

# THE AZREIA ADVANTAGE

## ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

"AZ Real as it Gets"

AUGUST 2023

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### ARIZONA REAL ESTATE INVESTORS ASSOCIATION

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## The Insider's Guide to Raising Real Estate Funds

Raising and securing capital is a pivotal aspect of real estate investing. It's not just about knowing where to find potential investors, but also how to appeal to them and secure their investment. Here's a step-by-step guide to help you navigate this process.

### 1. Adopt the Right Mindset and Demonstrate Your Expertise

The first step in raising funds is to adopt the right mindset. Understand that it may be slow and demanding initially, involving numerous meetings and discussions about the benefits of real estate investing. However, experience can significantly boost your credibility. If you're a new investor, compensate for your lack of experience with preparation, knowledge, and attention to detail. Show potential lenders that you've done your homework and are confident about your venture.

### 2. Engage Your Circle

Your friends and family, who already know and trust you, are the best starting point for raising capital. Discussing potential real estate investments with them can be nerve-racking, but remember, you're not selling a product. You're offering a long-term wealth opportunity. In addition, you're giving them a chance to invest in a property they wouldn't otherwise have access to and helping them reach their financial goals.

### 3. Initiate Conversations Ahead of Time

Contrary to what you might think, you should start raising capital before you have an active real estate opportunity. This approach gives you time and prevents rushing potential investors, which can create a sense of desperation. Instead, you can discuss potential real estate

investments in a relaxed, no-pressure manner, increasing the likelihood of investors wanting to partner with you.

### 4. Define Your Team Structure

Real estate is a people business, and the rapport you have with your team is crucial. A competent team led by a capable leader can achieve remarkable feats. Before seeking capital, ensure your team exhibits qualities like passion,

tenacity, flexibility, commitment, teamwork, coachability, and knowledge. These traits can convince potential investors that your team is worth investing in.

### 5. Showcase Case Studies or Sample Deals

Potential investors will have many questions about potential returns, the type of asset, how you'll use their money, and when they'll get their investment back. A sample deal package, typically a PowerPoint presentation with photos, information, financials, and data about a sample real estate project, can address these questions. You can tell potential investors, "I don't have a deal right now, but when I do, it's going to look a lot like this." This approach allows you to present a deal and attract investors without it feeling like a sales pitch.

*Continued on page 16*

## Unlocking Your Real Estate Potential



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by  
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### The Blanket Investment Loan for Savvy Investors

As the real estate market continues to evolve, so do the opportunities available to investors looking to expand their portfolios. This month, we are delighted to introduce our latest financial tool, tailor-made for astute real estate investors – The Blanket Investment Loan. In this article, we'll delve into the essence of this innovative program, shedding light on its key features and how you can incorporate it into your business strategy for optimal success.

#### 1. The Power of Consolidation

The Blanket Investment Loan is a game-changer for experienced investors seeking efficiency and scalability. With the ability to finance up to 25 properties under one loan, this program streamlines your investment ventures, minimizing paperwork and saving valuable time. Whether you have your sights set on a mix of residential properties or are considering small apartment complexes, this loan covers a diverse array of property

types, providing you with unmatched flexibility.

#### 2. Versatility for Growth

One of the standout features of the Blanket Investment Loan is its versatility. Whether you're aiming to make new property acquisitions or looking to refinance your existing investments, this program has got you covered. Take advantage of favorable market conditions and seize new opportunities with ease, knowing that you have a financial partner that supports your growth every step of the way.

#### 3. Qualifying for Success

As a lender dedicated to your success, we want to ensure that you can leverage this program effectively. To be eligible for the Blanket Investment Loan, a minimum FICO score of 660 is required. Additionally, this program is exclusively available to experienced investors, providing an excellent incentive for those with a proven track record to make the most of this remarkable financing opportunity.

#### 4. Closing Options for Your Convenience

Investors appreciate options, and the Blanket Investment Loan offers just that. You can close the deal as an individual, LLC, partnership, or corporation, aligning the loan structure with your unique business preferences.

This versatility ensures a smooth and seamless process, putting you in the driver's seat of your real estate endeavors.

#### 5. Integrating the Blanket Investment Loan into Your Business

Incorporating the Blanket Investment Loan into your business strategy can be a game-changer. By consolidating multiple properties under a single loan, you reduce administrative burdens and potentially lower interest rates, optimizing your cash flow and increasing your overall return on investment. This program empowers you to take advantage of growth opportunities while maintaining a solid financial footing.

Our new Blanket Investment Loan program is designed to elevate your real estate investment journey. From its consolidation power to its versatility and qualifying requirements, this program caters to the needs of experienced investors like you. As you continue to navigate the real estate market, consider the strategic benefits of the Blanket Investment Loan and how it can be seamlessly integrated into your business for long-term success. If you have any questions or are interested in exploring this opportunity further, our expert team is here to guide you every step of the way.





## A Different Way to Run the Numbers



by  
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In an unpredictable real estate market where prices are high, interest rates are high, and deals seem hard to come by – a shift in property analysis makes sense. An alternative to simply running numbers on what has already been developed on a property is to run numbers based on the full development potential of a property. This can help you find a gem without having to look at any more properties.

It often pays to understand some of the intricacies of a jurisdiction's zoning ordinance to uncover deals. While searching for cash-flowing properties in the City of Phoenix, one might notice many developed multi-family properties show a duplex but are zoned R-5. In Phoenix, R-5 zoning allows for 43.5 dwelling units per gross acre, surely one could build more than two units on those properties, right? The deeper you dig, the more layers you can unpack and the more you can start to see the full potential of many of these lots and, suddenly, an overpriced 2-unit property might become an underpriced 10-unit property. It does take some research and work to figure this out, but it could end the frustration of not finding the right deal. Let's look deeper into the example of a duplex on a corner property that might allow for more units in the City of Phoenix.

