

ULTIMATE

REAL ESTATE SUCCESS
COACHING PROGRAM

VIRTUAL BOOTCAMP

APRIL 2020 | 11. RENOVATION & STYLING,
12. GRID VARIANCE ANALYSIS & TECH TOOLS



SESSION ELEVEN

How To Renovate For Profit




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**RENOVATION & STYLING
FOR SALE OR REVALUE**

I LOVE REAL ESTATE Knowledge Source

1




**Are you looking for Cosmetic,
Code Assessable or Structural?**


?

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Rule of Thumb – Short Cuts

Purchase Costs	6%	
Selling Costs	3%	
Cosmetic Reno	9%	
Code Assessable	16%	
Structural Reno	31%	

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Rule of Thumb – SALE Short Cuts

Renovation Type	Minimum Sale Price
Cosmetic Renovation	x 1.35 of Purchase Price
Code Assessable	x 1.5 of Purchase Price
Structural Renovation	x 1.8 of Purchase Price

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Rule of Thumb – SALE Short Cuts

Sale Price % of PP	Buy Price	Purchase Cost	Reno % of PP	Total	Holding Costs
Cosmetic 135%	100%	6%	9%	115%	?
Code Assessable 150%	100%	6%	16%	124%	?
Structural 180%	100%	6%	31%	137%	?

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Unit Cosmetic Reno (6 week Deal!!)

- Purchased \$330,000
- Reno \$15,000
- Sold \$442,500
- **\$88,500 Profit in 6wks!!**
- **PLUS \$11,979k profit from Air bnb while on market**

Before	After
	
	

PLATINUM ACCELERATOR

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Cosmetic Renovation

HARDWOOD COTTAGE

- 2 Bed, 1 Bath, 1 Car
- For Sale: \$239,900
- Purchased: \$219,000
- Reno cost \$30,000
- ReSold: \$300,000
- Profit: \$35,000



\$219,000 x 1.35 = \$295,000

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<p>Before Renovation</p> 	<p>After Renovation</p> 
---------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------

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Are you renovating to Hold or Sell?




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If Holding..

Ideal objective:

- Increased value at end of renovation
- Get your money back, what property cost you (deposit + renovation)
- Rent for positive cash flow

This is the benchmark
- If more, that's a bonus!




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If Holding..

- Renovation increases value = Equity
- Will renovation increase the rent?
- What is the local rental market like?
- Reduce capital gains tax (investment property)



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Hold Property Example



Dual living property – 6 brm, 2 kitchen, 2 bath
3 month renovation

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Hold Property Example

Purchase Price	\$230,000 (Valued \$245k)
Stamp Duty	\$6,560
Legals	\$2,000
Renovation	\$15,000
Total Costs	\$253,560
Income Per Year (\$590 p/w)	\$30,680
Yearly Return	12.1%
*Updated rental income (\$625 p/w)	\$32,500

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Before **After**



Property re-valued = increased by \$105,000

Rental value increase = \$120 p/w

Positive cash flow \$12,500

All his money back plus more!

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Regional Reno – QLD

Purchase Price \$90,000
Mortgagee in possession

Purchase	\$90,000
Costs	\$3,712
Renos	\$12,000
TOTAL	\$105,712



Revalued at \$195,000 Rental Appraisal \$220-240pw
Equity gain \$89,288!!!! Positive cash flow \$2,000+ pa

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If Selling..

- Can you sell for a profit?
- What's the average days on market?
- Find the right agent

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Development Applications & Building Approvals

ALWAYS,
ALWAYS,
ALWAYS,
ALWAYS,
ALWAYS,
**ALWAYS,
GET APPROVALS**

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Legalities

- There are different rules for every State for Development. What can you do without a licensed Supervisor?
- Is there a minimum amount before you need a Contract?
- NSW requires any work over \$5,000-\$20,000 be contracted (small jobs contract)
- Vic more than \$5,000-\$16,000
- WA over \$7,500-\$20,000



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Home Warranty Insurance

- Home Building Compensation Fund is required in most states. Again there is a minimum cost of works where this is applicable.
- NSW and WA for contract value over \$20k
- Qld Home Warranty Scheme paid by contractor for work over \$3,300
- Victoria needs it for any contract workover the value of \$16k. Under \$16k needs a defect report.
- SA over \$12,000



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Things to watch out for...

What is Asbestos ?

