to complete a full property inspection. This usually costs between $300–$500 and includes an evaluation of the structure, systems, interior, and overall condition of the house.

The purpose is to uncover anything you couldn't see in the photos or didn't learn from your conversations with the seller. This ensures the major repair items you budgeted for are accurate — and helps you identify anything that could turn into a maintenance issue if not addressed upfront.

Step 2 — Performing a Rent-Ready Assessment

After reviewing your standard inspection report, the next step is specific to rental investing: Can this property pass a Section 8 inspection?

Many investors struggle here because they don't understand what Section 8 inspectors are looking for. They might do work that looks nice cosmetically but fail to meet basic Housing Quality Standards (HQS) for the HCV Program.

To avoid that, always do a second inspection focused entirely on livability and safety — not aesthetics.

You have two options for this step:

- Have your property manager walk through the house using a Section 8 inspection checklist.
- Or, review your home inspection report side-by-side with the checklist and complete the assessment yourself.

The goal is to identify the small but specific items that could cause a failed move-in inspection. Even homes that appear rent-ready can fail due to things like missing GFCI outlets, incorrect smoke detector placement, or damaged window locks. These are minor and inexpensive to fix — but they'll delay your ability to place a tenant if you miss them.

We'll go deeper into how Section 8 inspections work in the next lessons.

Step 3 — Building Your Scope of Work

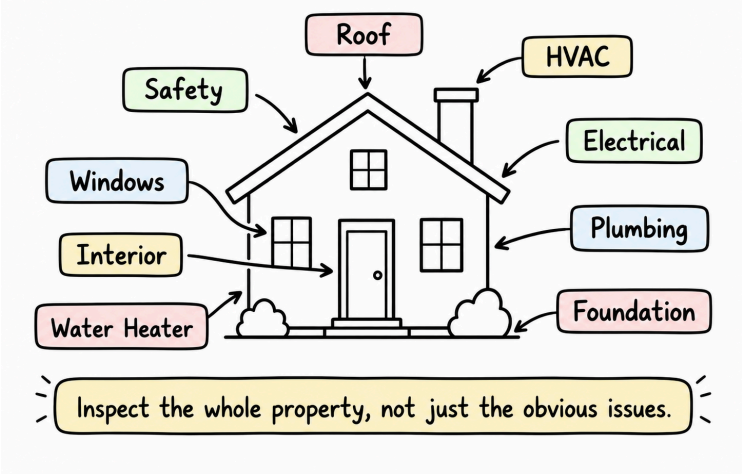
Once you've completed both inspections, it's time to build your scope of work (SOW). This is your itemized list of repairs and updates based on what the home needs to:

- Support the longevity of major systems
- Avoid future maintenance issues
- Pass Section 8 inspection
- Stay within your rehab budget

This document becomes the foundation for your budget, contractor instructions, and loan paperwork. It should be simple but thorough.

Remember: you're renovating a rental, not a flip. Avoid over-improving. Fancy finishes don't earn you more rent with Section 8 — they just cost more and reduce your returns.

Lesson 13: Comprehensive Inspections



Ordering a home inspection is the first thing you should do as soon as you go under contract. The goal is to get a full assessment of the property's condition and functionality — and to uncover any hidden issues that could affect your budget, timeline, or ability to rent and refinance.

These inspections must be done by a **licensed home inspector**. In their report, they will assess:

- Major systems: roof, foundation, plumbing, HVAC, windows, and electrical
- Interior condition: appliances, doors, walls, ceilings, hardware, flooring
- Safety items: smoke detectors, handrails, outlets, and hazards
- Code compliance: where visible or testable

***Important**: Inspections must be done by licensed inspectors—not by general contractors, crews, handymen, realtors, or property managers.*

Getting a Full Report

To make sure you get a proper inspection report, follow these steps:

1. Find a licensed inspector: Get referrals from your agent, manager, or investor network. Always confirm that they are licensed.
2. Schedule right away: Time is limited during due diligence. Don’t wait until the last day—schedule within the first 24 to 48 hours of going under contract.
3. Coordinate access: Let the seller’s agent know when the inspector will arrive.
4. Request your report within 24 hours.

Once you receive the report, review it closely. You want to identify any major items that

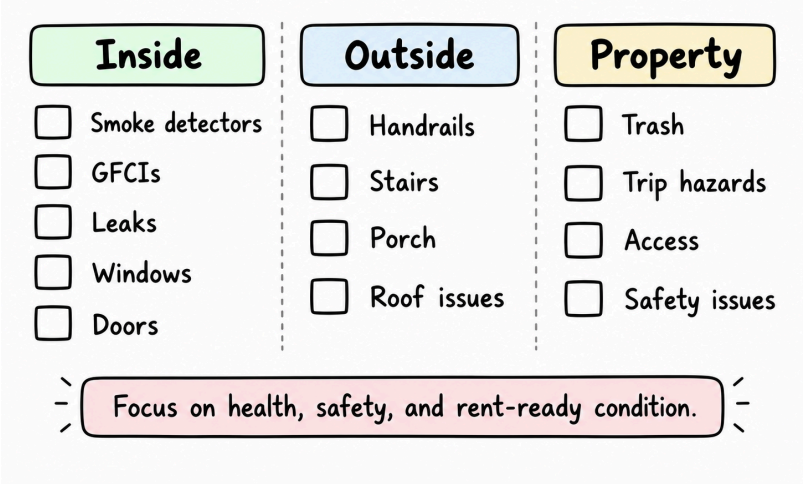
need to be replaced or that don’t have at least 8 or more years of useful life remaining. These include:

- Roof: Check the age and condition
- HVAC: Confirm that it works properly and has a strong remaining lifespan
- Electrical: Look for any known issues, outdated panels, or poor wiring
- Plumbing: Confirm materials used and check for leaks
- Foundation: Look for signs of settling, cracks, or moisture
- Windows: Make sure they open, seal, and lock properly; check frame integrity and window type
- Water heater: Check the age and verify it meets safety standards

Anything from this list that needs work should be written down for your scope of work — which we'll walk you through how to build at the end of this module.

In the next lesson, you'll learn how to review the cosmetic items to complete the rest of your scope of work.

Lesson 14: Rent-Ready Assessments



After completing your standard home inspection, your next step is to assess whether the property meets Section 8 livability standards. This is essential because if the home doesn't pass the required inspection by the housing authority, you won't be able to rent it to a Section 8 tenant. That kind of delay can hold up your renovation, rental income, and refinancing timeline.

Most investors make the mistake of waiting until the move-in inspection to find out if the home will pass. That's a bad habit. You never want to guess — you want to prepare.

By evaluating the property the same way a Public Housing Authority (PHA) would — using NSPIRE standards — you'll always know exactly what the house needs to pass inspection. That allows you to plan ahead and fix any issues right after closing so your property gets approved the first time.