You receive an e-mail from your realtor regarding a duplex on a corner lot. While the list price seems high, you notice that the

zoning says R-5 and you know that R-5 is Phoenix's highest-density multi-family zoning so this could be good. First, do not assume that your realtor knows for certain the zoning of the property as many listings are miscategorized. To find out the zoning, enter the address in a search on the Maricopa County Assessor site, and you can find the base zoning for a property if it says R-5, which is a good start. You can also find the net square footage of the lot and view maps with aerial images where you can take rough measurements on the Assessor's website. While pulling information from the Assessor's site, also pull up the City of Phoenix's zoning map as this shows additional zoning information on the property. On the city's map, you might notice that the zoning says R-5 with additional abbreviations afterward, those extra abbreviations are important, but we will keep our example simple. The next place to look is into the City of Phoenix Zoning Ordinance, a table there shows us that the density allowed for an R-5 property is 43.5 dwelling units per gross acre. Great, but what does gross acre mean? The gross area of a lot, when we look at the definition in the city's Zoning Ordinance, includes the right-of-way dimension outside of the parcel's property lines. Some cities will use gross area and others will use net which can be significantly different.

On our corner property, if the parcel measures 100'-0" x 60'-0" the net area of the lot is 6,000 square feet or 0.14 acres. Since the lot is in Phoenix, we can include an additional right-of-way length (right-of-way dimensions vary per street but we will use 25'-0" in our example) on two sides, we calculate the gross area by multiplying 125'-0" by 85'-0" so 10,625 square feet or 0.24 acres. Using the net area, which is the number the listing will show and what the County shows as lot

square footage, to find density, we would conclude that we can build six units on the site. But when figuring out the gross area we see that the allowable density is ten units on the site – that is 1 ½ times more in units! A property with ten units may work even if a property with 6 does not. This is just one way that understanding the zoning ordinance in a City/Town/County can help you make intelligent investment decisions.

This example only focuses on allowable density, but there are many other factors that come into play when designing and developing a multi-family property, but it illustrates the concept that the more you understand the effect of the Zoning Ordinance on your potential investment, the better your investment decisions can be. It doesn't always make sense to just run the numbers on what is there, running the numbers on the potential of the property can help you find deals that are not immediately apparent.

Here are the websites referenced in our example:

### **Maricopa County Assessor:**

<https://mcassessor.maricopa.gov>

### **Phoenix Zoning Maps:**

<https://www.phoenix.gov/pdd/mycommunitymap> and click on "Launch My Community Map" then enter the address)

### **Phoenix Zoning Ordinance R-5**

**Table** (our example uses the first column in Table 2 as many Phoenix properties fall into that category):  
<https://phoenix.municipal.codes/ZO/618>

### **Phoenix Zoning Ordinance, definitions:**

<https://phoenix.municipal.codes/ZO/202>







## A Good Fit for Flipping Investors

by Rob Jafek, Principal of Boomerang Capital

You shouldn't use a flat-head screwdriver to drive a Phillips head screw in the same way you shouldn't use banks for financing when you are improving properties.

First, banks don't actually have the experience of doing this type of loan. "Wait a minute," you say, "these guys do home lending *all the time*." That is only partially true as yes: they are the ones that help originate the loan but then sell that loan into the secondary market with the US Government holding about 2/3 of that.<sup>1</sup> In this case, the bank is only a middleman which means that they are subject to what that ultimate buyer decides is interesting. If you've ever heard the terms 'conforming' and 'non-conforming' you know that you are dealing with a middleman. And if you are dealing with a regulated bank or credit union it goes even beyond that as short-term loans on non-income producing properties require those entities to carry more cash in order to remain in compliance, which makes for an inefficient capital structure.

Even if the bank wanted to hold it, they can only lend on current value and are unprepared to look at after-rehab value. Determining current value is easy: look at the price that the property just traded at. Maybe it requires some validation by looking at similar properties that have likewise just traded, but this valuation process is black and white, analytical.

Determination of after-rehab value is an art. Even if you can get a handle on deferred maintenance and other variables, you still must add (or subtract) for bringing the home back to the values of the neighborhood (or not). While also factoring in the investor's plan and ability to execute. And lest you forget to es-

timate overall prices 6 months into the future, you have a lot of nuances to consider. It's not an easy task, thus it is an art.

There are still plenty of homes that need work done, work that requires financing. And most real estate investors must spend time hunting financing to help them tackle their project. Lenders, like us and others, step in to fill that void. We're the artists in the investing finance space.

In addition, this investing space is different in other ways too. Vanessa Montoya, one of Boomerang's new loan officers, came from Arizona Bank and Trust. Moving to collateral-based loans, she noted some obvious differences. "I love the community aspect. It's different lending to people who are going to improve these homes and neighborhoods and leave their stamp on it. Not everyone can do these projects - I am learning so much about what to look for in properties that you are going to invest in rather than live in for yourself. I really enjoy that investors look at properties with problems not just so that they can get a lower price, but so that they can fix it and make something nice for someone to live in." This investing space is about value add.

Given that the lender and processes are different, here are a few tips she shares to make the process smoother for investors looking for financing:

**Budget:** Given that the budget matters so much, make it easy to understand and for a lender to evaluate.

**Vision:** You have a vision for this property, for how it is going to become more valuable and desirable. Be prepared to share that vision with us and help us see what you see. Be patient with us when you are asked

questions as we are trying to figure it out with you.

**Experience:** Experience matters, and we need to know what to expect from you. Done a hundred of these? Great, let us know so we can engage with you on that level and can help appropriately. First time? Same answer. You need to help us know where you are so we can make the best use of time, for all of us.

**Connect:** Get to know your finance company, loan officer, and financial team members. The better we know you, the better we can support you and your vision. One of the best parts about this industry is being part of the process that leads to successful investors and fantastic properties that add value to the community around them, and we aim to do it again and again and again. Because we're not a traditional lending bank that is beholden to our stockholders, we can develop relationships with our investors. And that's where organizations like AZREIA come into play since they provide forums, events, and opportunities for us to connect with the investors in the real estate space and develop relationships that lead to successful outcomes. That's why all our loan officers, like Vanessa, are active members of AZREIA that are always happy to connect with investors looking for help with their project financing.