- Asbestos is a naturally occurring fibrous material and has been used for about 150 years on a large scale. It is versatile, plentiful and ideal as a fire-proofing and insulation material. But it can be deadly!



There are many types of asbestos but only three main types are used commercially. Other types are less abundant.

Chrysotile (white)
Amosite (brown)
Crocidolite (blue)

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Things to watch out for...

What can be removed?

Type of licence	What asbestos can be removed?
Class A	Can remove any amount or quantity of asbestos in ACM, including: <ul style="list-style-type: none"> any amount of friable asbestos in ACM any amount of ACCI any amount of non-friable asbestos in ACM Can remove:
Class B	Can remove: <ul style="list-style-type: none"> any amount of non-friable asbestos in ACM Note: a Class B licence is required for removal of more than 10 ml (liquid measure) of non-friable asbestos in ACM but the licence holder can also remove up to 10 ml of non-friable asbestos in ACM. <ul style="list-style-type: none"> ACCI associated with the removal of low-friable asbestos in ACM Note: a Class B licence is required for removal of ACCI associated with the removal of more than 10 ml of non-friable asbestos in ACM. The licence holder can also remove ACCI associated with removal of up to 10 ml of non-friable asbestos in ACM.
Site licence (specialist)	Can remove: <ul style="list-style-type: none"> up to 10 ml of non-friable asbestos in ACM ACCI that is: <ol style="list-style-type: none"> associated with the removal of less than 10 ml of non-friable asbestos in ACM not associated with the removal of more than 10 ml of non-friable asbestos and is only a minor contaminant.

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Things to watch out for...

Why is it dangerous ?

- If you inhale asbestos fibres (which are long and thin) they can become lodged in the tissue of your chest and your body's natural defences may not be able to easily break them down. This can lead to lung diseases (mainly cancers), particularly if you are repeatedly exposed to fibres over a number of years.
- If ingested the fibre can cause cancers of the stomach and/or colon.
- Generally, asbestos is only a risk if you disturb or damage it and cause fibres to be released into the air. If asbestos containing materials are in good condition and in a position where they are not going to be disturbed or damaged then it is safer to leave them where they are and ensure that the risks are managed.

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Things to watch out for...

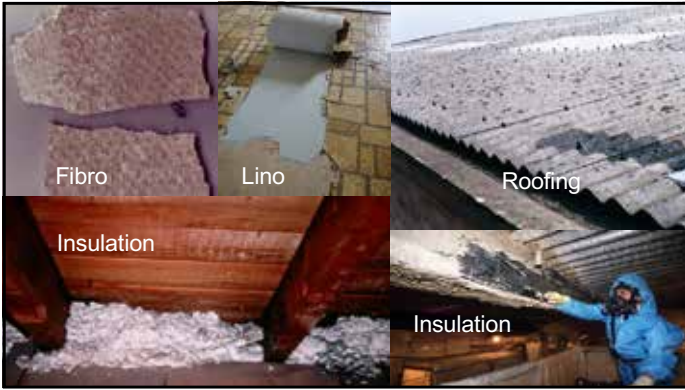
Types of Asbestos

NON-FRIABLE
97% of Australian products which are bonded with cement

FRIABLE
3% of products which are usually spray on insulation or similar that crumbles easily when touched.



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Things to watch out for...

Rising Damp and Waterproof-ing

Some of the visual signs

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Things to watch out for...

- Older wiring may mean rewiring to the whole house and also a switch board upgrade
- Older wiring that you do not want is run in:
 1. lead sheathing or
 2. Steel conduit with fabric insulation

Bad

Good
Black or grey sheathing also OK

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Building Inspections

- Look for areas that have joint movement and cracks
- Do windows slide and open easily?
- Are the downpipes connected to pipework going to the street curb?
- Is there galvanised water pipes?

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Building Inspections

- Check for bounce in floor
- Check for mould on ceiling. Roof leak or Ventilation
- and dry rot.

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Pest Inspections

- Look for areas that allow pest entry
- Open areas in fascias and soffits that allow vermin, birds and marsupials to get in and nest.
- Any concrete or timber that touches soil can be an easy ingress for termites.
- Cracks and joints in concrete are also an area for termites especially with moisture.
- Pest Inspection - have an out clause


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Termites

- Termites are good when you are purchasing property!
- If you encounter termites when renovating there are two things you can do:
 1. Leave them alone and bait them
 2. Continue renovating but this comes with risk! You need to find the NEST!