What Section 8 Inspections Look For

Section 8 inspections follow a system called NSPIRE — the National Standards for the Physical Inspection of Real Estate. These inspections focus on safety, functionality, and livability — not on how "nice" the house looks.

Each inspection is pass/fail and covers three areas:

- Inside the unit
- Outside the unit
- The property itself

Each item inspected either passes or fails. If it fails, it's given a severity rating:

- LT (Life-Threatening): must be fixed in 24 hours

- S (Severe): must be fixed within 30 days
- M (Moderate): must be fixed within 30 days
- L (Low): noted but not required to be fixed to pass

Each deficiency is already labeled with a severity level on the NSPIRE checklist — so you can know in advance what will cause a failure and what's acceptable.

How to Perform a Move-In Inspection

Under NSPIRE, inspectors check a wide range of required standards and features throughout the home. Here's what they look for:

1. **Major Systems**
    - Roof: no leaks, sagging, or structural damage
    - HVAC: safely heats and cools, no leaks, properly vented
    - Electrical: no exposed wiring, GFCI outlets in wet areas, working outlets/switches, labeled service panel
    - Plumbing: no visible leaks in water, gas, or sewage lines
    - Water heater: safely installed, no leaks, working TPR valve
2. **Living Areas (Bedrooms, Hallways, Living Rooms)**
    - Smoke detectors on each floor and near bedrooms
    - Carbon monoxide detectors within 10 feet of bedrooms (if fuel-burning appliances exist)
    - Windows: open, close, lock, no broken glass
    - Floors: secure, even, free of trip hazards
    - Walls/ceilings: no sagging, holes, or water damage
    - Entry doors: lock securely; interior doors function properly
    - Each room has at least one outlet or light fixture
    - No visible pest issues (droppings, nests, bugs, rodents)
    - Bathroom and kitchen ventilation (window or fan)
    - Lights work in closets, hallways, enclosed spaces
    - No exposed nails, sharp edges, or other physical hazards
3. **Kitchen**
    - Stove/oven: working, no leaks or missing parts
    - Refrigerator: seals properly and cools
    - Sink: hot and cold running water, drains properly
    - Food prep area: cleanable and usable
    - Cabinets: secure and usable
4. **Bathroom(s)**
    - Toilet: flushes, is stable, no leaks
    - Shower/bathtub: sealed, drains properly
    - Sink: runs hot and cold water, drains properly, no leaks
5. **Exterior**
    - Address is visible from the street
    - Exterior lighting works at doors and walkways
    - Sidewalks, driveways, and walkways are level and safe
    - Siding and walls are intact and weatherproof
    - Yard drainage prevents water from pooling near the house
    - Fencing/gates (if present) are stable and safe
6. **Additional Items**
    - Chimney (if present) is structurally sound
    - No hazardous debris or trash

- Stairs with more than three risers have handrails
- Guardrails (if required) are secure
- Powered garage doors operate with safety sensors
- Sprinklers (if present) function and are unobstructed
- Trash chutes (in multi-units) work and are sanitary
- Emergency call systems (if required) are functional

How to Use This Information

You'll want to fill out an inspection sheet yourself and mark any items that would result in a failed inspection. Every item that would fail becomes part of your Scope of Work — which we'll show you how to build in the next lesson.

NSPIRE Resources

To prepare with confidence and understand the full list of standards, review the official HUD resources:

How to Inspect: NSPIRE Standards Guide

HUD NSPIRE Overview

Reading NSPIRE Standards

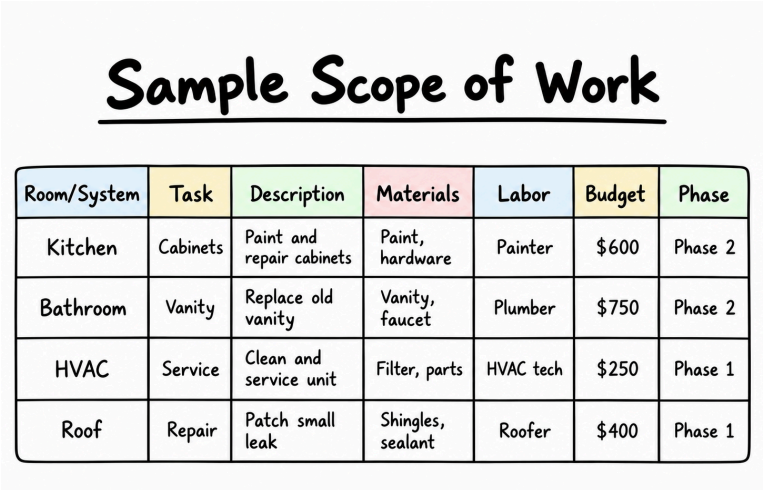
NSPIRE Full Standards

NSPIRE Inspectable Areas

HUD Notice PIH 2024-26: NSPIRE Requirements PDF

BLANDO.COM

Lesson 15: How to Build a Scope of Work



Sample Scope of Work

Room/System	Task	Description	Materials	Labor	Budget	Phase
Kitchen	Cabinets	Paint and repair cabinets	Paint, hardware	Painter	$600	Phase 2
Bathroom	Vanity	Replace old vanity	Vanity, faucet	Plumber	$750	Phase 2
HVAC	Service	Clean and service unit	Filter, parts	HVAC tech	$250	Phase 1
Roof	Repair	Patch small leak	Shingles, sealant	Roofer	$400	Phase 1

Once you've completed both inspections — the standard home inspection and the Section 8 pre-inspection — the next critical step is building your scope of work (SOW). This is the bridge between identifying what's wrong with the property and turning it into a rent-ready, income-producing asset.

Understanding a SOW

Your scope of work is an itemized, room-by-room list of every repair, upgrade, and installation your contractors will complete — and what each will cost. This list becomes your blueprint for renovation, your tool for managing the budget, and your reference point for holding contractors accountable.

