EPISODE 634

[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 Vince Gethings. Thanks for being on the show, Vince.

[00:00:32] VG: Hey, Whitney. Thanks for having me.

[00:00:33] WS: I want to say too, thank you for your service. Vince is active duty military. He started investing with a zero, no-money, VA loan in 2013, have since scaled to 120 units. Man, congratulations. That's awesome. I look forward to hearing more about that. He successfully invested in markets 4,000 miles away by building efficiency teams and systems. He closed his first syndication in April during the height of the COVID-19 pandemic.

Vince, thank you again for your time. It was a pleasure to meet you. I know we met out in Orlando. It's probably been, what, six – It's been longer than that I guess now. 8 or 10 months ago at a conference and I knew you'd be a great guest then, so I'm grateful to have you on. Give the listeners a little more about your background. I'd love to hear a little about the VA, how you got in using the VA loan. I think it's a very important piece to draw listeners' ears to and how you got started that way. But then I want to jump into that first syndication as well.

[00:01:29] VG: Absolutely. Okay. Taking back to 2013, I was stationed at Travis Air Force Base, California, so Bay Area California. At that time, you're coming right out of the great recession or the housing bust thing, and I was like, “Probably, now is a good time to buy.” It was our first home. Me and my wife, we just had our first child, and I was pretty financially savvy at that time but I was really big into stocks, so I knew that I want – whatever this vehicle was is going to be an investment, and I was starting to do some research on how the VA home loan works and everything like that.

I found some content. I can't cite it right now. I can't remember what, where, or was, but it was pretty much you want to find the house that like just is over the line of VA thresholds for acceptable that they’re going to sign off on because there's a line where they’re like, “Oh, this property is not up to our standards. We’re not going to approve it,” So you want to find a property that is just above that line. It needs a lot of work but it's still habitable in the VA inspector's eyes.

We found that property, we moved in, and we did a live-in flip. That's the house hack is you get the zero down with the VA home loan and you live there and you fix it up while you live there. You’re going to do the floors. We did some bathrooms, some kitchen stuff as the market appreciates, so a little bit of force appreciation with the Bay Area market appreciating as well. Then around 2016, my orders were coming due, so we ended up selling that place. We made 130,000 net, after everything, and this was a two-bedroom, two-bath, 1,100 ft.^{2} house in the Bay Area, California. So this was not a big house at all. It was just a very well executed plan and a lot of it was just the rising tide and just being at the right place at the right time. We took that as the seed money to start building our portfolio 100% out-of-state, in Michigan.

[00:03:26] WS: How long had you all been married when you all bought that live-in flip?

[00:03:30] VG: Oh, man. Maybe a year at that time.

[00:03:32] WS: Okay. Well, congratulations on making it through that. I had to say that my wife and also purchased a house and pretty much did a live-in and remodel or almost flip but we did not have that kind of plan. I’m just thankful now that we’re still married after that. It’s been a long time ago but that's awesome. It’s awesome that you were able to use that VA loan, get in, and then make that kind of capital and that deal too to just launch you all forward. Just congratulations on that. What kind of deals were you focused on then? Then let’s get into moving into syndication as well.

[00:04:04] VG: Got it. 2016 happened. We took that seed money. I was like, “Okay, I’m going to do real estate. That was a good play. Let’s keep it going on.” So I started going some more educating. I found BiggerPockets, and at that time they were really focused on doing the small multifamily to duplexes, the triplex and quads. I read all Brandon Turner's books. They are great for starting out. I went and bought – It was like 20 units in 18 months, but they were all small multifamily, so some duplexes, fourplexes, and random single-family in there. It was great and that was all in Michigan, so we built the team.

At the time, I was still in California and I built that portfolio in Michigan. That’s where my wife is from. So around 20 units in 18 months is where we started. Then I started hitting some roadblocks in my processes and my systems, and realized I need to scale again and move up to commercial property.

[00:05:01] WS: Going down that path, why syndication though? Why not continue to do smaller deals?

[00:05:07] VG: At the time, I knew that with the 20 units I had that I was running into issues with my process. Like I said, my systems and processes. I couldn’t – I was reaching kind of a critical mess with my time. I was managing more than I thought I should. At the time, my property managers, they needed more time for me, so it wasn't really scaling for me time wise as a business. I was building myself another job, so to speak.