The diagram on the left shows a cross-section of a termite baiting system. It includes a 'Termite Colony' at the bottom, a 'Bait Station' in the middle, and a 'Lure' at the top. Labels indicate 'Wood' and 'Moisture' are present. The image on the right shows a house with termites, with a label 'Termites' pointing to the ground level.

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Dial Before You Dig

- Save yourself the hassle
- Easy to use and remember



The logo on the right says 'DIAL BEFORE YOU DIG' with the website 'www.1100.com.au'. The images show a close-up of colorful underground utility lines and a person using a metal detector to find them in the ground.


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What Can You Afford?

- Your AWE calculation will tell you what you can afford as a rule of thumb?
- Target those price points by Grid Analysis of a region by price.
- How much will you put towards the Renovation?
- Can you fit in another strategy?
- Always create a budget – and stick to it!

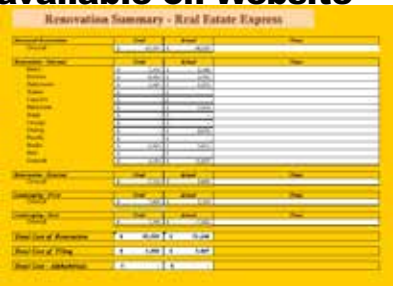


The image shows a room under renovation with wooden flooring, a white wall, and various construction materials and tools scattered on the floor.

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Renovation Calculator available on Website




The image shows a screenshot of a renovation calculator website. The title is "Renovation Calculator available on Website". Below the title is a yellow box containing a "Renovation Summary - Real Estate Express" form. The form has several sections with input fields and checkboxes, including "Project Details", "Contractor Details", and "Budget". The "I LOVE REAL ESTATE" logo is visible in the bottom left corner of the screenshot.

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Obtaining quotes

- Tradies hate paperwork
- Give tradies a checklist of what you want quoted
- Don't use the cheapest quote unless you are comfortable with it




The image shows a cartoon illustration. A man in a white shirt is holding a document and talking to another man. A speech bubble from the man with the document says: "IT'S A QUOTE FROM THE BUILDER. HE SAYS THAT THE QUOTE WILL JUST ABOUT COVER THE COST OF HIM COMING OVER TO LAUGH AT US!". The "I LOVE REAL ESTATE" logo is visible in the bottom left corner.

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Provide timelines

- If you have never been in a trade and you project manage you are at a distinct advantage!
- Use **Ultimate Real Estate Feaso** for timelines
- Give it to the tradies so they know when they need to be there
- Time over runs costs money – stick to a time management calendar



The image shows three screenshots of project management software. The first two are screenshots of a Gantt chart showing task dependencies and durations. The third is a screenshot of a task list or calendar view. The "I LOVE REAL ESTATE" logo is visible in the bottom left corner.

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The Last 10% of a renovation

- Takes 50% of the time and 40% of the cost!
- You will be frustrated but stick with it.
- The results are satisfying!



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Adjusting Finishes!

Remember that the finishing of a property is needed for the area.
There is no need for glass splash backs in mining towns!

1. Basic
2. Standard
3. Luxury



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3 Types of Finishes

- **Basic** – Intended mainly for practical and price efficient renovating for mining towns.
- These usually include shower cubicles, cheap basins and baths made of fibre glass and standard laminate cupboards.




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3 Types of Finishes


- **Standard** – Used in low end to middle renovations and rental tenancies
- Usually includes standard ceramic tiles, ceramic basins, steel baths, downlights, roll top laminate benchtops and inbuilt wardrobes.



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3 Types of Finishes

- **Luxury** – High end finishes that are required for luxury homes and executive rental properties.
- These finishes include stone tops, solid doors, walk in robes, glass splash backs, stone tiles and high gloss timber floors.



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The Team

- Be comfortable with your tradies and treat them as you expect to be treated
- Tell them you are looking to learn not to check their work
- Buy them or cook them lunch
- Once you have found your team KEEP THEM!



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The Builder

- Builders can run the entire Project for you.
- They are usually a tradesperson that upgraded their qualification.

1. Carpenter
2. Concreter or
3. Bricklayer

- They can project manage all your trades or work in with you depending on project size.
- They can also give feedback on building inspections.