Banks aren't a great place to go looking for financing for your flip. You have options and understanding the differences and using the right tool for the task will help you be more successful.

<sup>1</sup> <https://www.bankingstrategist.com/mortgage-finance-sector>





## Using a Self-Directed IRA to Invest in Multi-Family Properties



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by  
*J.P. Dahdah*

Investing in multi-family properties through a Self-Directed IRA (SDIRA) has the potential to provide a significant boost to your retirement portfolio. However, successful navigation through this investment landscape requires comprehensive knowledge of the IRA rules, considerations, and intricacies involved.

Here are six key points you need to consider and understand when using your Self-Directed IRA to invest in multi-family properties.

### 1. Understand the Self-Directed IRA Rules

The IRS permits Self-Directed IRAs to hold a virtually unlimited variety of investments, including direct investments in real estate. However, these investments are governed by strict rules to maintain the tax advantages that IRAs offer. Neither you nor any “disqualified persons,” – typically immediate family members, can directly benefit from the property. This means you can’t live in, manage, or even repair the property yourself. Income generated from the property must be returned to the Self-Directed IRA, and expenses related to the property must be paid directly from the SDIRA.

### 2. Consider Financing Options

If your Self-Directed IRA doesn’t have enough funds to buy a property outright, you might consider leveraging your SDIRA using a non-recourse loan. However, such a strategy introduces complexities. Firstly, leveraging could trigger Unrelated Business Income Tax (UBIT)

on income derived from the financed portion of the property. Secondly, the lender can only use the property as collateral and can’t pursue the IRA itself or the IRA owner’s personal assets in case of default. Not many banks and lenders offer non-recourse loans structured for IRAs, but Vantage has a resource list with a list of non-recourse lenders who do. If this is an option you want to consider, contact us and we can share our resource list with you.

### 3. Conduct a Thorough Investment Analysis

Investing in multi-family properties demands careful analysis of various factors. These include the location of the property, market conditions, potential rental income, property management costs, operating expenses, and prospective repair costs. A thorough investment analysis is critical to provide a realistic projection of the property’s potential return and guide your decision-making process. Many of our clients are experienced multi-family real estate investors and can conduct their own investment analysis, but some aren’t. If you are then great, you will love having the ability to make multi-family investments on a tax-favored basis using your Self-Directed IRA. If you aren’t, it will be important to work with experienced real estate investment professionals that can conduct the adequate due diligence and analysis necessary to make an informed investment decision. I was recently invited to speak at the AZREIA Multi-Family Sub-group on Self-Directed IRAs and found it to be a great way to increase your knowledge about multi-family property investing strategies and network with other investors that share your investment appetite in this real estate category.

### 4. Property Management is Crucial

As direct management by you or any disqualified person is prohibited by the IRA rules, you’ll need to hire a third-party property management company to handle the property’s

operations, including maintenance, rent collection, and tenant relations. Therefore, the costs associated with property management should be factored into your investment analysis.

### 5. Plan for Required Minimum Distributions (RMDs)

Once you reach the age of seventy-three, IRS rules mandate that you begin taking required minimum distributions from your IRA. If a substantial portion of your SDIRA’s value is tied up in real estate holdings, you might face challenges in meeting these RMDs, as real estate isn’t as quickly liquidated as other assets like stocks or bonds. Maintaining a diversified portfolio can help avoid liquidity issues in the future.

### 6. Seek Professional Guidance

Considering the intricacies of using a Self-Directed IRA for multi-family real estate investments, it’s often beneficial to seek professional guidance. This could come from tax professionals, legal advisors, or experienced real estate professionals who can help navigate the complex IRS regulations and the real estate market. Just because the account is called a “Self-Directed” IRA doesn’t mean you must go at the SDIRA investing process alone. There are many private fund companies investing in multi-family real estate strategies you can choose to invest with on a more passive basis as well.

In summary, using a Self-Directed IRA to invest in multi-family properties can be a lucrative strategy when handled correctly. However, this requires careful planning, a thorough understanding of the IRA rules and regulations, proper investment analysis, and possibly professional advice to ensure a successful and compliant SDIRA investment journey.

**\*\*Attention AZREIA Members –** Open a Vantage Self-Directed IRA and receive a 50% discount on the account set-up fee!!\*\*





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**Bridget Pruss**

As a new investor, Derek took the time to ensure I understood the process and provided me with key learnings/ considerations that I didn't have to ask. I value this since "I don't know what I don't know." I consider Derek/Gila to be my go-forward partner.

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by  
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Where do you store your cash before you deploy it for investments?

That answer might not seem like a big deal if the investment itself and what it can provide for you is the focus. But, if a bank account is your answer, you're leaving a lot of money on the table. Your dollars should and can be performing multiple jobs for you in your real estate business.

Say you have \$100,000 of capital in savings earning 5% interest per year. After 25 years, that's over \$338,000. However, if you withdraw \$50,000 in year one to invest in a syndication – your balance drops, and you miss out on \$135,000 in growth.

That's opportunity cost. And it's not your friend.

You want to earn that back along with the return from the syndication. By storing your available capital

in a properly structured cash-value life insurance policy, you can honor each of your dollar's ability to grow for your whole life.

In the cash value, your dollars are accessible and grow without interruption at ~5% long term – even while you borrow against the cash value tax-free to fund investments or other major life purchases. This is similar to how banks function, they're willing to pay us 0.1% on deposits to loan out our money for more favorable returns from loans ranging from 5-29% in annual interest.

In the process of recapturing the banking function for yourself, you'll experience what's called positive arbitrage. This is when the interest your cash value earns, out-paces the interest owed on policy loans. Over the

course of your investing career, you'll not only own real estate assets but you'll have capitalized a massive personal banking system that can also provide for you in retirement, with long-term care, a tax-free death benefit, and plenty more.

If you've been hearing about this strategy, known as Infinite Banking, but aren't sure how it could work for you, send us an email and we'd love to connect the dots on how it can enhance your real estate investments.

