EPISODE 337

[INTRODUCTION]

[00:00:00] ANNOUNCER: Welcome to The Real Estate Syndication Show. Whether you are a seasoned investor or building a new real estate business, this is the show for you. Whitney Sewell talks to top experts in the business. Our goal is to help you master real estate syndication.

And now your host, Whitney Sewell.

[INTERVIEW]

[00:00:24] WS: This is your daily Real Estate Syndication Show. I'm your host, Whitney Sewell. Today, our guest is Jason Yarusi. Thanks for being on the show, Jason.

[00:00:32] JY: Hey, Whitney. Good to be back. How are you?

[00:00:34] WS: I'm doing great. I'm doing great. Happy to have you here. I think you were on the show in '98 or in the high '90s. I can't remember exactly. But I looked it up, and I think it was '98.

[00:00:44] JY: And you're on show 16,400 now?

[00:00:46] WS: Close to that.

[00:00:46] JY: Close to that. Okay.

[00:00:48] WS: Almost. Almost. Jason, honored to have you back on the show. But before we get into it, I want to remind the listeners. Go to Life Bridge Capital. Go to the contact us page where you can connect with me, and I will have a call with you personally. I'm glad to help you anyway I can. Go to The Real Estate Syndication Show, so you can ask questions. You can submit questions that you want me to ask for experts just like Jason. So we can get your

questions answered live on the show.

A little bit about Jason, he's a real estate entrepreneur, speaker, mentor, and the host of the REI Foundation Podcast, which I would highly recommend you go listen to. While not podcasting Yarusi Holdings, a home solution company, flips homes and operates beachside Airbnbs locally in New Jersey, while the multifamily division, Oak Capital Partners focuses on acquisitions of large multifamily assets in the Midwest and Southeast currently controlling over 100 units. Beyond real estate, Jason's family business has elevated and moved homes and buildings for over 40 years.

I don't know if you have some of those pictures still online, but it's incredibly impressive. Some of these things I've seen them move. They're been a major factor in restoring the Jersey Shore after hurricane Sandy. To date, this company has lifted or remediated and made FEMA compliant over 1,600 homes since the storm. Wow! That's impressive.

So it's an incredible business. You see this — I think it was that Big Four plex y'all moved, that scene that was up on all the beams, all the stuff moving. I mean, it's amazing that you all can make that happen. But, Jason, welcome back on the show. Happy to have you. I would encourage listeners to go back and listen to his earlier show as well. But tell them a little bit about or give them an update what you all are up to now, and let's dive into this topic today that I know everybody is going to be interested in.

[00:02:31] JY: Yeah, absolutely. So I definitely should share this since it's a bit of a moderated and updated bio. So we've transitioned. We've moved all of our focus away from our flipping business into multifamily and since that 100 doors where we had like a bid ago. We're up to 450 units currently, so we've grown prospectively. I think it comes down to laying the focus, laying the track work with that focus evolved.

We're still heavily activ in our family construction business, and we do lift and move homes, and people will say, "Well, why do you want to do that?" It happens for a number of reasons for a home. It has [00:03:01] foundation. A home is built on a property line. A home is maybe built up against the street with a couple acres behind it. As the streets get developed over time, maybe they're on that very busy street, the home can get move back.

But most notably now, it's lifted for flooding reasons. The home has been flooded unfortunately through past storms, and flood insurance premiums have hiked tremendously and are continuing to go up. So the estates, the government are providing grants and helping homeowners. In some instances, some homeowners are just doing it on their own accord to raise the home, to hopefully not have that devastation happening again with the flood and also become FEMA complying kind of in their flood insurance down from – it can be 5, 10, 20, 30,000 dollars a year down to a couple hundred dollars.

[00:03:42] WS: Wow. Very impressive business. There can't be too many of those businesses, is there, that move buildings like that?

[00:03:49] JY: You know, on the bigger scale, they can handle very involved projects. There's not a ton of us, but there are a bunch of house companies that moved in after Hurricane Sandy and tried the business, but it's not easy business. So we went from about three before the storm to about somewhere in the 60s after the storm. The state came up with some regulations just to make it safe and can make sure people are property-insured and will probably back down to about eight or nine now.