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The Chippy

Generally the builder is a carpenter.
A carpenter can:

- Build timber frames
- Kitchens
- Built in Robes
- Install handles and fixtures
- Minor wall sheeting
- Doors, windows, etc
- And many other tasks




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The Plumber

- The Plumber is a good source of information for design in the “wet areas” of the house.
- They usually can do the Plumbing applications necessary.
- Sometimes they are not good at paperwork.
- They deal with water, gas, sewer, roofing, storm water and sustainability.




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Plumbing

- Do not change layout if possible- especially in units
- You can use existing pipe work and still look stylish




The image shows a 'WaterMark Certified Logo' with a large red 'W' and the text 'WaterMark Certified Logo' and 'Made in Australia'. To the right is a photograph of a modern bathroom with a white bathtub, a sink, and a shower area.

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The Sparkie

- Your Electricians are the best source of knowledge for older wiring
- They can help with upgrades or connection applications and costs
- They are up to date with the current innovations in the industry including solar.



A cartoon character of an electrician wearing a blue cap, a blue and red uniform, and red gloves. He is holding a green wire and has a spark of electricity coming from his hand.

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DIY !!!!! Warning

- Electrical and Gas- DON'T PLAY WITH IT!
- Water will flood your house, Sewer will make it smell but **ELECTRICAL AND GAS WILL KILL YOU or OTHERS!**




The image shows a construction site with wooden framing and a newspaper clipping. The newspaper clipping has a headline that reads 'Murder Suspect After Installing Shower Pan...'. There are also smaller images of construction work.

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Electrical Death

- Do not break earth bridging
- Your work may not be only faulty but endanger other people and possibly kill!
- **Can you afford to go to jail, lose that property and everything you own to save a few dollars?**

Plumber electrocuted inside roof at Glenelg East




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The Tiler

- Tilers are an important part of any renovation because of the issues that can result from a poor tiling job.
- The most important job a tiler does is the waterproofing membrane underneath the tiles.
- Tilers like to do their own waterproofing so they are confident of no call backs.
- A good tiler is worth their weight in gold.



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Waterproofing Membranes

- Very important to do this in all bathrooms that are leaking or new tiling.




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The Painter

- Painting is something that you can get good at very quickly
- Though the finishes of a professional painter can be seen from a DIY legend!
- Painters are also very quick at their job
- They also will make sure that the correct preparation, primer and topcoats



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Painting Tips

- Tint your undercoat, when painting new gyprock walls or ceilings, so you only have to do 2 coats!
- Use the right rollers and paint brushes for the job, (good quality equipment, good quality job)
- Choose light colours makes the room look & feel bigger, (no feature walls)



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The Landscaper

Landscapers can do many varied jobs including

- Retaining Walls (Brick and timber)
- Paving and compacted pathways
- Garden Beds
- Turf
- Sub Soil drainage
- Minor timber works



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The Interior Designer

- Interior Designers can provide great insight, suggestions and on-trend ideas
- If you are not particularly “stylish”, they are great value – not very expensive
- Answer the most asked question - “What Colour?”
- Can provide assistance with staging



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Renovation ideas

- There are lots of ways you can make a difference to a property through renovation
- Not all changes will make you money
- Focus on the items that will make a difference to the selling price
- Don't do things that don't need to be done
- Don't get emotionally attached




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Kitchens

- Kitchens should be practical with lots of bench space
- Include an Island bench with breakfast bar if possible
- Second hand kitchens can save you lots of money




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Kitchens

- Flat Pack from Chinese importer.
- Stainless steel appliances
- Caesar stone tops




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Lighting

- Downlights
- Hanging pendants
- Batten holders
- Outdoor sensor lights




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Internal electrical

- Change switches and power points- They are cheap and make a big difference.
- In high end renos pay the extra to have chrome or glass finishes



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Renovation ideas

- Small things can make a big difference...

Before After

Paint
Mirrors
Cabinet handles
Fittings
and Styling!

Less than \$400

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Landscaping - Retaining Walls

- Sleepers are cheap. Create flat areas that give extra parking or lawn.
- On some sites the backyard is best done first

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Landscaping - Turf

- Keep it simple
- Grass is cheap and makes a big difference

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Landscaping - Yard

- Yard should be inviting and low maintenance
- Use square edging and garden beds
- Mulch gardens
- Include a deck if you have the space



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Decking

- Wider boards give the illusion of a bigger more expensive deck
- Oil decks with decking oil to provide a great finish



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Bi-folds

- Bi-folds bring the outdoors in
- Great way to make a space feel bigger and provide a resort-like feel




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Sustainability

- With increasing energy bills Sustainability can be a selling point
- Consider installing a rainwater tank, insulation, electrical or hot water solar panels



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External finishes

- If budget allows render brickwork or Blue Board and render External walls
- To save money render the front only and paint bricks on sides and rear



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Roof finishes

- Darker roofs blend into the background
- If budget allows put a new roof on or have it cleaned and painted.