This is an asset that won't only serve you today but will make your ceiling financially, your kid's floor.

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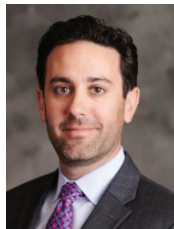
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## Cure State v. Virtual Court



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by  
**Mark  
Zinman**

Arizona is known as a cure-state, which means that a tenant can cure a non-payment of rent eviction by paying everything that is due and owing, provided it is paid prior to the judge entering a judgment. We have seen a rise of confusion on this issue lately with property managers, specifically: (1) courts giving tenants until the end of the court day to pay; and (2) managers being conflicted due to company policy requiring tenants to pay the next month's rent if they are paying after the 27th of the month.

As mentioned above, the law in Arizona is that for a non-payment of rent case, the tenant can stop the eviction at any time UP TO THE TIME THE JUDGE SIGNS THE JUDGMENT, by paying everything that is due and owing at that time. It doesn't matter if you no longer want the resident there. A tenant has a right to pay and stay if you are proceeding with a non-payment of rent case. If payment is tendered before the eviction is filed, the tenant can pay and stay by paying the rent, late fees, and other charges. After the case is filed, if the tenant can pay those charges, the court costs, and attorneys' fees then the case has to be dismissed before the judge signs the judgment.

The law is also clear that after judgment has been entered, it is in the landlord's sole discretion as to how to proceed and whether to reinstate the lease.

Analyzing the two (2) issues mentioned above:

### 1.) GIVING TENANTS UNTIL THE END OF THE DAY TO PAY

When we were doing cases in person, many tenants brought the funds to court, and we dismissed the case on the record. Now, with courts going virtual, that is no longer an option. Therefore, the courts have established a procedure that if the tenant says they can pay that day, the court will give them until 4:00 pm the day of court to pay. They must pay in full and in certified funds.

If this happens, we will notify the client and tell them they must accept the money if it is paid in full.

### 2.) REQUIRING NEXT MONTH'S RENT TO BE PAID

We are aware that some clients require that if rent is being paid after the 27th of the month (or another similar day) that the manager is not to accept rent unless the tenant also pays the next month's rent.

This policy is acceptable, provided it complies with the above-mentioned statutory cure rule. Whether you can enforce the policy depends on the specifics of where you are in the eviction process; here are the general requirements:

- If you have not yet filed the eviction, and the tenant offers

to pay, even if it's late in the month, you must accept the payment, as long as it has all rent, late fees, and other charges;

- If you have filed the eviction, but do not yet have the judgment, you must accept the payment, as long as it has all rent, late fees, and other charges, as well as attorneys' fees and costs;
- If you have the judgment signed by the judge, then it's solely in the landlord's discretion whether to reinstate the lease. Therefore, if you have a policy that you will only accept the payment if the tenant pays the next month's rent, that is a perfectly fine policy to follow.

### A few things to remember:

- If you want to follow such a policy, please put it in writing.
- Make sure you uniformly apply your policies to avoid potential allegations of fair housing violations.
- If you use a portal that allows payments after the 4th of the month, make sure your portal doesn't require the next month's payment unless you have already received a judgment. We have had more trials set because clients posting next month's rent on the portal when it's not due. Then, the tenant can't pay just the current balance before court. If your company doesn't allow payments on the portal after the 4th of the month, then this is not an issue.



## Different Avenues of Investing in Real Estate

August 8th 11 am to 1 pm  
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**Michael Del Prete**

Guest Speaker  
Executive Director -  
Arizona Real Estate Investors  
Association

- Key Takeaways:
1. What is AZREIA
  2. Growing a portfolio
  3. Different ways to acquire
  4. Gaining confidence
  5. Understanding different types of investing
  6. And much more!

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by  
*Ellis Tran*

PadSplit, the nation's biggest modern affordable housing and room rental startup, is making impressive progress in the Phoenix market, aiming to mitigate the city's escalating housing crisis.

Since launching in Phoenix, the number of active units under PadSplit's management

has risen to seventy, and the company has set its sights on the milestone of one hundred units, with an average monthly room rate of \$950/month. With twenty-six of these units currently vacant, the company is working relentlessly to meet the growing demand for affordable housing in Phoenix.

Phoenix's booming population, which stands at 4.86 million, and a workforce of over 2.58 million, underscore the city's dire need for affordable living spaces. The current housing stock falls short by 58,573 units, exacerbating the affordability crisis. This issue is further complicated by the median rental price of \$1,579 in

Phoenix, which is out of reach for many residents given the median income of \$33,573.

PadSplit aims to utilize the existing housing stock more efficiently by converting single-family homes into multi-family units, and through shared housing. This unique strategy is positioning PadSplit as a leader in the shared housing marketplace.

As the company continues to grow in Phoenix, its innovative approach offers hope in the fight against the housing affordability crisis. Learn more at [padsplit.com](https://padsplit.com).



## LEGALLY SPEAKING



**Q:** A resident told me that as of June 1st, we could no longer have breed restrictions. Is this true?

**A:** This is not true. This is a misunderstanding of a recently passed bill. HB2323 (which will become A.R.S. § 20-1510 when the legislature closes) prohibits the use of a dog's breed from consideration in underwriting or any other matter related to insurance claims. The bill specifically states that insurance policies referred to are homeowner's or renter's policy of insurance. Plainly stated,

insurance companies can no longer consider a dog's breed when determining coverage or claims for homeowners' or renters' insurance. Some residents have mistakenly interpreted this to mean that landlords can no longer have breed restrictions, especially if the landlord's breed restrictions were stated as being due to insurance requirements. The bill clearly only applies to insurance companies and does not in any way bind landlords. Remember though, such breed restrictions do not apply to assistance animals.

– Mark B. Zinman, Attorney, Zona Law Group, P.C.

*Information contained in this article is for informational purposes only and should not be considered legal advice. You should always contact an attorney for legal advice and not rely on information published here.*





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## Opportunity Zone Investing...