A solid scope of work should include:

- What needs to be done, item by item
- Your cost or budget per item
- A short description of each task

Your scope of work should be based

on:

- The repair items and budgets are on "How to Estimate Repairs"
- Any issues identified during your home inspection
- Any deficiencies or failed items from your Section 8 inspection
- Paint and curb appeal upgrades
- New appliances, if needed

Structure of a Scope of Work

To be effective, your SOW must be organized and specific. Use the following structure:

- **Itemized list of tasks**
  List everything that will be done, clearly and in the order it will happen.
- **Logical progressions for tasks**
  Show each step needed for proper completion (e.g., sanding → texturing → priming → painting).
- **Breakdown by room or system**
  Group tasks under categories like:
    - Kitchen
    - Plumbing
    - Flooring
    - Electrical

    - Exterior
- **Clear descriptions per item**
  Instead of vague terms like “apply texture,” write: “Apply knockdown texture to ceilings in living room.”
- **Organized by phases**
  Match your tasks to a week-by-week timeline based on the order work needs to be completed.
- **Each phase includes**
    - Materials list & cost
    - Labor cost
    - Timeframe to complete

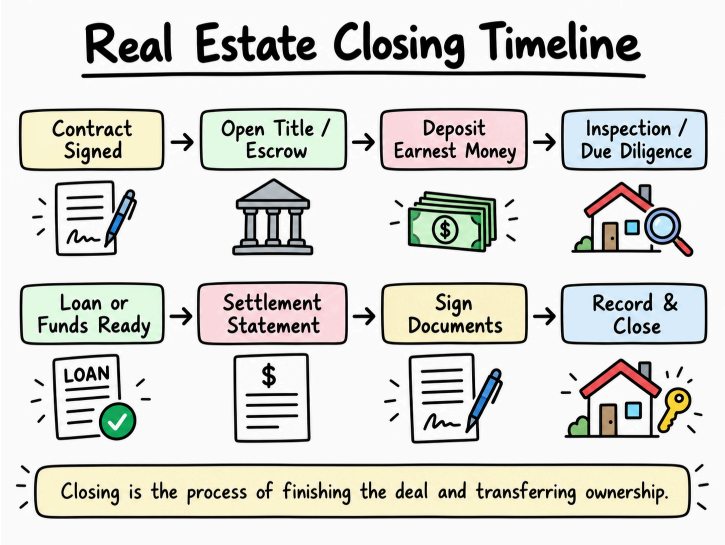
Why Phases Matter

Breaking your renovation into phases helps keep your project organized and your funding on track. Each phase represents a block of work that can be completed and inspected on its own, which also allows you to release funds and monitor progress step-by-step.

Examples of some common phases:

- Demo and Trash-Out
- Rough Plumbing and Electrical
- Framing and Drywall
- Painting and Trim
- Flooring Installation
- Fixtures and Finishing Touches
- Final Punch List and Cleaning

Lesson 16: How Real Estate Closings Work



Closing on a property is the final step in your purchase process — and one of the most important to get right. This is where ownership officially transfers, money is exchanged and distributed, and all legal documentation is finalized.

Below, you'll learn how closings work, who's involved, and what you need to know to be prepared and confident throughout the process.

Title Companies vs. Attorney States

Real estate closings are handled differently depending on your state. Some states use title companies, while others use real estate attorneys to manage closings.

- **Title Company States:**
  - A title company facilitates the entire closing.
  - They act as a neutral third party to manage funds, ensure the contract terms are met, and confirm the title is clear.
  - They issue title insurance to protect you from future claims against the property that may arise prior to you owning the property.
- **Attorney States:**
  - A real estate attorney performs the closing duties instead of a title company.
  - They review titles, prepare documents, and ensure legal compliance.
  - They may or may not work in conjunction with a title company.

What Title Companies Actually Do

Whether it's a title company or attorney, they're responsible for:

- Title Search: Ensuring the property has a clear chain of ownership with no unresolved liens, unpaid taxes, or ownership disputes.
- Title Insurance: Protects you and your lender from financial loss if future issues arise from the title.
- Escrow Services: Holding funds (such as the earnest money deposit) securely until closing.
- Document Prep: Handling the deed, settlement statements, and legal paperwork.

- Funds Disbursement: Paying out seller proceeds, taxes, agent commissions, and fees on closing day.

Important: It is essential for you to note that the only party that should ever send/receive money from anyone involved in a real estate closing is the title company. Do not ever send deposits, commissions, payments, or any funds to anyone else.

Additional: Only accept wire instructions directly from the title company and send wires only to the title company after you have confirmed their instructions.

What Happens When There Are Title Issues Present

Sometimes, title searches reveal problems that must be fixed before closing. Common issues include:

- Unpaid property taxes
- Liens from contractors or creditors
- Unknown heirs claiming ownership
- Previous deed errors

If these are present:

- The title company will notify all parties of the issue.
- It becomes the seller's responsibility to resolve it.
- Closing will be delayed until the issue is cleared, or in some cases, canceled entirely.

As the buyer, never close until the title is clean and title insurance is in place. Do not take any exceptions on title.

How Closings Work From Start to Finish

The closing process is the final step in buying a property. Here's what happens — step by step:

1. **Contract Executed**
   You and the seller agree on terms and sign the contract. Contracts should always name the title company (or attorney) who will handle the transaction.
2. **Earnest Money Deposit (EMD) Sent**
   You wire your earnest money deposit to the title company, who will hold it in escrow until the deal closes (or is canceled).

3. **Title Search Ordered**
   The title company begins their full title search to verify there are no issues with the property's ownership or debt.
4. **Inspection and Lender Approval (if applicable)**
   During your due diligence period, you complete your inspection and confirm repair needs. If using a loan, you'll also submit a lender application.
5. **Final Walkthrough**
   Right before closing, you (or your agent) should walk the property to make sure it's in the agreed-upon condition.
6. **Settlement Statement Prepared**
   The title company prepares a final settlement statement (also called a HUD-1 or ALTA), outlining all costs. Review this carefully to confirm your expenses match the contract.
7. **Funds Are Wired**
   You wire your funds to the title company. If using a loan, your lender wires theirs. Always confirm wire instructions directly with the title company by phone.
8. **Documents Are Signed**
   You and the seller sign the required documents. This may include the deed, settlement statement, affidavits, loan papers, and disclosures. Many states allow remote signing via mobile notary or e-signature.
9. **Title Company Closes the Transaction**
   The title company disburses funds to all relevant parties, including:
   - Paying off the seller's mortgage (if any) & liens
   - Paying commissions to agents
   - Sending net proceeds to the seller
   - Covering recording fees, taxes, and insurance
10. **Title Is Registered to You**
    The title company records the new deed with the county, making your ownership official. You'll receive:
    - A recorded deed
    - A copy of your final closing documents
    - A title insurance policy
    - Confirmation of your ownership and access to the property

***Reminder**: Never send a wire without calling the title company directly to verify instructions. Always use trusted phone numbers—wire fraud is real and common.*

***Important**: Always have your property manager walk the property on the day of closing to confirm vacancy and ensure the condition matches what was agreed to during the inspection period.*

Steps To Take Immediately After Closing

Once you officially close and take ownership, complete these tasks right away to prepare for renovations:

- **Get the Keys**
  Confirm with the title company or seller's agent when and how you'll receive keys. This usually happens at closing or right after funds are disbursed. Make sure to collect all keys — doors, gates, garages, mailboxes — and rekey the house if needed.
- **Turn On Utilities**
  Contact utility providers (electricity, water, gas) and transfer service into your name. Turn everything on, even if work won't start for a few days — this ensures your contractors can inspect and begin immediately.
- **Install a Lockbox**
  Place a combination or digital lockbox on the main entry. This provides secure, trackable access for your contractors and property manager without needing to coordinate key handoffs. Only share the code with authorized individuals.