[00:04:14] WS: No business is easy. It just takes a little time for most people to quit, right?

[00:04:19] JY: That's right.

[00:04:19] WS: But one topic today, Jason, that we wanted to talk about, I felt like –
I mean, even just us talking about it beforehand, like you had this stuff just like memorized. You were just laying these things out, and it's talking to investors and really just – it's such a business, right? Just around that by itself and making sure investors are cared for and taken care of.

Really, you never being in the position of getting close to closing and not having to capital raise. I wanted to say congratulations on up to 450 units now. Congratulations to you all. That's awesome. I know you all are working heard.

[00:04:50] JY: Thank you.

[00:04:51] WS: But I'd love for you to elaborate on that. Let's get into how you all are doing that, how you've been successful in that process of really having investors ready and talking to them and marketing to them all that.

[00:05:04] JY: So we are really just laying the groundwork, and one of the awesome amazing things about syndication or even just multifamily in general, is you have the opportunity to bring in investors, so you both can benefit. Benefit not only from the investment but from the economy scale of being able to do a larger project together, and ultimately reach whatever is your goal and your investor's goal at the same time. Whether it be generational wealth, cash flow, tax advantages, whatever would be the components.

However, there is a number of steps that we partake in that have made this helpful for us, and we generally do this in a four-stage process. Of course, lots of times when we go out and being a salesperson, on the point, it's always focused on the close now. That ultimately, we are trying to create a relationship and really just trying to do something that would benefit people for many years to come and having these investors that aren't only in your first deal but your second deal and your third deal. It's just creating that environment where you, one, would be the first step, understand exactly what they're looking for, because not every investment I have is going to be a good opportunity for them.

And they're going to appreciate when it's not. If it's something that is they're looking for a short-term project and they're looking for a quick turnaround in capital, if we're having a project that may have a lifespan of five to seven years, ultimately we're probably not going to be the best fit for them now. It doesn't mean that we take them off our list, but we ultimately just want to make sure they're fluent for what kind of investments we're offering.

[00:06:34] WS: When you do find something like that out? How do you know that?

[00:06:36] JY: Sure. So it's based on an initial conversation, depending on where they come from. Correct? So if it's family, friends, or immediate network or if it's someone who has made a referral from somebody else or if they're local, we may set up a meeting. If they're not local, we

may set up a call, and we're going to ask them, specifically, what is their risk tolerance. What kind of investments are they currently invested in? What kind of investments are they interested in investing in? What has been their investing experience in the past? What have been opportunities that they have liked? What have been some of the success with those opportunities?

So we can understand it, because investing in apartment buildings is generally a new concept for a lot of people. A lot of people don't know or did not know this was available to them. Or if they didn't know about it, they thought it was only available to larger, institutional players. So you're bringing this to them. It's a brand new concept, so really the first step is just understanding what they're looking for or is it important to them for cash flow.

Would they want the investments to be local? Would they want the investments to have a certain timeline in there? Are they okay with the investment being solely in passive investor? All of these are going to lead to us understand if this is going to be a working relationship where we could provide something of interest down the line. We do that at stage one.

The second part is now talking about multifamily investments in entirety. Explain to them what we're doing with this and why we're doing it. It can go in two frames. If you have multifamily acquisitions that you've done in the past, then you could touch on those properties and touch on why you did and what you liked about them, how they're going, how you've been performing the numbers, and if you take in a property full cycle, the full results.

If you haven't, that's fine. You can talk about the industry, the class. You can talk about why you like these prototype investments, the five factors, cash flow, appreciation, depreciation, debt paid out and tax advantages. How that forms out to be a great investment. How you pooling resources from investors allows you all to benefit from economies scale to tackle these larger projects.

If you have markets in mind, while you're talking specifically about those markets, if you're in a Dallas or you're in an Orlando or you're in a Greensboro or Louisville, why you like those market dynamics. What you're looking to do to expand yourself to have full knowledge to take on such an investment. Do you have other board members in place that are coming on that are going to

part of your deal that have experience. Have you put yourself through rigorous training of some capacity, some CCIM training or other?