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Ask agent for Local Knowledge

Copy someone else's Success



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Photography and the MONEY Shot



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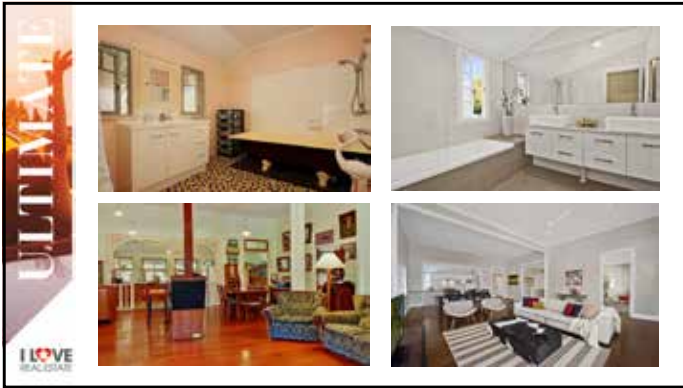
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Student Reno/ Subdivision

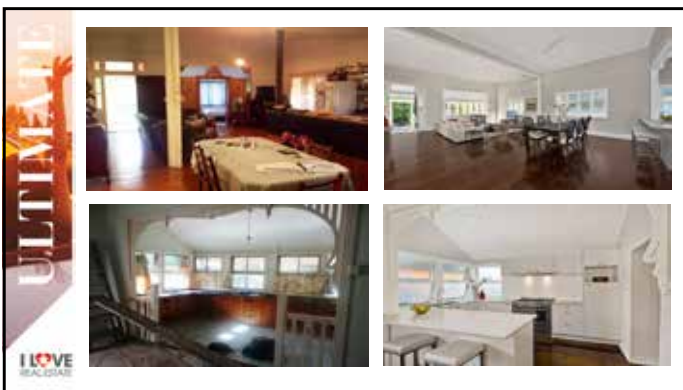


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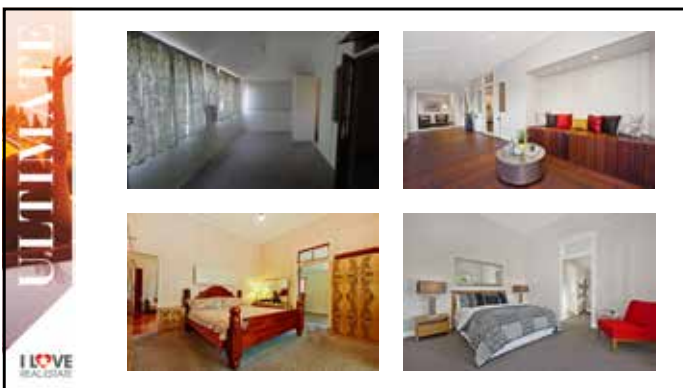
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4 Month Renovation in spare time while approval for Subdivision at rear with 3 townhouses in Brisbane!
As Joint Venture Partners

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Outdoor Room Converting an old shed to a cabana



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Student PPR Deal



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PPR Brisbane

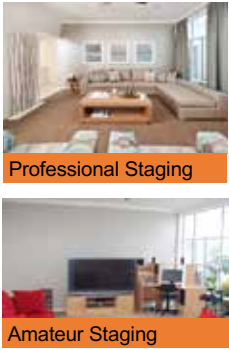
Feasibility	
Purchase	\$ 299,000
Purchase Costs	\$ 15,000
Renovation	\$ 40,000
TOTAL COSTS	\$354,000
SELL	\$400,000
PROFIT	\$46,000
Tax Free	
TIME	6 months



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Property Styling

- Check your street appeal
- Landscaping
- Professional staging
- Professional photography
- Emphasize the homes selling points