Lesson 17: Why Property Managers Are Crucial



If your goal is to build passive income and long-term freedom through rental properties, then hiring a property manager isn't optional — it's essential.

Many new investors make the mistake of thinking they can manage properties themselves to save money or "learn the ropes." But what that really creates is a second job — with all the stress, time demands, and burnout that come with it.

Your focus should be on being the investor, not the operator.

For context, we spend an average of just 3–4 hours per week talking to our property managers who manage over 250 of our unit. That's possible because they manage the day-to-day operations while we focus on scaling, improving systems, and building the portfolio.

What Property Managers Really Do

A property manager isn't just someone who collects rent. A good manager should be involved in every step of every property you buy and handle all of the day-to-day operational tasks.

Here are just some of the things a strong property manager handles:

- Finding properties
- Negotiating with agents on your behalf
- Coordinating inspections
- Reviewing inspection reports
- Creating scope of work lists and renovation budgets

- Overseeing renovations and construction projects
- Marketing your property and finding tenants
- Submitting properties to the local housing authority (PHA)
- Coordinating and attending HQS inspections
- Preparing and executing leases
- Screening tenants
- Managing move-ins and move-outs
- Handling lease renewals and rent increases
- Collecting rent from both the PHA and tenants
- Responding to complaints and repair requests
- Coordinating routine and emergency repairs

- Managing vendors and contractors
- Overseeing turnovers and cleaning
- Managing access, keys, and utilities
- Acting as the point of contact with tenants and the housing authority
- Keeping records for repairs, leases, inspections, and payments

All of this takes time. If you try to do it yourself, you stop being an investor and become a full-time property manager — creating a second job for yourself.

Wouldn't you rather spend a few hundred dollars to save countless hours every month?

The Benefit of Property Managers

1. **They Save You Time and Stress**
   Every maintenance call, rent issue, or compliance task pulls you away from higher-level priorities. Property managers handle the headaches so you don't have to—especially the 11 p.m. emergencies or drawn-out repair jobs. Your time is too valuable to spend chasing rent or unblocking toilets.
2. **They Make Scaling Possible**
   You might manage one or two properties on your own—but you'll hit a wall fast. A property manager gives you the systems and support to buy more properties without being buried in daily tasks. If you want to grow a real business, you need a team.
3. **They Handle Everything with Tenants**
   Section 8 investing comes with its own rules, forms, and inspections. A strong manager understands how to work with the PHA, handle paperwork, schedule inspections, and ensure your property remains compliant—so your rent payments are never interrupted.
4. **They Provide Local Presence and Professionalism**
   For remote or out-of-state investors, your property manager is your boots on the ground. They inspect, coordinate, and manage tenants and contractors. They ensure everything is handled legally, professionally, and on time. That's something you can't do from another state.

Property Management Mistakes to Avoid

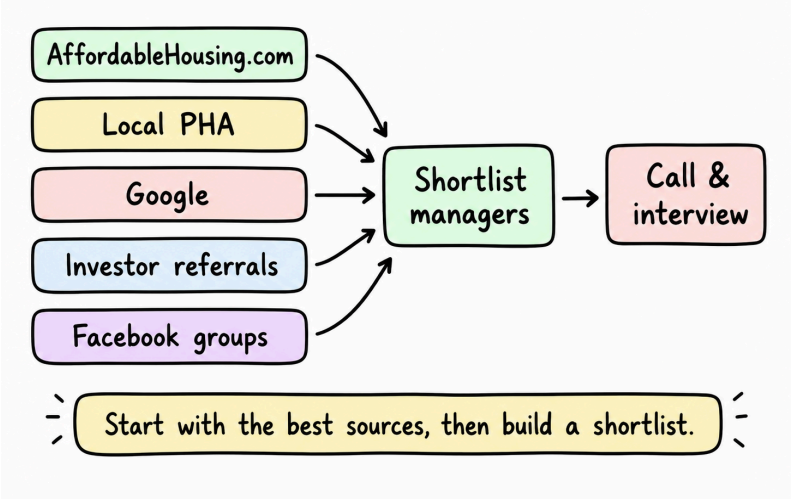
Avoid these common mistakes when it comes to working with property managers:

- **Waiting too long to hire one:** Don't wait until you're overwhelmed. Start with a manager on day one so they can grow with you.
- **Not screening them properly:** A bad manager can cost you just as much as no manager at all. Make sure they're qualified and aligned with your goals.

- **Not training or managing them:** Even great managers need direction. Set expectations clearly and check in regularly.
- **Being too hands-off too early:** Passive income doesn't mean passive leadership. Stay engaged enough to guide, support, and manage your team.

Hiring a property manager is one of the smartest decisions you'll make in your rental business. It protects your time, supports your growth, and keeps your investments running smoothly. Get this part right, and everything else becomes easier.

Lesson 18: How to Find Property Managers



Finding property managers is a relatively simple process. The real challenge is finding good ones — especially those who understand Section 8 rentals and can help your business run smoothly.

This section focuses on how to find potential candidates. We'll show you where to look and how to reach out. In the next lesson, you'll learn how to screen and choose the right one.

Your goal for now is to build a list of property managers already active in your target market — and who meet some basic pre-screening criteria. You'll interview and vet them in detail later.

The Best Way To Find Property Managers

Start by going where Section 8 tenants, property managers, and landlords are already active. One of the best places to begin — and our go-to method — is AffordableHousing.com.

Here's how to do it:

1. Go to affordablehousing.com
2. Search for your city
3. Look for active rental listings that accept Section 8 (they have a sign with an 8)
4. Contact the person or company who listed the property
5. Ask if they are property managers (sometimes landlords list themselves)

You can also check your local Public Housing Authority (PHA) website. Many PHAs post directories or listings of landlords and properties currently working with Section 8. These

are excellent leads because they're already doing what you need done.

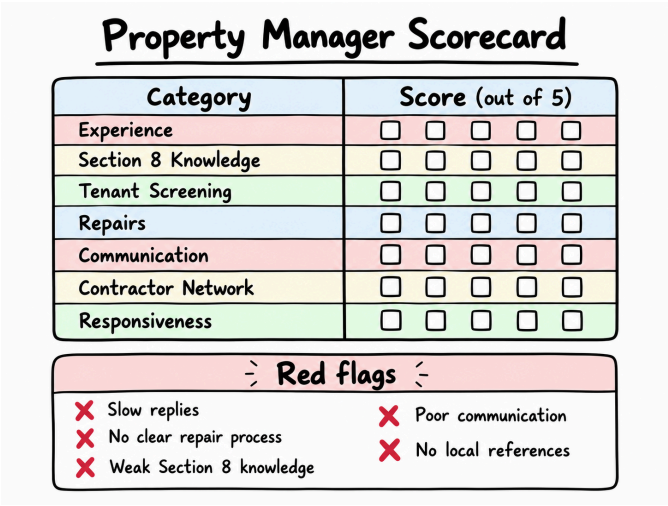
Additional Ways To Find Property Managers

While often not necessary, here are a few other ways you can find property managers in your target market:

- Google property managers in your area
- Ask for referrals from other investors
- Ask for referrals on local facebook real estate groups
- Look at rental listings on zillow

You can get creative with how you find them, but AffordableHousing.com and your local PHA listings should give you several solid options to start with.