Then after that — that would be step two. The third step would be that this is potentially either you could use, if you've done a number of these, show them a past deal and show them a representation of what the deal would be. But if you haven't done these, before our first deal happened, we created a mock deal, and the mock deal basically represented the kind of deal we were looking for and outlaid the type of returns we will be focused on, how the whole period would work, how the structure would be laid out for the investors.

We went over the entire concept, so the investors were fluent with this. And that could happen over one or two conversations, because generally when someone's received with a lot of information, if they don't have time to take it all in and just conceptualize it, the answer is only going to be no if you asked what they like, because it's just too much to take on in one conversation. Then once we do that, we'll give them the idea about what we're looking to do and see if there's general interest. Engage with their interest maybe.

Do they have an amount they potentially may invest? What we find is that at that point, maybe it's not right for them at that time, but we'll keep them involved and let them know as we acquired a deal and keep them updated. Just because they weren't ready at that that time, they may be ready the second deal, the third deal down the line.

However, if they are ready, they've now given us an idea of what kind of investment they are looking to make potentially. Maybe it's $50,000 or $100,000, and we'll slot that down and say that this is no confirmation of capital. This is nothing that's guaranteed money, but this is now general interest that we've now created about telling them and ask them what they're looking for, telling them about what we're doing and what space we're operating in, and tell them about the potential opportunities that we're going to be looking for.

So again, we don't have a deal yet. We're not even in that point of having that. But once you have a series of these conversations, you start really having an idea of how much capital may be ready for you, for your investors, however you've made the connection and you start to lay this out and start to build your groundwork with your investors. Now, it also makes you

comfortable to the point where you can understand what type of product you can look for.

So if you have the ability you feel potentially to, say, raise two million dollars and generally a good landscape would be total price, total acquisition. Maybe a third could be needed just in capital raise. So then if you can raise potentially two million dollars, then potentially you can look for a six million dollar acquisition. So then it makes you have that warm feeling inside, that you feel good that when you do go out there and now find a property and get it under contract, that now you have done the groundwork that you can go back to potential investors and now consider that you'll be able to have a successful raise.

Once you actually find that deal, you're not going back to investors cold, and you're not going back to the point of saying you're not trying to understand what they want and then you're not trying to understand why you're doing this, and then you're not trying to understand what the whole multifamily deal looks like. Then now, you're trying to pitch them on a deal.

That's just too much, and it makes you look in need, instead of really what the ultimate goal is, how can we help the investors meet what is going to be their goal expectations for their life and their future and how can we work together. That is a much better scenario and how we like operate, so we're now providing investments for people that we fully understand what may be the right investments for them.

So when we do have the right investment. We can bring it to them, and it's already a conversation we laid weeks, months, potential years before. Now it can be a very easy conversation, because remember the kind of opportunities we had we've been speaking about in the past.

Here is that opportunity. We have this great deal. We like it for these reasons, just in line. We're looking to hit these returns as we spoke about before. We're looking for this deal structure as we spoke before. Would you still be potentially interested? At that point, it's a lot cleaner of a conversation, a lot more beneficial of a conversation for everyone, going forward.

[00:13:00] WS: Love it. Yeah, I appreciate the importance on laying the groundwork, just like you said, and that it's not like the second time this investor's ever heard from you when you're

showing them a deal. We'll say a property that they can invest in. It's important that they know you, right? That they understand parts of the business and that you've somewhat educated them before you have this opportunity.

Through that process, you mentioned like keeping them involved. How are you keeping them involved? How are you connecting with them on that ongoing basis to say they don't invest on the first time, but what are they seeing from you? How are you staying on top of that?

[00:13:37] JY: Sure. So the easiest way is that if you have not put together a monthly newsletter and send them out updates. Of course, you're going to be sending your investors out, updates who are active in the project. You're going to be sending them out a monthly, quarterly, however you set up updates about the property. However, you should be doing a monthly newsletter with those investors who may not have invested in this deal that are included. Tell them what you're working on, how the deal is coming along and just points about the deal that give them context about how you're tracking with what you actually said you were going to deal.

Ultimately, that's the best way to stay connected and stay in touch. So as the next opportunity comes up, they can still be top of mind with you when they deal. And maybe it is the right time, because investors don't always say no to you because of you or because of the deal. I mean, there's so many outside reasons.