Then on the other side of it was the conventional loans. I was kind of running out of those, the 20% down. Get a property 20% out and get a property. I was running out of those and then also the force appreciation of it. I wasn't growing very fast. The cash flow was great but the appreciation on the residential property wasn't there because they're residentially go off comp value instead of income value approach, so I wasn't really scaling my net worth as fast as I would like. Then all of that kind of culminated and then there is one event that kind of broke the camel’s back. Then I was like, “I’m never going to do residential again. I’m going to scale up to commercial.”

[00:06:15] WS: Even in your bio, you talk about successful investing in markets 4,000 miles away and efficiently building those teams and systems. That's one thing you just mentioned as well. Let’s talk about that a little bit and how you've done that. I mean, being that far away and how you’ve been successful at building those teams. If you can elaborate and let’s jump into that.

[00:06:34] VG: Absolutely. The first teams I built with the small properties. Again, that was an issue with the small properties. You can’t really afford. The cash flow is so tight that you can’t really afford the high-power people or the high-speed people that are in this game because they demand a higher salary and rightly so, so you need a higher revenue to afford better teammates when it comes to the out-of-state teams. There was no limitation.

Then what I did was I had to sit down and kind of do some self-reflection. Do a strengths and weaknesses analysis of, “Okay, here’s what I’m good at. Here’s where I'm weak at,” and then focused on the weak part. I was like, “I need to find team members.” Not really to build up my weaknesses but find team members that will fill-in on those weaknesses, so I can build those effective teams. We got some mentorship. They helped me identify a lot of those weaknesses.

Then I went out and did a lot of networking. We found some three awesome guys that really had the same morals, values, and ethics as me, same timeline as me. We put together this team and went into Michigan and found brokers that align with us as well. That was really a big part of it is just making sure everybody understood what we were going for and what our investing was.

[00:07:55] WS: You had mentioned that you're looking for team members that had strengths where you had weaknesses, but you also mentioned some type of mentorship there. Can you elaborate on that and maybe how that helped navigate this part of your path to syndication?

[00:08:08] VG: Absolutely. When I had to the 20 units, as I mentioned, I was reaching the end of my rope there. I was building another job. My systems and processes at the time started to crack, so I need to take a step back, do some self-reflection to kind of see where my strengths and weaknesses were. Find mentorship on the weaknesses, so I can understand, “Okay, where was I weak at?”

Then instead of working on building them up, I found team members that were strong where I was weak, and we got together and took – This is where networking comes into place, and we started networking. I found three guys that had excellent skills in their areas of expertise. We had similar timelines, similar goals, similar values and ethics. We got together a business plan, started going out, reaching out to brokers in Michigan. We ended up landing a 52-unit as our very next property, so we ended up going from – For me anyway, I ended up going from duplexes and fourplexes, and my very next deal after doing the self-reflection took about three or four months. It was a 52-unit that we scaled up to. That was actually a JV. We hadn't gone up to syndication yet, so we JV'ed a 52-unit.

[00:09:23] WS: Nice. 52 units. That's awesome. That's awesome. Building this team, I mean, it was crucial. It sounds like too you're all success in doing larger deals. Is that right?

[00:09:32] VG: Absolutely. Once we scale up to the 52-unit and we build those, we had a business plan. We started executing it and really started refining our processes and systems, our new ones because we completely rebuilt a new company and started building that proof of concept or getting that proof of concept from results. We're able to firm up some areas, improve some areas, drop some other areas of the business plan that wasn't working and redefining.

Then now going forward into the next deal which was a syndication, we already had a lot of the kinks worked out, a lot of the systems worked out. We moved on to better processes, better software platforms and going into that 48-unit even though it was during the middle of coronavirus. April 15th is when we closed. We had already proved a lot of our systems and processes up to that point where we didn't have that much of an issue closing that deal or convincing our investors that we had what it took to close the deal, so we already had the track record and we had the confidence of the other 52-unit that we were executing already in our portfolio that we couldn't forward on this deal.