Lesson 19: How to Screen Property Managers



A great property manager keeps your rentals running smoothly, your tenants satisfied, and your income consistent. A bad one can lead to long vacancies, missed rent, unhandled repairs, or even legal trouble.

That's why screening isn't something to rush — it's how you protect your business before you ever hand over the keys.

Think of it like this: you're not just hiring an employee. You're choosing a key partner — someone who will act on your behalf, execute your strategy, and be your eyes and ears on the ground.

Start with an Interview

Once you've found potential property managers, your next step is to schedule interviews and evaluate them thoroughly.

For proper expectations:

- Screening a candidate might take 2–3 calls
- Each call may last 30–60 minutes if done

properly Take your time — the right manager is worth

the effort.

How To Evaluate Property Managers

Here are the most important areas to ask about during your interviews:

- Do they have property management experience?
- Do they have experience with Section 8 tenants and rentals?
- Have they worked with the local Public Housing Authority (PHA)?
- Can they explain the full Section 8 process — from listing the unit to passing inspections to receiving payments?
- How many Section 8 units do they currently manage?
- What criteria do they use to screen tenants (credit, income, rental history, background)?
- Do they personally verify references or use a third-party screening service?
- How do they confirm that a tenant's voucher is appropriate for the property?
- Can they oversee repairs, inspections, or renovations?
- How do they send updates or reports on properties and tenants?
- Are they responsive by phone, email, and text?

- Do they have their own handymen or a network of trusted contractors?
- How do they handle repairs — do they get bids, charge a markup, or use flat fees?
- How quickly do they respond to maintenance requests?
- How do they collect rent?
- What do they include in their lease agreements?
- How do they screen tenants (repeated for emphasis — a key function to double-check)?

Red Flags to Watch For

As you go through the interview, pay close attention to signs that may indicate problems:

- Poor listening or communication skills
- Vague or evasive answers
- Lack of knowledge or experience with Section 8
- Overpromising without explaining their systems or process
- No references or poor online reviews
- Unprofessional behavior or slow communication

If a manager can't clearly explain how they operate — or doesn't come across as sharp, informed, and confident in handling key responsibilities — they are not someone you want to trust with your business.

Additional Screening Tips

Pro Tip 1: Always Screen Multiple Managers — never hire the first person you talk to. You should always screen at least three property managers. Ask the same questions to each one and compare their answers, responsiveness, and professionalism.

Pro Tip 2: Use the STAR method

Pro Tip 3: Do a practical assessment

You're looking for the best fit—think of it like you're looking for a life-long partner.

Lesson 20: How to Hire a Property Manager

Once you've found a property manager you trust, the next step is knowing how to pay them — and how to structure that payment in a way that works for both you and them.

Most investors simply pay a fixed rate for property management. But there's actually a smarter way to do it — one that costs you less while allowing your manager to earn more.

When you understand how to compensate your property manager properly, you can:

- Make sure they're motivated to work efficiently
- Save money in the long run
- Speed up how quickly your properties get rented and start cash flowing

Let's walk through how to make that happen.

The Standard Property Management Model

Most property managers charge a standardized set of fees, which typically include:

- 10% of monthly rent
- A leasing fee (often equal to one full month's rent) when a new tenant signs
- Additional fees or markups to manage repairs or renovations

This model is simple — but it's not investor-friendly.

You're paying a high percentage of your cash flow, even if your manager isn't doing much. And anything you need outside their basic service is treated as an add-on — with more fees — when many of those tasks should be included.

That's why we use a different compensation model—one that's performance-based which ultimately allows the property manager to make more money but costs you less.

Our Recommended Compensation Structure

Our performance-based compensation model, which we've used with many property managers over the years, has been designed to:

- Cost investors less
- Earn the property manager more
- Keep everyone aligned.

Here's how we structure the compensation:

- 7% of monthly rent
- 10% of the renovation budget (to oversee all rent-ready repairs and work) — based on a budget you set and your lender funds
- They keep all tenant application fees

Once again, we've used this structure for over five years, across multiple states and with multiple property managers. On average, our property managers earn the following per property:

- $800 per house in renovation management
- $750 per house in application fees (at $50 per application)
- $120 from the 7% fee

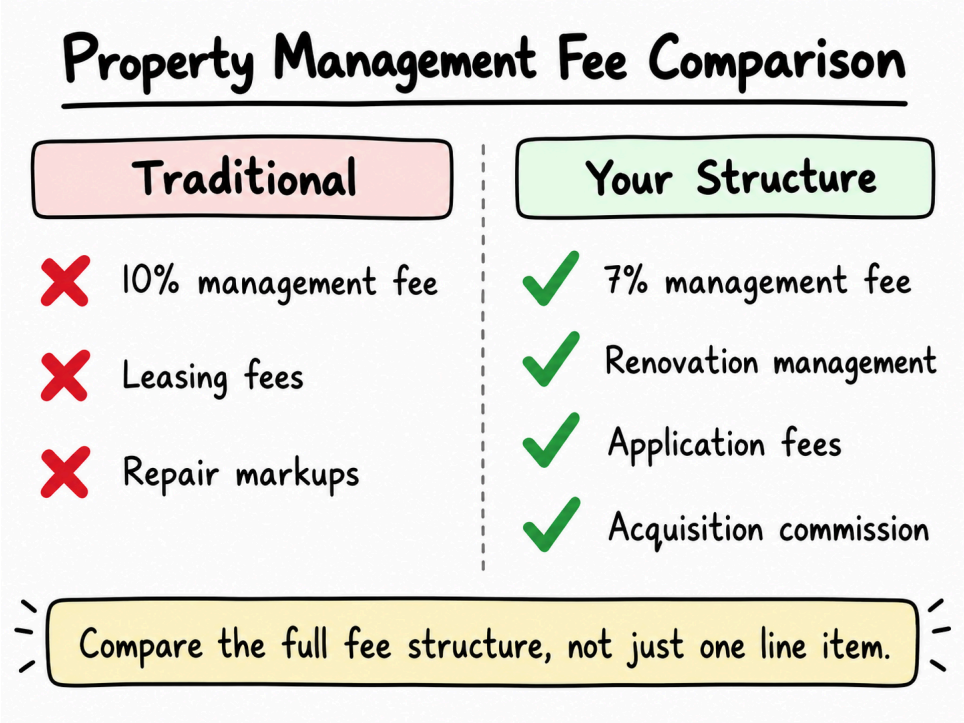
All together, they earn more than 10% of the rent before they even start managing the day-to-day — but none of that comes out of your pocket in excess rent fees.