It could be they get hit with taxes, because they open their own business. Or it could be a number of different variety of reasons that would come up that are completely outside of doing the deal. So just because they say no, it doesn't mean no forever. It just means no at this time, it's not the right thing.

[00:14:40] WS: Yeah, and I appreciate that as well. Because I get offerings all the time from people that I've never met before. I'm sure it happens to you as well. So no groundwork, no foundation. We've never even had a conversation before. I don't even know how they get my email, honestly.

But it still happens, and just from doing this for a little while now, I can just relate so well to what

you said about laying the groundwork, staying top of mind, sending out that newsletter just so they're thinking about who you are, what you're doing. And you're able to tell them what you're doing, right?

[00:15:10] JY: Yeah. It's human nature. We all can sense if someone needs something from us. So if you get a deal on a contract and you haven't done that groundwork, now you need the money. You can't raise the money and just so you can create a great environment for everyone. You need the money. That's a different approach unfortunately, because now every conversation matters because every conversation is not part of a timeline getting you to whatever is that stage of closing there.

That can be an uncomfortable feeling for each party, right? However, if you have the months to do this and continue to do this, now time is on your side and now you can put people at rest, because you want to understand what's best for them. Then it makes it easier as you get into the deal, because now you've already done the groundwork to know potentially what you can do. So you're not going in there blind.

[00:16:00] WS: Yeah. So, Jason, what are some ways that maybe you stand out with investors in how you – are there other ways that you stay top of mind and maybe information that you might provide to them or I don't know. Ways that you've kind of thought outside of the box or maybe something you're willing to share?

[00:16:16] JY: Sure. Are we talking active investors in the deal or just investors overall?

[00:16:20] WS: Let's do it like before the deal and even after they've done a deal.

[00:16:23] JY: If you haven't and if found a deal. That's fine, right? That happens. I mean, we're all passive investors right now, trying to find the right deal. So we're trying to make sure we have the right opportunity for investors. However, there's been plenty of opportunities that if you are in a certain market, that you can send over data that supports why you like this. Could it be that there is a new car plant opening up in spring and 5,000 jobs in the area? Could it be that it was on the top 10 list for millennials for this number of reasons? You could send these out as updates and pass this information onto investors that further solidifies why you like an area and

why you think. It's going to be solid. So that's a good step just to continue to grow them out there.

Now, if it is part of a active deal where you have investors on it, it's as simple as if you tell him that you're going to do something, do it. If you say you're going to do something tomorrow by tomorrow, do it by tomorrow because that carries through for everything. So we do a monthly email and then we do a quarterly email after the first year.

For that point, if there's any conversation or anything that needs to happen offline, they're welcome to call us and email us at any time. Text us. Whatever [inaudible 00:17:32]. But generally for that point, they know that middle of the month wherever that 15th falls, whether it's a couple days before or after or if it's a weekend there, they are going to get an update on the property that's going to consist of really, if there's anything — so generally, it depends on repositioning, but it's going to be the positive things happening.

Anything that's not meeting with the plan we had and how we're correcting anything that's not in the plan we have. We generally form every email at that point, so investors can have a full scope of what's working, what needs to be readdressed, and how we're readdressing it.

[00:18:06] WS: Tell me y'all's buying criteria. So you're talking to your broker, and the broker says, "Yeah, Jason. Great to meet. What's your buying criteria?" What's your answer?

[00:18:17] JY: Sure. So it's going to depend on location, but let's say Louisville. So for Louisville, we want to be 75 to 150 units of BC assets, whether there's operational inefficiencies on the management or the property side that we want to focus on. We're looking for a 3 to 12 million dollar range in the south-central submarkets.

[00:18:35] WS: So if somebody brings you a 45-unit, let's say, deal in Louisville, you're going to say, "I'm sorry. It's just not what we're looking for," or are you going to look at it?

[00:18:43] JY: No. We're going to stay away from it. It's just not building to where we want. If you say, "Okay, I'll look at the 45," then would you look at the 42 and then would you look at the 39 and then would you look at 36? All of a sudden, you got a 4 unit you're looking at. So you

have to draw the line to stand somewhere, and you may miss out what you think is an opportunity now. But if you're building to a certain place, it's not the opportunity going forward for you.