[00:10:41] WS: Nice. Could you elaborate on like the better software systems even that you all have in place now that you didn't before?

[00:10:47] VG: Exactly. Some of it was – It wasn't just like property management like Yardi or Appfolio. A lot of it was the internal software systems to how we manage. Before we were going off like Excel sheets as far as trackers of tasks, then moving up to something like Asana, so using Asana and integrating that with our calendars has been huge because now we have task lists. We can create test groupings, create test lists, create test flows through our self-recurring task.

All this sounds really easy like admin type things, but there are so many moving parts in real estate and running teams that so many things to get through the cracks, fall through the cracks. Having these work flows with these reoccurring tasks on a platform that works just as well on the computer as it does on your phone and you can add collaborators outside third parties and then integrate it with multiple other platforms has been a real boost. We've only started using this program, Asana, in the last four or five months, but it has really cut down on our wasted time and our repeat recur like having to go back and fix stuff that was messed up the first time or stuff that fell through the cracks.

That's just one example of using software to firm up your systems and processes. Other ones we use is like Loom videos. It is awesome as well whenever we're hiring out a tasking. Anybody who's ever hired a VA knows I'm talking about the communication breakdown of you have a process in your head, you type it out, you give it to a VA, and you get something that's completely different. Using a Loom video, we can write out the process, show it on our screen, and create a video with us narrating it actually going through the task one or two times and then giving that to the Loom video with all the resources to the VA. Now, they don't have as many questions, and the product that we have is not as much back and forth, so no more time wasted. It's very efficient process. That's just another small example of using a software to firm up your business and your processes.

[00:12:54] WS: What's your specialty? I think you said you have a couple partners. What's your part role in the company now?

[00:13:01] VG: I have transitioned to full-time operations. As any new company, you kind of bootstrap everything. Everybody is doing a little bit of everything. But as you grow, you really need to take a step back and go back to the beginning of, "Okay, what's my strengths? What's my weaknesses? What do I enjoy doing?" For me, it was operations, so I'm moving away from the other tasks and focusing on being the asset manager, being on the operations side of it. My other partners are really good with investor relations. They're really good at creating the content and doing like the bookkeeping, so they're taking that. They like doing it and they're taking that. I'm going to be focusing on the operations side of it, so managing the manager, setting up the processes, setting up the systems, and having the weekly calls, the daily calls, the monthly calls, and making sure projects and the business plan is getting executed on time.

[00:13:53] WS: You're 4,000 miles away.

[00:13:55] VG: Exactly, yes.

[00:13:57] WS: Tell me about how you communicate with the project managers and those people.

[00:14:01] VG: We do multiple things. One, we have Zoom calls just like this one every week, sometimes twice a week, especially if we have big problems going on or projects that are in work. We will do one, two, three calls like this a week. Technology like Zoom or WebEx or any of these platforms are outstanding.

Other ones we do is we call it the Monday morning pulse check. Every Monday, we have a sheet that we created that will go over our key KPIs. The way it gets set up is the manager will brief us on the KPIs. They know by Friday close out, so you'll close out that the sheet has to be updated and it has to be accurate and they have kind of alibis and talking points to all the things on the sheet, because on Monday we're going to go over it and it's going to get brought up. It keeps everybody accountable, it keeps everybody on the pulse of what's going on, and we can find issues very quickly because we're doing a weekly or sometimes twice a week where we don't close out a quarter and, "Oh, crap. Why is utilities 40% over budget," when you're doing your quarterly closeouts.

By doing it weekly, we can really zone in and catch things really fast. Some of the KPIs we cover is the basic ones, the physical occupancy, economic occupancy, balance due. Some of the ones we do is we give them a maintenance budget and repair budget and see if they can stay under that. We track utilities. A lot of people don't track utilities because it's third-party. It's utility company, water, stuff like that. But when you're dealing with large properties, water leaks are a big and real thing that can just drain your cash flow because a lot of residents don't report leaky toilets or faucets that are leaking. So by having the utilities tracked weekly, we can catch, "Hey, this one building is 20% higher than the building right next to it. What's going on?" Get the plumbers in there. Inspect every unit, and we can find – yeah, they found four toilets that were just running nonstop. That's hundreds of dollars a month, right?