This setup is a win-win because:

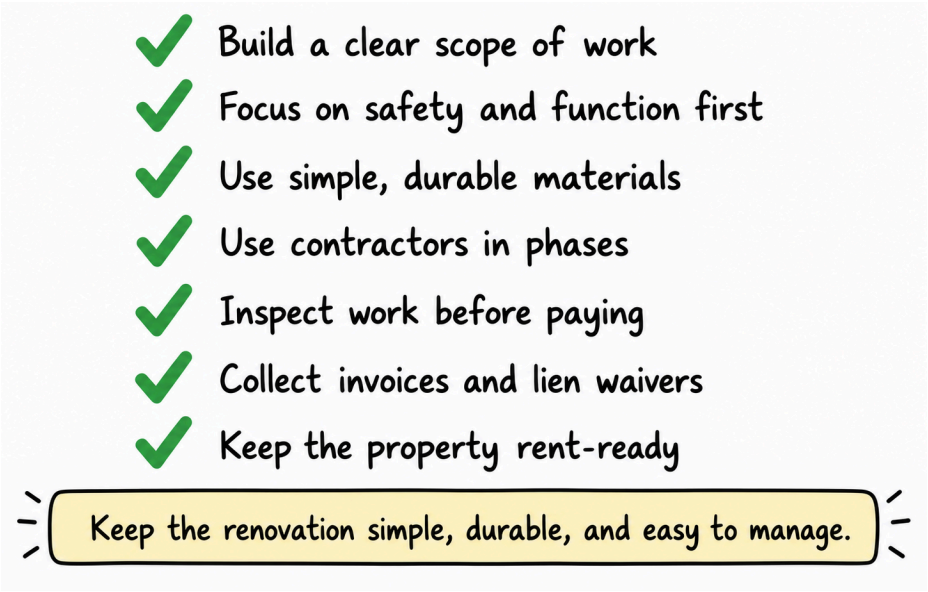
- The property manager is paid to get the property ready quickly
- The renovation management fee can be built into your loan or rehab budget
- The application fees give them an incentive to market and screen tenants aggressively and it doesn't cost you out of pocket fees

Plus, since your property managers represent you on every deal you find on-market, they'll also earn 2–3% of your average purchase price (paid by the seller) for every property they help you buy.

It's a structure that keeps your costs down while helping your manager stay motivated, well-compensated, and aligned with your long-term success.


Property Management Fee Comparison
Traditional
10% management fee
Leasing fees
Repair markups
Your Structure
7% management fee
Renovation management
Application fees
Acquisition commission
Compare the full fee structure, not just one line item.

Lesson 21: How To Properly Renovate a Property



Renovations are where most investors struggle unnecessarily. In this lesson, you'll learn the key aspects of how to successfully execute a renovation project once a property is under contract and ready for work.

Renovations Start Before You Close

Once you close on a property, your renovation timeline officially begins. To hit the ground running, you want to be prepared before closing.

Ideally, you should have:

- Your scope of work finalized
- Your contractors lined up
- Your timeline and materials prepped

That way, crews can begin work immediately and materials can already be ordered or staged.

Renovate According to Your SOW

Your Scope of Work (SOW) is your renovation plan — a document that keeps your project organized, your contractors on task, and your costs under control.

Every decision you make during renovations should align with your SOW. This helps:

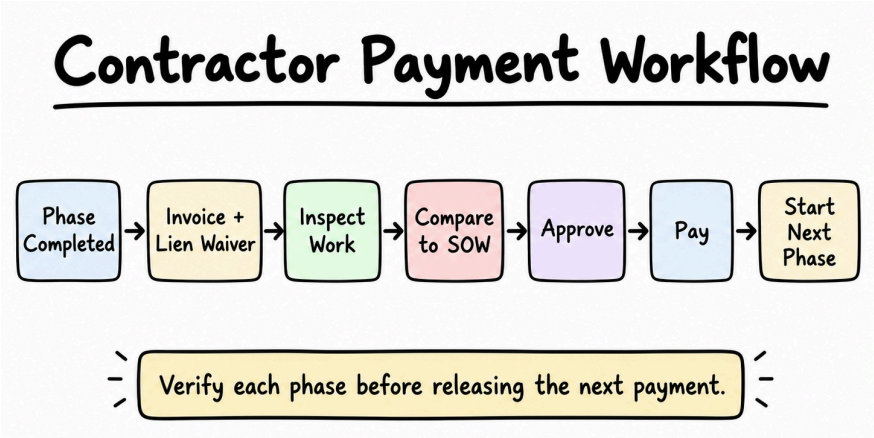
- Prevent contractors from adding or skipping work
- Keep labor and material costs in check
- Ensure you're meeting Section 8 and inspection requirements
- Protect your renovation timeline and rental goals

Expect slight adjustments along the way — like material delays or cost changes. That’s why we recommend:

- A 5% contingency in your renovation budget
- A 1–2 week cushion in your timeline
- All changes approved in writing via a signed change order

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Structure Your Contracts by Phases & Set Costs Per Phase



To keep your renovation efficient and your funding on track, break the project into phases. Each phase should represent a standalone block of work that can be fully completed, inspected, and signed off before moving on.

Each phase should include:

- A clear start and end point
- An estimated number of days to complete
- A specific labor budget

This lets you track if any phase is over budget, manage labor payments precisely, incentivize or penalize based on timeline, give contractors clear expectations

How Renovation Funding Works

It’s important to understand how renovation funding works on hard money loans, since most investors just have the expectation of having the bank straight up pay for renovations—which is not how hard money loans work.

Your loan won't give you the money up front— instead, it’s held in escrow and your lender will release it in draws after you've successfully completed an item.

How draw funding works:

1. You buy the materials and complete the work
2. You request a draw from the lender
3. The lender checks/inspects to confirm the work is done
4. The lender releases funds to reimburse you

To make sure your prepared and have the money available to cover renovation costs, structure your scope of work, contracts, and payment timelines in a way that will allow you to progressively fund the costs.

You want to stay organized and make sure that funds are released based on real progress.

Pay for Labor & Materials Separately

To protect your budget and quality standards, never pay contractors for materials or have them give you quotes that cover materials. You always want to pay them for labor and buy materials yourself.

You don’t want contractors buying materials because:

- They often mark up prices to charge you more
- They may choose low-quality brands or the wrong specs because it affects their paycheck
- It creates consistent budget changes for reasons out of your control
- You don’t know how much you are really paying for their services
- Your budgets are not consistent from project-to-project.

How To Buy Materials

Below are the things you can do to ensure success in buying materials:

- Have contractors provide a list of materials needed by phase
- Have them build an online Home Depot cart
- Allow them to visit stores, but have the cashier call you to pay
- Use a standard materials list for paint colors, flooring, finishes, etc.
- Order ahead to avoid delays during each phase

Pro Tip: Try to use the same materials across all properties. This speeds up decisions, orders, and walkthroughs.