Professional Staging

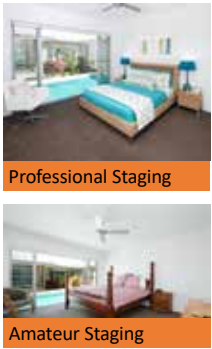
Amateur Staging

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Property Styling

Property Styling encourages:

- Quicker sales
- More offers and more bidders
- Higher sale price (5-10%)



Professional Staging

Amateur Staging

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Hide neighbours, cars & bins



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Dusk shots - lights on, blinds open



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Styling Tips

- Declutter
- Minimize countertops
- Replace handles & benchtops
- Update appliances
- Remove everything on the fridge




EPIC FAIL

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SESSION TWELVE

**The Easy Way To Find
Value With Grid Variance
Analysis And Other Tools**




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**Grid Variance
Analysis - GVA**

1

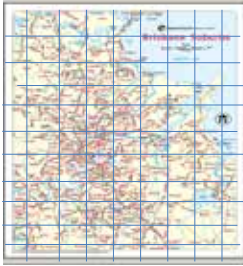


Griding Analysis - What is it?


Tool for the systematic analysis of an area

Assists with:

- Time management
- Focus
- Area selection
- Knowing your market
- Knowing what strategy to apply




2



How to do it:

- Select the area you are interested in
- Get a visual representation of that area – usually a map – electronic or hard copy
- Draw or print out grid lines or suburb or council boundaries on the map at a reasonable level of density
- Start working through the grids in a methodical way

3



What to do:

- Start with one of the grids or suburbs
- Identify the suburb(s) within that square or area of interest
- Identify:
 - pricing levels within that suburb
 - the council that has jurisdiction in the identified area
 - Council planning parameters (local area town plans and **zoning**, density boundaries/ changes, costs etc)

4




What to do:

Identify:

- Broader economic supply/demand going on in neighbourhood
- Commercial development – shopping centres
- Infrastructure spending
- Community change

5



Identifying pricing levels:

- This will give you an idea of variations
 - Low/Mid/High
 - Houses/ Units/ Land
- Help identify what strategies will work in what areas
- Cull your searching areas by understanding what price level you are looking for

6

City	Low	Mid	% chg	High
ABBOTSFORD	450	580	28.9	900
ALBERT PARK	600	940	56.6	1700
CARLTON	500	780	56	1100
CARLTON NORTH	580	800	37.9	1200
CLIFTON HILL	580	720	24.1	1300
COLLINGWOOD	420	550	30.9	880
DOCKLANDS	only 1 house			
EAST MELBOURNE	1300	1700	30.8	2500
FITZROY	510	800	56.8	1840
FITZROY NORTH	530	990	86.8	1400
FLEMINGTON	430	500	16.3	630
KENSINGTON	360	600	66.7	800
MIDDLE PARK	2000	2400	20	3000
NORTH MELBOURNE	500	800	62.5	1000
PARKVILLE	1200	1500	25	1800
PORT MELBOURNE	550	800	45.5	1000
STH MELBOURNE	500	1000	100	1400
SOUTHBANK	only apprts			
WEST MELBOURNE	480	600	26.7	800

Convert to
spread
sheet
format

7



**Albert
Park**

\$600K Low

\$1.1 M Mid

\$1.79 M High

\$940K Mid

8



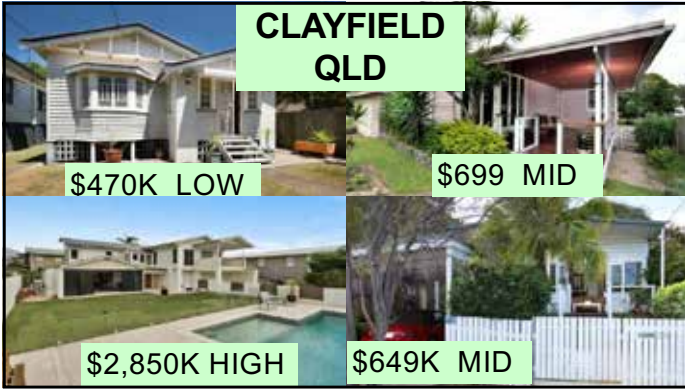
BANYO QLD

\$300K LOW

\$369K MID

\$549K HIGH

9



10



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12



Nundah \$375,000
 Sitting on 817m2 of land this low-set home with 2 bedrooms plus sunroom and 1 bathroom