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by  
Michel J.  
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### ... Exploring the Potential Upsides, Risks and Implications

#### The High of Charity With a Chance of Payoff

Since the housing market crash of 2008 real estate investors have had a bad reputation and been labeled things such as scalpers and predators that are preying upon the weak and taking advantage of others' woes to make a quick buck. Well, don't worry! The future is bright, and your real estate investment can now be seen as a form of government-sanctioned philanthropy. In 2017, the U.S. government introduced a new economic development program called Opportunity Zones (OZs) as part of the Tax Cuts and Jobs Act. The aim of this initiative was to incentivize investment in economically distressed areas across the country. While the program has attracted attention from various sectors, real estate investors are uniquely poised to leverage the benefits that Opportunity Zones offer. This article will provide an overview of the benefits, risks, and implications of investing in designated Opportunity Zones.

#### Understanding Opportunity Zones

Opportunity Zones are designated geographic areas, typically located in lower-income or distressed communities, which have been identified as economically disadvantaged. Investments in these zones can offer tax incentives to investors who reinvest capital gains from other investments into Qualified Opportunity Funds (QOFs), which are vehicles created specifically for investing in these areas.

The primary allure of investing in Opportunity Zones is the potential for significant tax benefits. Investors who hold their investments in QOFs for at least ten years can exclude 100% of the capital gains generated from those investments. This allows investors to defer taxes on their initial capital gains and potentially eliminate taxes on the new investment altogether.

Speaking of capital gains, by reinvesting capital gains into an Opportunity Zone within 180 days, investors can defer taxes on those gains, or until the investment is sold. This deferral can provide additional liquidity for real estate investors.

Opportunity Zones are typically underserved areas with significant potential for revitalization and economic growth. Investing in these zones provides an opportunity to contribute to their development and potentially benefit from the long-term appreciation of real estate assets in the area.

The Opportunity Zone program allows investors to diversify their portfolios by allocating capital gains into a different asset class. Real estate, in particular, offers the potential for stable cash flow, long-term appreciation, and a hedge against inflation.

#### Risks and Considerations

Like all investing opportunities, investing in Opportunity Zones entails inherent risks. Economic revitalization and successful development in these areas are not guaranteed. Therefore, just like any other investment, it would be wise to do your due diligence to assess the viability of the project and consider the potential for market demand and long-term growth in the area before pulling the trigger on the investment. One thing to keep in mind is Opportunity Zone investments typically have a long-term investment horizon, with the greatest tax benefits realized after ten years. Investors should carefully evaluate their liquidity needs and ensure they have sufficient capital to sustain their investments over the required holding period. One thing to keep in mind when considering if investing in Opportunity Zones is best for you is that

the Opportunity Zone program is subject to regulatory changes that could impact the tax benefits and overall feasibility of investments. Investors should stay informed about any potential updates or modifications to the program.

#### Implications for Real Estate Investors

Real estate investors should carefully evaluate the specific Opportunity Zone's potential, including the demand for their particular asset class, local market dynamics, and the feasibility of their investment plans. Strategic planning and partnership with experienced developers or operators can enhance the chances of success.

Given the complexity of Opportunity Zone investments, investors may benefit from collaborating with other like-minded investors or forming partnerships to pool resources and mitigate risks. Shared knowledge and expertise can contribute to more successful projects and outcomes.

The Opportunity Zone program presents an opportunity for real estate investors to align their financial goals with social impact. By investing in areas that truly need economic revitalization, investors can contribute to sustainable development and create positive change in communities they care about.

Investing in Opportunity Zones can provide real estate investors with compelling tax advantages, the potential for long-term appreciation, and the opportunity to make a positive impact on distressed communities. However, it is crucial to conduct thorough due diligence, assess risks, and align investments with long-term strategies. By considering the benefits, risks, and implications associated with Opportunity Zone investments, real estate investors can make informed decisions that align with their financial and social objectives.

The Phocus Law team is here to assist with all your investment needs. If we can be of service, please don't hesitate to reach out. I can be reached by email at [Mick@PhocusCompanies.com](mailto:Mick@PhocusCompanies.com) or by phone at (602) 457-2191.

# Deconstruction vs. Demolition: 4 Primary Benefits

by **Chuck Warshaver, Stardust**

When a business and/or homeowner decides to rebuild or remodel an existing structure, they want to finish the project as soon as possible and at the lowest cost. At first glance, it seems easier and quicker to demolish the building. After all, demolition is the most common method employed today to clear a piece of land leaving a clean, buildable lot.

However, there is a better and more cost-effective alternative called deconstruction. Deconstruction is a process of carefully disassembling a structure so that the material used during the initial construction can be repurposed and given a second life. Benefits to the community and the owner of the deconstructed building are realized when the salvaged materials are donated to a non-profit organization. Here are four primary benefits:

## 1. Giving salvaged building materials a second life.

According to a recent study, 75-90% of the materials in a home can be reused, repurposed, or recycled. In other words, property owners can save most items within a residential home or a commercial building. Here is a partial list of some of the items that can be carefully removed and given a second life, below:

- Windows
- Copper Wiring
- Kitchen Cabinets
- Appliance Packages
- Lumber
- Bathtubs and Sinks
- Roof Rafter
- Bricks
- Floor Joists
- Plywood
- Flooring (hardwood, tile, marble, etc.)
- Plumbing Fixtures
- Bathroom Vanities
- Molding
- Heating and Air Conditioning Systems
- Exterior and Interior Doors
- Fireplace Mantles
- Other Architectural Significant Details

Demolition may appear at first to have a small-time advantage. However, the time variance can

be reduced to almost nil by starting to deconstruct the interior while waiting for permits. Plus, with demolition, many salvageable furnishings are lost forever and buried somewhere in a landfill instead.

## 2. Deconstruction makes us better stewards of the natural resources of our planet.

By utilizing the process of deconstruction in lieu of demolition, 75 to 90% of the used building materials are diverted from our landfills. By diverting some of the waste going to our landfills, in addition to giving that material a second life, we are also extending the life of our landfills and creating jobs. In 2007, the recycling industry created over 230,000 jobs.