[00:16:09] WS: Yeah, or even compared to the month before, right?

[00:16:12] VG: Exactly. Yup, exactly. We cover this stuff weekly. We have – Going down the KPIs, we go over the tenant leads, so leads, applications, the conversion rate. We cover that weekly, and then we go down to actual just bullet form of tasks that we followed up from last week. If it's a small job like building a fence or maybe it's a larger note of we have to get five evictions going on. What's the status of each one of those?

What's the contact made? What are they saying? Are we moving forward? We have about 10 lines about that of just going through bullet form of what we went over the last week and then new business this week, so we can go forward. But, yeah, that weekly pulse check is if there's one thing that contribute to our fishing operations, it's the weekly pulse check of just keeping everybody on track on the same page, every week.

[00:17:07] WS: Are you using third-party management?

[00:17:10] VG: We are. What usually surprises everyone is having our third-party management so engaged in this process, and it was not easy. There are some property managers that we had that just said, "We're not doing that. That's too much micromanaging." Once we found one that was open to it and we really explained to them this is why we, the owners, need to stay involved. This isn't a residential property that we just have on the side. This is a business. We need to run it like a business. I need to build budgets and plans and things for the next quarter, for the next year, for the next three years. That starts with keeping on track every week, so we can reach out NOI goals or whatever.

00:17:54] WS: I appreciate you saying that like you spoke to numerous property management companies and you talked about this and they were like, "Nope, I don't think so." I mean, that saved you so much time and hassle and energy down the road.

[00:18:05] VG: Yeah, absolutely. If they're not going to play ball with you, then it's just going to be a headache and it's not going to get better. They're not going to – a lot of property managers kind of set in their ways, and they don't want to change. They're perfectly comfortable where they're at. If that's the case, just move on because they're not going to start doing things like the weekly call and having to explain why they paid $500 for a guy to change a light bulb or something like.

If they're not doing it already, they're not going to start now. I like to find the property managers that can think like owners. As you're interviewing them, you can kind of throw in some questions or guide the conversation. If they can think like an owner, then they will be a lot more receptive to doing things like this like the weekly pulse check and having a more hands-on operator.

[00:18:55] WS: Vince, are you still active duty right now?

[00:18:57] VG: Yes, I am.

[00:18:58] WS: I just want to just – I love stories like yours, how you got into the business and just persevered. Now, you're syndicating deals and you're still active duty. Got a growing family and you're still able to make this happen from 4,000 miles away. I hear people's roadblocks every week ask me questions about how to get started and the difficulties. It's not easy but I love hearing stories like yours. Congratulations on the success that you and your team are having. What's been the hardest part of the syndication journey for you?

[00:19:28] VG: Going up to syndicating the last 48-unit that we just closed in April 15th. Aside from the whole coronavirus thing because that was a hurdle for everybody, one that was specific to us was thinking it was going to be an easy transition from doing large JVs and partnerships to a syndication, even though the property size was similar. The JV we did was a 52-unit and our first syndication was a 48-unit. The size of property, the numbers, the underwriting, building the process and systems were very similar, but the actual executing a close from a syndication to a JV couldn't have been more different.

I’d say one of the biggest things, the biggest hurdles that we ran into that was completely unexpected was actually on the GP side of if you have a certain structure as a partnership thinking that structure is going to transition and match what the GP structure is because GP is very different. So partnership, we can do – Everything is equal. We have four partners. Everybody’s 25%. Everybody puts in 25%. That’s how that pie is cut. On a GP for being a deal sponsor, it’s completely different. We didn't realize that until we were like a month in to due diligence, so trying to figure out what that GP split is going to be and realizing that that doesn't transition well.

Some people aren't going to be getting the same slice that they normally would have if this was a partnership just because GP is sweat equity. It's not on how much money you put down. It's how much work you're putting into the deal. Once we realize that, then we had to go back pause breaks, have those tough conversations of like, “Look, this is kind of how this is going to play out. This is why we think this is fair and the splits are going to change.” Just have that conversation. It did and we all stayed on. It’s great we closed the deal and we’re still all going to move forward together on the next deal.

