

REAL ESTATE INVESTING STRATEGIES



BUY & HOLD

Purchasing property with the intention of renting them out for passive income and long term appreciation.

Pros:

- Passive Income
- Long-term appreciation
- Tax Benefits

Cons:

- Illiquidity
- Initial investment amount
- Property management



FIX & FLIP

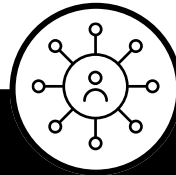
Buying distressed property, renovating them and selling them for a profit

Pros:

- Profit potential
- High demand
- Creativity and control

Cons:

- Financial risk
- Initial investment amount
- Unforeseen issues



HOUSE HACKING

Buying multifamily real estate with the intention of living in one unit and renting the others out. The other units typically cover most if not all of the mortgage

Pros:

- Lower housing costs
- Equity building
- Lower initial investment

Cons:

- Tenant management
- Property maintenance



VACATION RENTALS

Similar to the buy and hold strategy. Purchasing property to rent on a short/medium term basis for profit

Pros:

- Higher rental income
- Flexibility
- Appreciation

Cons:

- Regulatory laws
- Operational challenges
- Seasonal demand



TAX LIEN INVESTING

Purchasing liens on properties with delinquent taxes, potentially leading to ownership if the taxes remain unpaid

Pros:

- Reduced risk
- Lower competition
- High return potential

Cons:

- Illiquidity
- Property condition
- Redemption risk



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COMMERCIAL REAL ESTATE

Investing in commercial real estate for income generation. Offices, retail, warehouses etc

Pros:

- High income potential
- Professional tenants
- Diversification

Cons:

- Higher initial investment
- Vacancy risk
- Complexity



LAND INVESTING

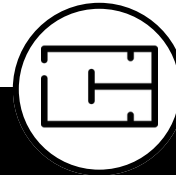
Purchasing land to lease to tenants or for mineral rights. This can include oil, natural gas, metals, and gems

Pros:

- Low maintenance
- Potential low investment
- Flexibility

Cons:

- Illiquidity
- Carrying costs



DEVELOPMENT

Purchasing land to develop new construction properties to either rent or sell.

Pros:

- High profit potential
- Control & creativity
- Flexibility

Cons:

- Higher capital requirements
- Market risks
- Construction risks



REITS

Investing in online Real Estate platforms who purchase & manage real estate either individually or within portfolios

Pros:

- Very low capital requirement
- Diversification
- Potential appreciation + dividends

Cons:

- Lack of control
- Fees



FINANCING OPTIONS



HARD MONEY

Short term loan, typically up to a year provided by a company. Used to purchase real estate investments

Pros:

- Quick access
- Ability to finance non standard properties
- More lenient guidelines

Cons:

- Higher interest rates & fees



PRIVATE MONEY

Similar to hard money, private money is capital provided by an individual or group in order to purchase real estate investments

Pros:

- Flexible terms
- More lenient guidelines
- Customized agreements

Cons:

- Harder to find
- Higher interest rates



TRADITIONAL LENDING

Financing provided by banks, credit unions, or mortgage companies in order to purchase real estate

Pros:

- Longer loan terms
- Lower interest rates
- Easily accessible

Cons:

- Strict guidelines
- Longer process
- Credit score impact



SELLER FINANCING

Financing provided by the owner of the property. Usually in lieu of traditional financing

Pros:

- Flexible terms
- Faster process
- Personal relationship

Cons:

- Lack of legal structure



PERSONAL FINANCING (CASH, HELOC, CASH OUT REFI)

Using your own personal funds such as cash or home equity products to purchase real estate investments

Pros:

- Borrowing from yourself
- Higher equity in investment

Cons:

- Reduced home equity
- Credit score impact
- Potential non fixed interest rates



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INVESTING EXPENSES

ACQUISITION COSTS

Expenses related to purchasing a property, including: closing costs, points, appraisal, inspection, down payment

HOLDING COSTS

Expenses related to holding the property, including: taxes, insurance, interest, utilities, capital expenditures, & maintenance

MARKETING COSTS

Expenses in order to make a profit on your investment, including: agent fees, ads, signage

MISC COSTS

Other additional costs. Additional closing costs, property management, pest control, HOA dues, & title insurance



LET'S MAKE YOUR REAL ESTATE
INVESTING DREAMS A REALITY!



APSU HAMILTON
REALTOR | PROPERTY MANAGER | MLO

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C: (504) 503 3779 | O: (888) 893 3537
Email: apsuhamilton@epique.me
apsuhamilton.epiquerealty.com/