How are the salvaged materials from a deconstructed property reused? The answer to that question lies in the next section.

## 3. Donating Salvaged Building Materials Provides Financial Support to a Non-Profit Organization.

Many people are curious and have asked us who will use their donated deconstructed materials and how. This financial support for organizations that help the less fortunate in our communities is crucial to their long-term success. Non-profit organizations decide whether to resell the donated items or use them for a community project.

**Stardust Building Supplies** is one such non-profit organization that takes advantage of donated deconstructed building materials. In fact, Stardust's 2 stores offer a variety of deconstruction services. When Stardust deconstructs a property, it removes the most used building materials, furnishings, and other goods at a nominal charge to the owner making the donation. Stardust stores sell these items. The people who buy the items save considerable amounts of money. Instead of paying the full retail price for new items, Stardust sells its donated items at a fraction of the retail price.

## 4. Deconstruction Has Significant Tax Benefits for the Donor.

In addition to the many advantages listed above, Deconstruction provides tax benefits for the donor whereas Demolition does not and is a dead expense.





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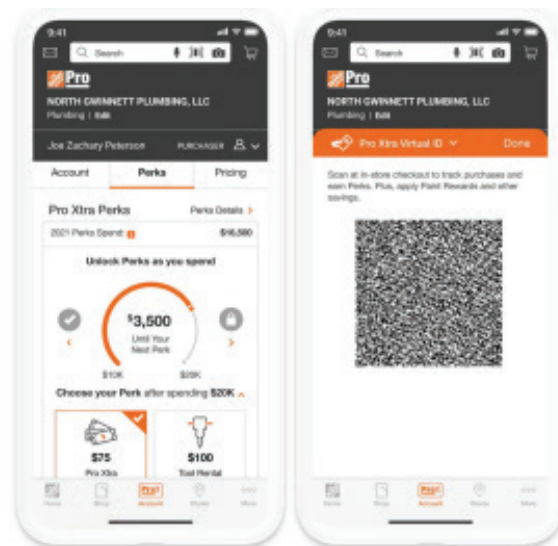
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# AZREIA ADVANTAGE: MONTHLY MEETINGS

## AZREIA Phoenix Meeting

Monday, August 14  
In-Person 5:15 pm  
Venue 8600  
8600 E Anderson Dr

## AZREIA Tucson Meeting

Tuesday, August 15  
In-Person 5:45 pm  
Tucson Association of Realtors  
2445 N Tucson Blvd

## Phoenix Real Estate Club

Tuesday, August 22  
In-Person 6 pm  
AZREIA Office  
4527 N 16th St #105

Market Specialist Sarah Perkins will be joining us at our Phoenix Monthly Meeting this month to go into more detail about what we've seen and what we can expect from the real estate market. Then, we will be joined by local experts that will give you the secrets to raising private capital that is working for investors right now. Timely, market-driven information and education make these meetings a must-see. Don't miss it!

## Phoenix – Market Update & Trends with Sarah Perkins

The Market Update and Trends presentation will equip you with the necessary knowledge to stay ahead of the competition in the ever-changing world of real estate. Whether you're a seasoned investor or just starting out, this is information you cannot afford to miss. With our reliable data and expert analysis, you'll gain the confidence to make informed decisions that will help you maximize your profits and grow your business.

## Phoenix – The Importance of Tax Planning with Ignatius Jackson

We will be joined by real estate tax professional Ignatius Jackson to give you tips on what you should be doing to make sure you're utilizing the best tax strategies for your investing. The sooner you implement the best strategies, the easier your tax season will be!

## Phoenix Main Meeting – Raising Private Capital Expert Panel

Want to buy more properties but don't have the cash?

It's no secret: Real Estate Investing stands as a proven gateway to wealth. But, like a coin, it has its flip side. The daunting challenges of securing capital can hold

you back, keeping you on the sidelines while golden opportunities pass by.

- Do you feel frustrated missing out on good deals?
- Think no one will lend you money because you're new to investing?
- Have you been rejected by banks because of your debt ratio?
- Does the idea of asking for large amounts of money tie your stomach in knots?

Don't worry, there's a lot of money out there. In fact, there's about 2.26 trillion dollars floating around in the US economy. Experienced AZREIA members believe that you have access to at least one million dollars in your personal network.

Our expert panel will show you how to get hold of that money and equip you with strategies to overcome any hurdles you're facing. This way, you can buy more houses and increase your monthly cash flow.

## Tucson Monthly Meeting

We will be joining in person for all the great networking sessions including Haves & Wants and a Market Update for the Tucson area, and a Raising Private Capital Expert Panel.

**See Phoenix Main Meeting**

## Phoenix Real Estate Club

This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find out what your real estate investing business needs! Haves & Wants, structured networking activities, market discussion, and Member Deals. It all still happens!



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# AZREIA ADVANTAGE: CALENDAR OF EVENTS

Check [www.azreia.org](http://www.azreia.org) for the current schedule.