[00:19:06] WS: Yeah. I appreciate that. What's been the hardest part of this syndication journey for you?

[00:19:11] JY: There's always difficult components. I don't know if I can pinpoint one out. You're always learning, and it's always that part that there's always something you can improve on, right? So it's just recognizing what is the weak spot at the moment, and for that point building it out.

Whether it is to be more proficient with your property management calls, how to structure them better, how to prepare whether it'd be for [inaudible 00:19:35] and like how to have a better resource available to get to the lender quicker or some of those angles. Those are always be learning processes just so we can make the timeline quicker for each one.

Because when you're dealing with multi-families, it's a large property. So if you have a decision, that decision may take a week or a couple weeks to come forward through. So if you wait and you're not thinking actively about how that decision's working, you may be two months down the road before you realize that the decision you made back two months ago is not actually helping you. So you want to always be looking ahead and always be tracking the data and always making sure the data is coming across, because it's ultimately these small changes that you make can have a huge effect on the performance of the property.

[00:20:20] WS: So tell me – It's a big question right now about this potential downturn, right, that everybody's talking about. So tell me how your company is preparing for that.

[00:20:30] JY: Sure. So focus on cash flow. Long-term debt have reserves in place. Be positive for outlook. But also again, I think I said it before, but being aggressively patient is that we're looking for the right opportunities. We're not stretching. We're not stretching for the point and definitely not looking at rent growth based on where it's trending the last two or three years.

We’re looking at rent growth where it should happen and where it should happen in the norm. We’re looking at cap rates, where they’ve been years past. Not where they are. So we just want to be conservative on our outlook but continue that we know there's opportunities out there. So continue to look, but then make sure that everything fits in the box where we were finding it.

[00:21:09] WS: So what kind of reserves do you all look to have? Like is that a per door or how you all do a percentage? Or how do you all calculate that?

[00:21:17] JY: It depends on the property and what level of repositioning, however it's going to be. Say you're going to have at least $350 per door, then we’re going to reserve for now our PITI, so we’re going to have that built out for at least six months. Maybe nine depending on how upside down the property is. Those would be the main two items there.

Then also now, anything we need to set aside for CAP X. Looking at this, you want to make sure that you reserve — so if times hit, what can we do? Like what is our breakeven point compared to — our rents compared to our expenses in a mortgage. Also now for unforeseen, we want to have all that built in as well.

[00:21:54] WS: A great answer. I can’t agree more. Cash flow, long-term debt, having reserves. Then I love how you added in being patient. Got to be patient.

[00:22:04] JY: Absolutely. I want to buy more. I mean, we would do four deals a year if we could. I’m completely positive I’ll do deal in the year. However, if I don't do a deal because there's nothing out there, honestly I’d be fine with that too. Although I mean, I know there’s opportunities out there, it just means I'm not digging enough.

[00:22:23] WS: So what's a way you've recently improved your business that we can apply to ours?

[00:22:26] JY: Property management. We set up a Google Sheets. So it’s a live active Google Sheet, because lots of times, especially when you're in the early stage of repositioning, the work is going on so much that you can get flooded with too many emails coming across. If there's a number of different people, if you’re talking to leasing side, operations side, and then also

maybe the construction side, you may have three, four, five emails going across.

Instead of getting lines crossed, we set up one Google Sheets live. People can access it. People can update accordingly and keep everything centralized and focused in one area. That's been very helpful just to keep ourselves out of the weeds.

[00:23:02] WS: Okay. That forum is for what? You said property management. What are people putting on there?

[00:23:07] JY: It allows myself, asset management to have full contact with property management. Within property management, there's a different – there may be leasing side. There may be operations, maintenance side who I may have a conversation with. There may be construction sides. I mean, I have three different conversations going on but instead we list all of our relevant points on the sheet. How are we working towards meeting these repairs? This would be on the sheet or leasing. Are we doing a marketing plan? What's been the success rate of the marketing plan? We'll have that on the sheet.

Then for operations, it could be collections. How are we approving collections this month compared to where we are when we took it over? Those could all be in the sheet. Since Google Sheet can be a shared sheet that we'll just put in the drive, they can each go in there and update it. So instead of me having 3, 4, 10 emails going across back and forth about this, I now have one sheet where we can all go into and see live and just have changes live.