But it was a real eye-opening moment, especially for somebody that was losing some of their share. They thought they were going to get 25%. Then once we started looking at how GP gets split up, wait a second. It’s not really fair if we do this for everybody involved, and we started giving up those slices a little differently based off of the sweat equity that a sponsorship is based off of.

[00:21:53] WS: It is some difficult conversations but it's a must have. I mean, the sooner you have those, the better, right? Get that stuff out of the way. But did you consult anybody about like how to split that up, the general partnership? Is there anybody that you all knew that or maybe somebody that’s more experienced? Or how did you all figure out how to do that? It’s always a question I get as well.

[00:22:13] VG: Yeah, absolutely. I did about like seven months too late. But luckily, with my network and my mentorship, I was able to make a call, ask around. Within a day, I was on a call with a good friend of ours inside of my group, and he told us about this bucket system. He’s like, “This is the fairest that way I know to do it and I closed thousands of deals.” You take each component that makes up a sponsor or its action and you kind of put in a bucket. The at-risk capital, that's one bucket. Whoever is going to sign as the guarantor, that's a bucket. Whoever is going to do operations or pieces of operations, that's a bucket. Then you assign each bucket a percentage of the GP that adds up to 100. Then based off of who in the sponsorship team is contributing to that bucket, that's how much a percentage they get of that bucket. For example, if one person is putting all that risk capital up, they get 100% of that bucket that might be worth 20% of that GP.

Once he broke this – He explained this to me, it was like a big aha moment, and I was like, "Well, that makes so much sense and that's fair." It wouldn't be a hard sell of like, "Hey, I'm going to cut down your shares arbitrarily because I think that I deserve more. We can do it very equitably and put it on a spreadsheet and show here's the contributing or the buckets and here's who is contributing to each bucket. It's all going to add up to a 100 one way or another." Once we did that, there wasn't any gripes or complaints or anything saying this is unfair. Everybody like acknowledged, "Okay, that's a very equitable system."

Now, they know for the next deal how to position themselves better for a bigger slice of that GP pie, and that might be having higher personal savings rate, so they can put more down payment up or more of that average capital, more of that EMD or something like that. Or maybe going to take a – One of our partners, he's going to take a project management class, so he can bring more to the table. Look, now I can be the project manager and run those big CapEx projects. That way, he can boost up his contribution to the operations bucket. It was a hard conversation at first. But after we had it and we closed the deal, I think that's motivating everybody to get even more in line for the team with the team as a whole as the beneficiary.

[00:24:37] WS: What's a way you've recently improved your syndication business that we could apply to ours?

[00:24:42] VG: That's a good question. One of the things that we started doing after we closed. We did the pulse check. That's probably number one and then doing the bucket system for sponsorship. That's probably number two. Number three is we created a list in Asana and anytime we are doing a task that is annoying and that's kind of unskilled labor type of task, we have like a parking lot for it where we can just type it up, throw it in the parking lot. Then very month or so, we're going to go through there and try to find ways to outsource these tasks. It could be something as simple as data entry or it could be something as the more advanced like bookkeeping.

But either way, whenever we're doing something that distracts us from our focus, which is finding and acquiring apartment buildings or anything that it takes away from that, we're going to put in a parking lot and we're going to find a way to outsource that. That's something that we recently started doing. As you scale, a lot of people need to do that. Otherwise, they're just – Again, they're back to my original hurdle was I was creating myself another job. That's something that can happen very quickly on this is that you just start filling your day of doing these menial tasks that aren't adding value to your company.

There's things I need to get done but they're not revenue-generating at all, so we put them in the parking lot. Then we go search for either virtual assistants or somebody locally or somebody else that's in our extended team that can take care of those tasks, so we can stay focused on the business plan which is acquiring apartment buildings.

[00:26:10] WS: Nice. Love that. How do you all fund that? If you have to hire or task out, is that that individual's responsibility or do you have like a larger operating budget for the business? How do you all – I've seen it done different ways.