AUGUST MEETINGS		
AZREIA – Phoenix Monday, August 14	AZREIA – Tucson Tuesday, August 15	Phoenix Real Estate Club Tuesday, August 22
<b>AUGUST SUBGROUPS</b> – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"> <li><b>AZ Women in Real Estate (AZWIRE)</b> Tuesday, August 1</li> <li><b>Income Property Owners (Buy &amp; Hold)</b> Thursday, August 3</li> <li><b>Cashflow 101 Board Game</b> Saturday, August 5</li> <li><b>South East Real Estate Club – In-Person &amp; Online</b> Saturday, August 5</li> <li><b>Tucson Cashflow 101 Board Game</b> Saturday, August 5</li> </ul>	<ul style="list-style-type: none"> <li><b>Tucson New Investors – In-Person &amp; Online</b> Monday, August 7</li> <li><b>Prescott Subgroup</b> Monday, August 7</li> <li><b>Burley's Raising Capital – In-Person &amp; Online</b> Tuesday, August 8</li> <li><b>Beginning Investors</b> Thursday, August 10</li> <li><b>Burley's Tucson Raising Capital</b> Thursday, August 10</li> </ul>	<ul style="list-style-type: none"> <li><b>Burley's Tucson Raising Capital</b> Thursday, August 10</li> <li><b>Financial Independence through Real Estate (F.I.R.E.) - In-Person &amp; Online</b> Tuesday, August 15</li> <li><b>Experienced Real Estate Investor Happy Hour</b> Wednesday, August 16</li> <li><b>Multi-Family Subgroup</b> Monday, August 21</li> <li><b>Fix &amp; Flip Subgroup</b> Wednesday, August 30</li> </ul>
<b>Unlocking Real Estate Riches: Mastering Strategic Tax Planning for Maximum Profits</b> Wednesday, August 23, 2023   6:00 pm – 8:00 pm Join us for an insightful event focused on optimizing your real estate business through strategic entity selection and effective tax planning taught by Ignatius Jackson, owner of Ignite Accounting and real estate tax strategist for almost two decades. If you've ever wondered if you were using the right tax strategies with your real estate investments, or you've never considered using taxes to maximize your real estate investing, then this class is for you! In just two hours Ignatius will be able to show you all the potential ways you can make your income work for you!		
<b>Launch Pad Group Session</b> Saturday, August 26, 2023   9:00 am – 1:30 pm The Launch Pad Group Session is for AZREIA Members and future members new to real estate investing who want to dramatically increase their probability of success and shorten the time to complete real estate investment deals to reach their financial objectives. Launch Pad is designed to take months off your development cycle and get your focused where you need to be focused! AZREIA is here to help you get started the correct way and help you design your personal pathway to achieving your goals and changing your life. Want to get started today? You can take the Entrepreneurial Self-Assessment for free right now! Visit <a href="http://azreia.org/entrepreneurial-self-assessment/">azreia.org/entrepreneurial-self-assessment/</a>		
<b>UPDATED INFORMATION &amp; REGISTRATION ONLINE AT <a href="http://WWW.AZREIA.ORG/CALENDAR">WWW.AZREIA.ORG/CALENDAR</a></b>		

## The Insider's Guide to Raising Real Estate Funds Continued from page 1

### 6. Highlight the Benefits of the Opportunity

Presenting an exciting deal to potential lenders can convince them to invest in your venture. Run the numbers yourself and give lenders a reason to believe their money isn't better off being spent elsewhere. Be upfront about your intentions, how much you're looking for, and what potential returns an investment in your business could yield. If you can prove that you've accounted for everything in a deal, the right opportunity will sell itself.

In conclusion, when raising and securing real estate investment capital remember that every step, every conversation, and every presentation brings you closer to your goal. It's about more than just securing funds; it's about building relationships and creating opportunities for growth and mutual success.

To further your understanding and gain more insights

into raising private money, we invite you to join us at the AZREIA Monthly Meeting. We will be hosting a 'Raising Private Money' expert panel on Monday, August 14th in Phoenix, and Tuesday, August 15th in Tucson. This is an excellent opportunity to learn from industry experts, ask questions, and network with like-minded individuals. We look forward to seeing you there!

*Disclaimer: This article is for informational purposes only and does not constitute legal or financial advice. Raising money for real estate investments involves the offer and sale of securities, subject to specific laws and regulations. Non-compliance can result in severe penalties. Consult with a qualified professional before attempting to raise money for real estate investments.*

Smarter Investing,  
Mike Del Prete, AZREIA Executive Director





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DFC is your fastest path to closing your first deal.

**To learn more head over to [azdfc.com](http://azdfc.com)**

## AZREIA MONTHLY MEETINGS AT A GLANCE

### August 14th Phoenix Meeting

- **Market Update & Trends with Sarah Perkins** The Market Update and Trends presentation will equip you with the necessary knowledge to stay ahead of the competition in the ever-changing world of real estate. Whether you're a seasoned investor or just starting out, this is information you cannot afford to miss. With our reliable data and expert analysis, you'll gain the confidence to make informed decisions that will help you maximize your profits and grow your business.
- **Phoenix Main Meeting: Raising Private Capital Expert Panel** Want to buy more properties but don't have the cash? It's no secret: Real Estate Investing stands as a proven gateway to wealth. But, like a coin, it has its flip side. The daunting challenges of securing capital can hold you back, keeping you on the sidelines while golden opportunities pass by. Don't worry, there's a lot of money out there. In fact, there's about 2.26 trillion dollars floating around in the US economy. Experienced AZREIA members believe that you have access to at least one million dollars in your personal network. Our expert panel will show you how to get hold of that money and equip you with strategies to overcome any hurdles you're facing. This way, you can buy more houses and increase your monthly cash flow.
- **The Importance of Tax Planning** We will be joined by real estate tax professional Ignatius Jackson to give you tips on what you should be doing to make sure you're utilizing the best tax strategies for your investing. The sooner you implement the best strategies, the easier your tax season will be!
- **Networking & Trade Show** Join us for investor-to-investor networking and an expo of our local investor-friendly Business Associates to help build your team and do more deals!

### August 15th Tucson Meeting

- **Tucson Market Update:** The latest sales volume, pricing, supply, and demand numbers for both the Tucson market.
- **Tucson Main Meeting: Raising Private Capital Expert Panel** Want to buy more properties but don't have the cash? It's no secret: Real Estate Investing stands as a proven gateway to wealth. But, like a coin, it has its flip side. The daunting challenges of securing capital can hold you back, keeping you on the sidelines while golden opportunities pass by. Don't worry, there's a lot of money out there. In fact, there's about 2.26 trillion dollars floating around in the US economy. Experienced AZREIA members believe that you have access to at least one million dollars in your personal network. Our expert panel will show you how to get hold of that money and equip you with strategies to overcome any hurdles you're facing. This way, you can buy more houses and increase your monthly cash flow.
- **Haves & Wants, Power Networking, and Deal Sharing:** Come prepared to listen, learn and share.