Track Progress Daily

Renovation delays are very avoidable if you manage them properly. That’s why someone—either you or your property manager—should track progress every single day. Every day you should get:

- Time and location stamped pictures at the beginning and end of every day
- A detailed summary report of what was worked on per day

Daily check-ins let you catch issues early, keep crews accountable, and ensure materials and labor are being used properly.

The Process Before Making Payments

Any time a phase is finished, request the following two things from the crews:

- Invoices
- Signed Lien waivers – this protects you from future claims for work completed

Make sure that each of those documents clearly outlines what was done and what items were part of that invoice/waiver based on the phase. Once you receive these, you will want to inspect the work done before paying for any labor which would approve the completion of that phase.

Here's what to verify before releasing payments:

- The work matches what's listed in the SOW
- Nothing is missing, skipped, or done halfway
- The materials used are what you approved
- There's no damage, sloppiness, or safety issues
- The item is 100% functional and properly done
- Only pay for fully completed phases and never pay in partial payments.

In similar fashion, after the final phase is completed, you'll want to do the following before releasing the last payment:

- Conduct a full walk-through with your SOW in hand
- Perform a full home inspection again.
- Verify every phase has been signed off, inspected, and photographed
- Double check that no tools, trash, or supplies are left behind
- Ensure all final punch list items are complete (touch-up paint, caulking, outlet covers, etc.)

Document Everything in Writing

Throughout every phase of your renovation — from hiring crews to managing timelines to approving changes — have everything documented in writing. This is non-negotiable.

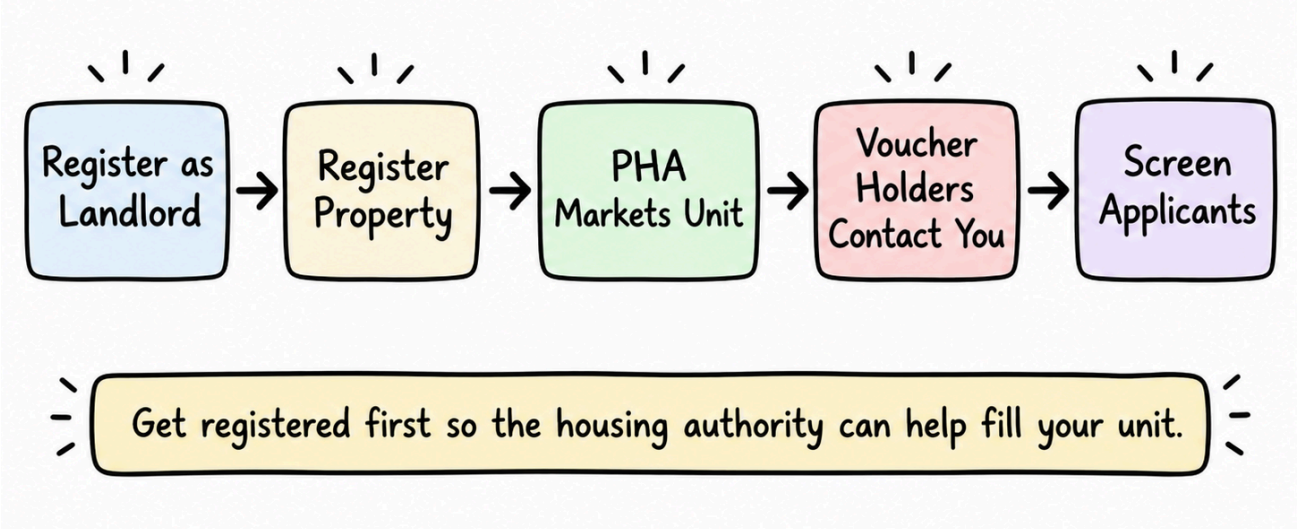
Proper documentation creates a paper trail in case disputes arise, keeps you compliant with lender requirements, ensures alignment between you and your contractors, and protects you from liability or unpaid claims.

Keep signed documentation for:

- Scope of work and change orders
- Payment terms and dates
- Daily progress reports and photos
- Receipts, invoices, and lien waivers
- Final inspection reports and project summaries

Keep the mindset that: what's not documented doesn't exist — and isn't enforceable.

Lesson 22: How to Find Tenants



Finding qualified, reliable tenants doesn't have to be hard—especially when you're working with the Section 8 program. In fact, one of the best ways to fill your vacancies is by getting tenants directly with your local Public Housing Authority (PHA).

Reminder: In the strategy definition lessons, we emphasized working with PHAs that actively help connect voucher holders with available rental units. The key is knowing how to work their system.

Since part of the strategy definition was checking that the local PHA actually assists landlords and tenants, this step should be easy.

To get tenants from the PHA there are 2 simple steps:

1. **Register with the housing authority as a landlord:**
   Each PHA has information on their website under the landlord section about how to become a landlord
2. **Register your available unit with the PHA:**
   This is normally done by completing a registration form with the PHA which you can find on their website.

Once you do that, the Public Housing Authority will market your property as an available unit to their tenants and you will start receiving tenants to screen.

Most landlords that struggle to get section 8 tenants struggle because they fail to register with the PHA as a first step. If you do not register your unit, you will not receive tenants from the housing authority and will later delay your rental process.

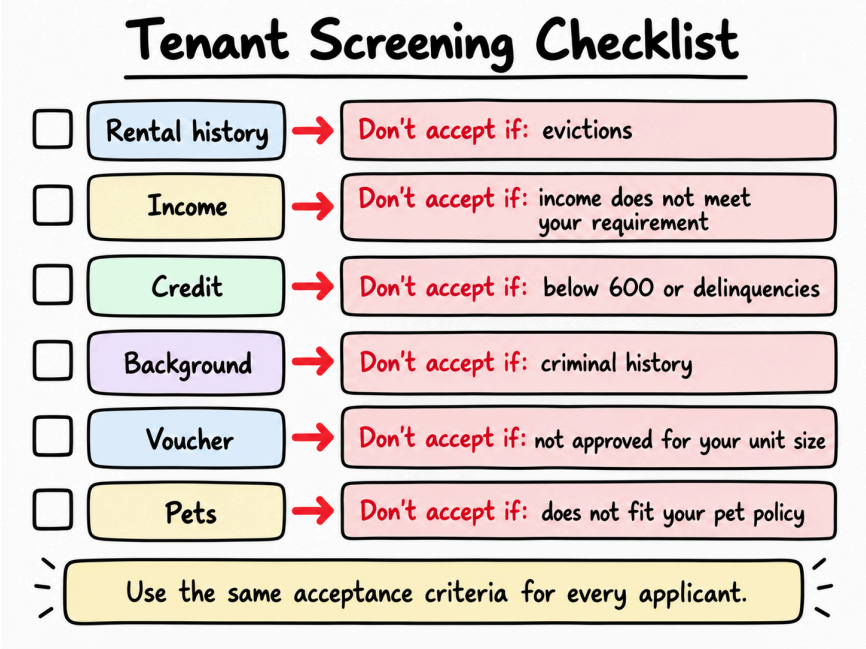
Other Ways to Find Tenants (Optional)

While PHA registration is often all you need, your property manager can take extra steps to market the unit if needed. These may include:

- Listing the property on AffordableHousing.com, Zillow, or even Facebook Marketplace
- Running local ad campaigns
- Reaching out to previous applicants or contacts from past rentals

However, if you've chosen the right PHA from the start, these additional steps are rarely necessary.