[00:24:02] WS: I understand. That's awesome. Yeah, and you're not going to have to track all these emails and stuff like you were talking about. It's great. So what's the one thing that's contributed to your success?

[00:24:11] JY: I'll say my wife.

[00:24:13] WS: Great answer.

[00:24:15] JY: A supportive wife always is great, right? When you know you have and just like anything, it's find yourself a great people. Like when you have the support of others, and

[inaudible 00:24:22] is, of course, very active with us. Again –

[00:24:24] WS: She must be sitting right there.

[00:24:25] JY: No. But in that front, it's one of these things where it's give yourself the confidence to do something. That's a part of it, and it's also the mental stage with multifamilies usually to start, people find comfort in thinking small is safe. That's a lot of reasons why not a lot happens for a lot of people, because they want to make small bets. When ultimately, if you look back over the course of your life, what was the risk of that large bet you would've played if you've done your homework, right?

So we go out there and have two options. Go after 100-unit property, and we've done our homework. We go after a two-unit, and we've done our homework, because we feel safe. What's a safer opportunity? So if you get a two-unit and it's 50% occupied, you're 50% taken. If get 100-unit and I got one vacancy, I'm 99% occupied. So you always want to look at what opportunity is out there and what is your cost scenario for that opportunity.

So I'm always trying to consider what the bigger picture will be, because ultimately the worst part of it happening generally never happens. It's not like if I buy 100-unit apartment building and I have 10 vacancies, someone's going to steal my dog and say something. So you just want to look at the downside. The worst-case scenario we always go after are generally never there.

[00:25:46] WS: Yeah. No, I appreciate your time today, Jason. Unfortunately, we're out of time, but tell the listeners how you like to give back.

[00:25:53] JY: Sure. I do a number of different things. I am active with a group called Imagine and had a lot of personal law, so a lot of friends around me when I grew up for a number of years. This group helps to get back by actually providing care and loss for people who are grieving who have either lost a child, lost someone young that's close to them or a young child who has lost a parent. It's a great opportunity to really be involved to help other people, so they can have a place to feel safe and to discuss something that was horrific, that's unforeseen for such a person who may be a young child in many different capacities.

Then past that, we're happy to give away all the information we can from ourselves or even from other listeners like yourself coming to the podcast at The Real Estate Foundation Podcast.

[00:26:39] WS: Awesome. I appreciate your time, Jason. I also wanted you to tell people about your MeetUp and events that you're holding as well, because those can be very valuable to the listeners.

[00:26:47] JY: Sure. Thank you very much. Yes, we run a New Jersey Multifamily Foundation Meet Up here in New Jersey. We have about 2,000 members, all focused on the multifamily happens either second or third Tuesday. But generally always the second Tuesday as long as there's not some conflict here in New Jersey, in North Central Jersey.

And we are hosting our first one-day workshop. It's the Multifamily Foundation Workshop, you can find the multifamilyfoundationworkshop.com. It is Saturday, October 12th. Super excited. We have a group of about 15 speakers with Whitney being on. We're super excited to have them up there. We're going to put them to the test, because he has all these golden nuggets, we're going to put them out there and lay it down to you guys. So definitely check it out. Love to have you.

Again, Saturday, October 12th.It's going to be a full-day workshop, 8:00 AM to 7:00 PM, multifamilyfoundationworkshop.com.

[00:27:35] WS: There's many big names that are going to be there that most of the listeners would know.

[00:27:39] JY: That's exactly right.

[00:27:40] WS: It's going to be a great event. But, Jason, tell the listeners how they can get in touch with you and learn more about your business.

[00:27:45] JY: Sure. So go to yarusiholdings.com. Find everything about there in yarusiholdings.com. If you like to email me, jason@yarusiholdings.com.

[END OF INTERVIEW]

[00:27:54] WS: Don't go yet. Thank you for listening to today's episode. I would love it if you would go to iTunes right now and leave a rating and written review. I want to hear your feedback. It makes a big difference in getting the podcasts out there. You can also go to The Real Estate Syndication Show on Facebook, so you can connect with me and we can also receive feedback and your questions there that you want me to answer on the show. Subscribe too, so you can get see the latest episodes.

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[OUTRO]

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