[00:26:24] VG: It's a combination of both. It depends on a task. If it's something that is generic to the whole company, for example like the marketing and the whole company is going to benefit from a marketing campaign, either it's podcasting or creating content or anything like creating ad somewhere, then that's going to be like the company's overhead cost for marketing. If it's something that is a operational task that I'm supposed be taking care of and I'm choosing to outsource it to get it off my plate, then we had a conversation like, "Look, I'm going to hire this VA to do this thing that I'm responsible for." Then that is probably going to come out of my pot because I'm getting paid for that task completion. But I'm choosing to outsource it, so I can focus on higher revenue-generating activities.

[00:27:14] WS: What's your best source for meeting new investors?

[00:27:17] VG: Conferences. I really like conferences. But now that we haven't done that in a while, Facebook meetup groups are really good. They're really starting to kick off for the last six months, probably turbocharged from the whole coronavirus, so the Facebook meetup groups and then LinkedIn. I'm really coming around to LinkedIn, thanks to Yana Weiss. Recently, he's been putting out a lot of content on how valuable LinkedIn is, so we've been spinning that up as well.

[00:27:44] WS: What's the number one thing that's contributed to your success?

[00:27:47] VG: Taking action in the face of uncertainty. I know it sounds really cheesy but I've seen a lot of my peers that are for sure smarter than me like master's degrees there. They're really smart and they're really motivated but they don't take action because they need plans that are 100% foolproof, like there's no risk at all, and they don't take action. For me, I have no problem of taking action with uncertainty and burning the bridge behind me because I have a why. With my why strong enough, inaction is not an option for me. I have to.

Even though I might fail, at least I'm going to fail forward. Or I have 60, 70% of this plan figured out and I'll figure out the rest of the 30% on the way. But because I have that why, that inaction is not an option, I think that helps me out to kind of help me jump off that ship a little easier. Take action and don't worry about the little stuff on the way. No plan is going to be 100%. Just take action. You'll figure out the rest on your own. Surround yourself with people that have been where you're trying to go, and they will help you out a lot more than you'll ever know.

[00:29:01] WS: Tell us how you like to give back and you're welcome to share about your why as well.

[00:29:05] VG: In my military career, I'm a career assistance advisor, so I helped a lot of airmen try to figure out what they want to do with their lives. They come in a lot of them out of high school. They don't really know anything, what they want or what they don't want yet, so they come in the military a few years. They realized whatever they're doing they're not happy with. They come see me, so I can get a lot of advice that way. In the military, I do a lot of mentorship and advice getting.

On the civilian side, we have the Honolulu Multifamily and More meetup group, and we give a lot of content and advice and transparency of our operations through that group, and I think that's pretty awesome. Every week or every month, we go through exactly what's happening. The good, the bad, the ugly of every single deal we're doing, so they're getting a lot of value just from watching us operate and how issues come up, how we're solving them. We don't sugarcoat anything. They're like, "Wow!"

Midland Michigan just got hit by a flood. We just had a eight-unit that just got completely wiped off. Here are some pictures of it being completely gutted and here's how we're handling the insurance process and everything like that. We're extremely transparent in that group. We believe we're adding value on people coming back, so they must enjoy it as well.

[00:30:23] WS: Nice. Vince, grateful to have met you many months back at a conference in person and then just to get to hear more of your story today. I'm sure that with the listeners, it's inspiring for sure. I know it's inspiring many listeners and as myself, and so grateful for that. Tell the listeners how they can get in touch with you and learn more about you.

[00:30:40] VG: Absolutely. We're on LinkedIn, so either Vincent Gethings on LinkedIn or Tri-City Equity Group on LinkedIn. Facebook as well. We have the Honolulu Multifamily and More Facebook group. You can go there. Or if you just want to go to our email, connect at tricityequity.com. Or you can go to tricityequity.com and hit the contact us link as well.

[00:31:03] WS: Awesome. That's a wrap, Vince. Thank you very much.

[END OF INTERVIEW]

[00:31:05] 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 podcast 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 the latest episodes. Lastly, I want to keep you updated. So head over to lifebridgecapital.com and sign up for the newsletter. If you're interested in partnering with me, sign up on the contact us page, so you can talk to me directly. Have a blessed day, and I will talk to you tomorrow.

[OUTRO]

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