Lesson 23: How to Screen Tenants



Screening tenants is one of the most important steps in protecting your rental property — especially when you're working with Section 8. You may have heard people say, "Don't rent to Section 8 tenants because they'll destroy your house." That advice is not just wrong — it's misleading.

The reality is this: bad tenants result from bad screening, not the rental program they use. Whether a tenant lives in a million-dollar home or an affordable housing unit, tenant problems happen because of poor screening. Screening matters for every tenant — and Section 8 tenants are no exception. In fact, you can screen Section 8 tenants just like
any others.

What You Should Check For

Your screening process should rely on clear, legal criteria to help you identify responsible tenants. You'll want to check:

- Rental history – Look for on-time payments, no evictions, and positive references from past landlords.
- Income verification – Review pay stubs, bank statements, or tax returns to confirm they can afford their share of the rent.
- Credit score – A credit score of 620 or higher is a good baseline. Avoid tenants with a history of collections, charge-offs, missed payments, bankruptcies, or unpaid judgments.

- Criminal background – Look for tenants with no criminal background history.
- Voucher – Ensure the number of bedrooms that the tenant is approved for matches your property's bedroom count.
- Pets – Apply your pet policy consistently.

Screening these areas helps you avoid financial, legal, or behavioral issues down the line — no matter the tenant's background.

What You Can't Ask

It's critical to avoid any questions or decisions based on protected classes under the Fair Housing Act. You cannot deny an applicant—or treat them differently—based on:

- Race
- Color
- National origin
- Religion

- Sex or sexual orientation
- Familial status
- Disability

Discriminating based on any of these categories is illegal. Even small comments or questions that touch these areas can create liability, so always stick to objective, documented criteria when evaluating applications.

Additionally, do your research and become familiar with tenant & housing laws.

How to Actually Screen a Tenant

The easiest and most effective way to screen Section 8 tenants is to use a property management software or screening platform. These tools can automatically:

- Run credit and background checks
- Verify income
- Check eviction history
- Organize all applicant documentation

This is a task your property manager should be handling. Make sure they are using a screening system, not just “gut feeling” or informal checks and that you have access to the portal.

In addition to automated screening, always check rental references. Ask for contact information from at least one past landlord. When calling, ask things like:

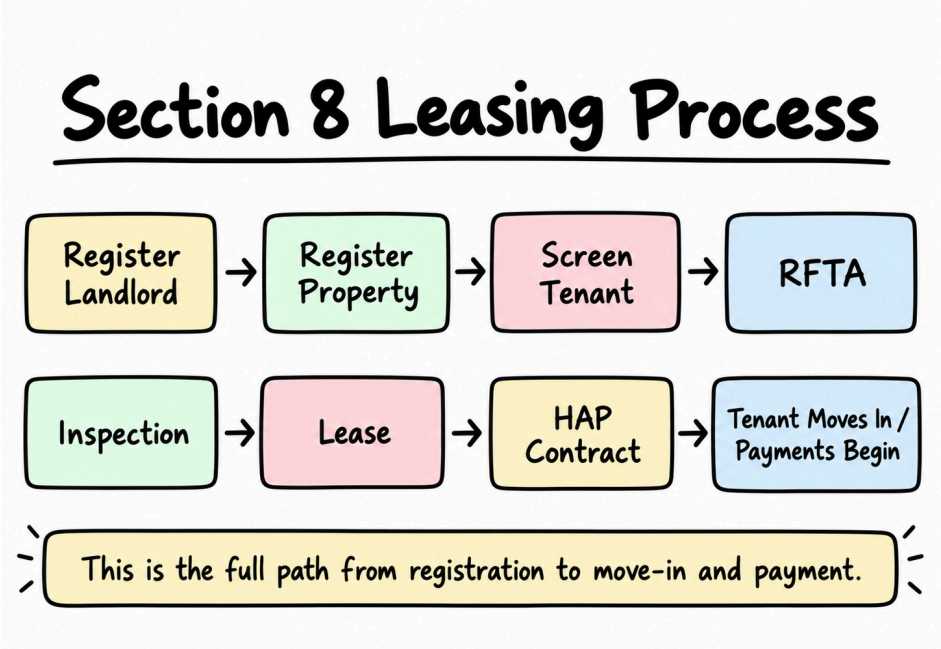
- Did they pay rent on time?
- Were there any complaints or violations?
- Did they take care of the unit?
- Would you rent to them again?

A simple conversation can give you more insight than any document—and it helps confirm whether the applicant has a track record of being a solid tenant.

Pro Tip: When a tenant provides a reference (address & landlord), search public records to make sure the person that is the reference owns the property. If the person is not the owner, ask the person their role to check if they are the property manager or if they lie and say they own the property – which would be a red flag.

***REMINDER**: Also, verify the tenant’s voucher size and payment standard with the PHA. Make sure their voucher covers your rent amount and that your unit meets their occupancy standards. This step prevents delays or disqualifications after you've already chosen a tenant.*

Lesson 24: Landlord & Tenant Procedures for HCV



As a quick recap, here is the entire step-by-step process to become a section 8 landlord:

1. **Be registered as a Landlord** – Set up your profile with the local Housing Authority to be eligible to work with voucher tenants.
2. **Register the Property** – List your available unit with the PHA so that it's visible to voucher holders and eligible for placement.
3. **Screen Tenants** – Evaluate interested applicants for responsibility, history, and compatibility with your property (as previously covered).
4. **Complete the RFTA (Request for Tenancy Approval)** – Once you select a tenant, you and the tenant fill out and submit the RFTA form to the PHA to begin the approval process.
5. **Pass the HQS Inspection –** The Housing Authority schedules a home inspection to confirm the unit meets Housing Quality Standards (HQS).
6. **Execute the Lease Agreement & Submit to PHA** – Once the inspection is passed, sign a lease with the tenant and submit it to the Housing Authority.
7. **HAP Contract (Housing Assistance Payments Contract) –** The PHA finalizes the HAP contract with you as the landlord, confirming payment terms.
8. **Tenant Moves In** – Once everything is approved, the tenant moves in, and the PHA begins paying their portion of the rent directly to you.

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