Est DA \$20 - \$30K
 Removal Est \$15K
 Est Profit \$200K

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LOW
 412 Empress Street Kingsville Vic 3012
 \$365K - \$390K

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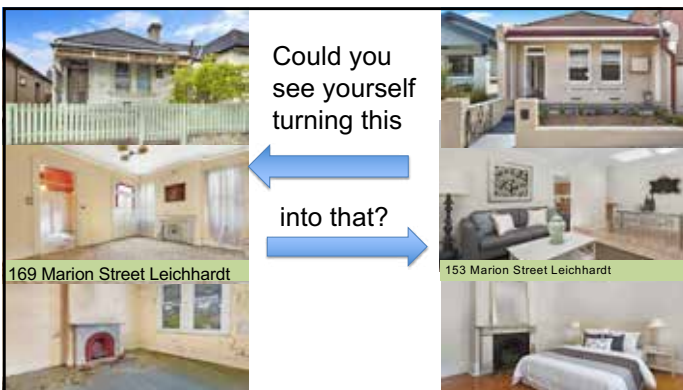


MID
 18 Empress Street Kingsville Vic 3012
 \$590K - \$640K

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MAP IT
GRID IT
PLOT IT
EVALUATE IT
COST IT
CHASE IT

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TECH TOOLS

I LOVE REAL ESTATE Knowledge Source

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Public Website
 - www.iloverealestate.tv

YouTube – Interviews, Slideshows
 - I Love Real Estate **“Subscribe”**

Members only Website
 - ultimate.iloverealestate.tv

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Facebook – Photos, Links to YouTube & Website

- I Love Real Estate “Like”
- I Love Real Estate Movement “Join” and invite others
- Ultimate Members Only Facebook Group “Join”

Twitter

- @Dymphna_Boholt “Follow”

Instagram

- dymphna.boholt.ilre “Follow”

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Ultimate Website

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Area Research Tools

- Provide details about demographics, councils, suburbs and more

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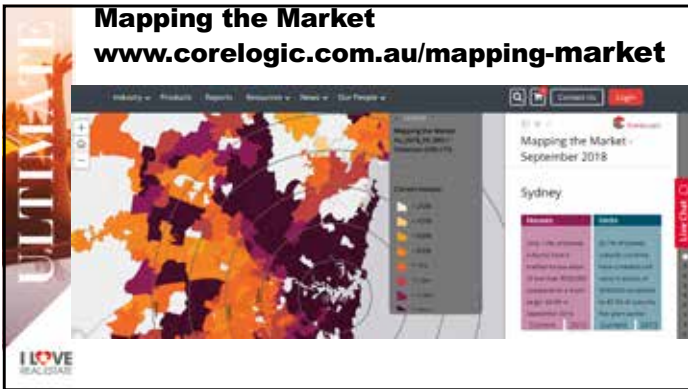
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Heat Mapping
www.microburbs.com.au (2016 data)

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Comparables - Website Tools

www.domain.com.au & www.realestate.com.au

FIRST Click on Sold not BUY

32

Comparables & Searching
Paid Solutions

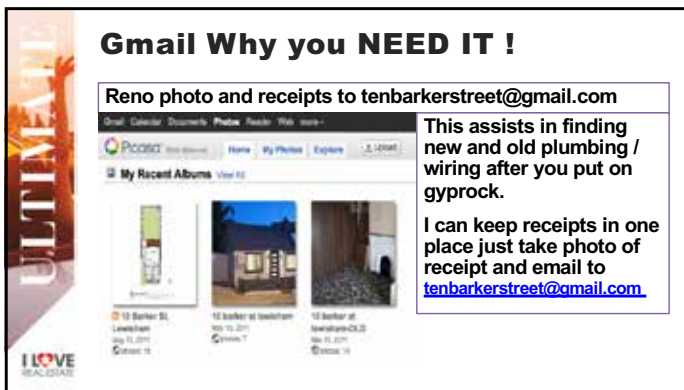
Subscription based services:

- RP data
- Real Estate Investar
- Price Finder
- Block Brief (some parts are free)
- Stash Property