### August 22nd Phoenix Real Estate Club

- This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find out what your real estate investing business needs! Haves & Wants, structured networking activities, market discussion, and Member Deals. It all still happens!

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<b>AZREIA Membership</b> Build-Your-Own Membership	<b>PLUS Membership</b> Most Convenient for Highly Active Members	<b>AZREIA Guest</b>
<b>\$125 / YEAR</b> Pay as you go for your own personalized AZREIA experience	<b>\$249 / YEAR</b> \$309 PLUS Family Option: Add one family member to your membership	<b>\$0</b>
<p><b><a href="#">Monthly Events</a></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meeting (\$10/Meeting)</li> <li>✓ Phoenix Real Estate Clubs (\$10/Meeting)</li> <li>✓ Subgroup Meetings (\$5/Meeting)</li> </ul> <p><b><a href="#">The Home Depot Discounts</a></b></p> <ul style="list-style-type: none"> <li>✓ The Home Depot Rebate</li> <li>✓ The Home Depot Paint Discount</li> <li>✓ The Home Depot Cabinet Discount</li> <li>✓ The Home Depot Appliance Discount</li> </ul> <p><b><a href="#">Education &amp; Seminars</a></b></p> <ul style="list-style-type: none"> <li>✓ Significant Member Only Discounts</li> <li>✓ \$30 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>✓ Discounts from <a href="#">AZREIA Business Associates</a></li> <li>✓ Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>	<p><b><a href="#">Monthly Events</a></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meetings FREE</li> <li>✓ Phoenix Real Estate Club FREE</li> <li>✓ Subgroup Meetings FREE</li> </ul> <p><b><a href="#">The Home Depot Discounts</a></b></p> <ul style="list-style-type: none"> <li>✓ The Home Depot Rebate</li> <li>✓ The Home Depot Paint Discount</li> <li>✓ The Home Depot Cabinet Discount</li> <li>✓ The Home Depot Appliance Discount</li> </ul> <p><b><a href="#">Education &amp; Seminars</a></b></p> <ul style="list-style-type: none"> <li>✓ Significant Member Only Discounts</li> <li>✓ \$30 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>✓ Discounts from <a href="#">AZREIA Business Associates</a></li> <li>✓ Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>	<p><b><a href="#">Monthly Events</a></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meeting (\$20/Meeting)</li> <li>✓ Phoenix Real Estate Clubs (\$20/Meeting)</li> <li>✓ Subgroup Meetings (\$20/Meeting)</li> </ul> <p><b><a href="#">The Home Depot Discounts</a></b></p> <ul style="list-style-type: none"> <li>X The Home Depot Rebate</li> <li>X The Home Depot Paint Discount</li> <li>X The Home Depot Cabinet Discount</li> <li>X The Home Depot Appliance Discount</li> </ul> <p><b><a href="#">Education &amp; Seminars</a></b></p> <ul style="list-style-type: none"> <li>✓ Guest Pricing</li> <li>✓ \$100 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>X Discounts from AZREIA Business Associates</li> <li>X Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>



# OUR NEW ONLINE OFFERINGS!



**AZREIA**

AZREIA members now have the opportunity to get a 'thank you' credit from us when a new member uses your referral link! You can earn \$10 for Standard referrals & \$20 Plus referrals.

## REFERRAL PROGRAM

**Dashboard**

Hello Molly Matthews (not Molly Matthews? Log out)

From your account dashboard you can view your recent orders, manage your billing address, account details.

**Molly Matthews**

[Logout](#)

- Dashboard
- Account Details
- Payment Methods
- Addresses
- Orders
- Downloads
- Membership Benefits
- Subscriptions
- Family Account
- Affiliates**
- Logout

1. Go to your account
2. Click Affiliates
3. Enter your name & email
4. Start Earning!

### Affiliate Area

**Overview**

Visits	Referrals	Earnings
1	15	USD 0

**Links**

Paste a URL on <https://azreia.org> here

**Your Affiliate Dashboard will look like this on your account**

## FORUMS

VISIT [AZREIA.ORG/FORUMS](https://azreia.org/forums)

**Topics**

Topic	Posts	Last Post
Investing for Beginners	7	1 day, 20 hours ago
Landlording & Rental Properties	14	5 days, 19 hours ago
Property Postings	4	1 day, 21 hours ago
Real Estate Creative Strategies	0	No Topics

**Network with Other Investors Online**

**Glendale Condo**

OFF MARKET Glendale Condo

was last updated 2 days, 1 hour ago by Dom Martinez.

September 19, 2022 at 9:46 am

This condo is just North of Apollo High School off of 47th Ave and Olive. 1BR 1BA Indoor Laundry, 1 Car Garage, Tenant in place until Nov 30th at \$995 per month. Tenant is willing to stay until May but rental comps for a 1/1 in this area are 1200-1300 per month. PERFECT OPP TO INCREASE RENTS Unit is on second floor and in Village Square in Glendale Townhome Complex. HOA is \$170 per month and covers water, sewer, trash, and roof repair and replacement. Prof Prop Management in Place, but can cancel with 30 day notice if desired. \$135,000

Author: Dom Martinez (863.75.64)

**Post Your Properties**

**Meeting Haves and Wants**

was last updated 3 weeks, 5 days ago by Rosa Mariquez.

August 26, 2022 at 11:03 am

Name: Rosa Mariquez  
Phone: 602-451-7372  
Email: [quilt@quilt.com](mailto:quilt@quilt.com)

I have: Have plastic down draft cooler costs 1500 SF home

Name: Neil Frederickson  
Phone: 480-949-5534

I want: Learn about Financing, Finding deals for land term rentals multiFamily

Name: Clifton Rodriguez  
Phone: 602-542-0693  
Email: [usm@rainsolutions.com](mailto:usm@rainsolutions.com)

I have: Video and photography business, including drone

**Do Your Real Estate Deals**

**Get Networking Today!**

**CONTACT US IF YOU NEED HELP GETTING STARTED >>**



+480 990 7092



[www.azreia.org](https://www.azreia.org)