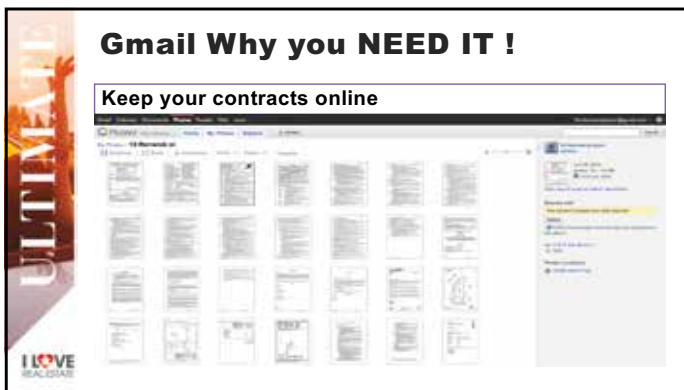
33



34



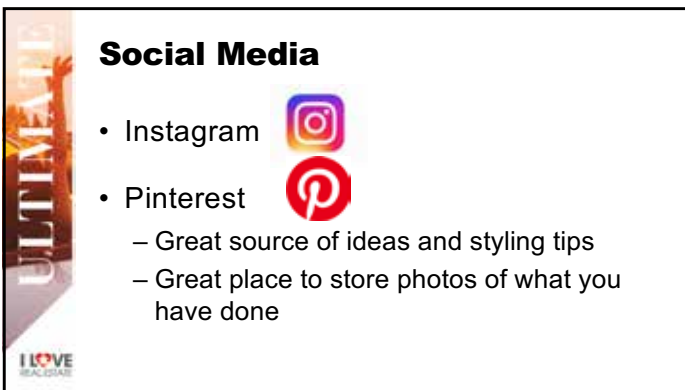
35



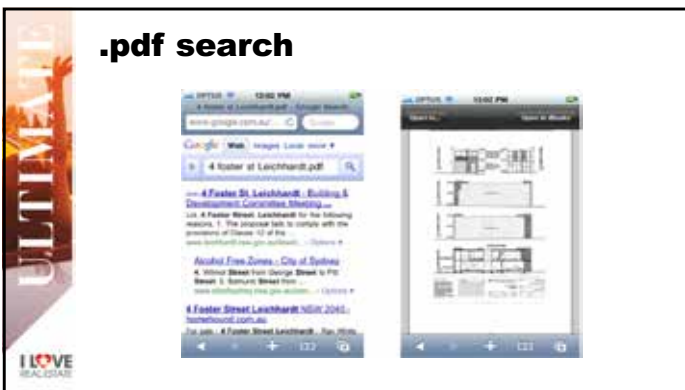
36



37



38



39

http://www.planningalerts.org.au/

- Search for Development Applications around your properties
- Have email alerts
- Find existing approvals



40


http://globe.six.nsw.gov.au



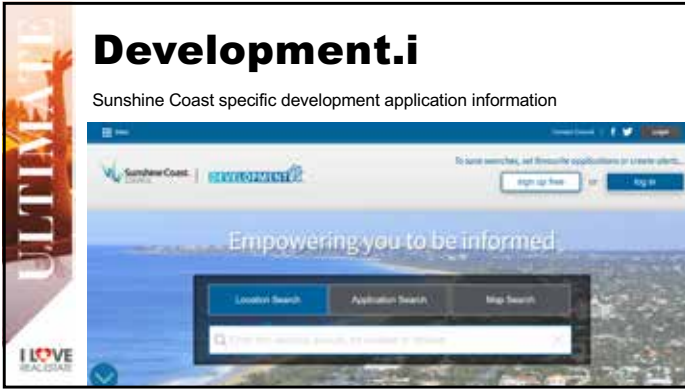
41

pdonline - Qld

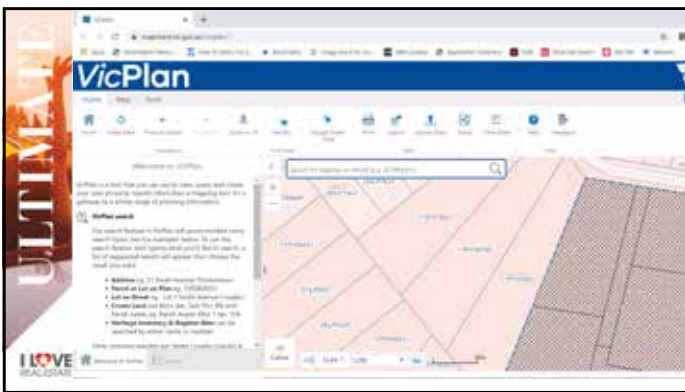
Development application information available online for many Qld councils including Brisbane, Gold Coast, Logan and others



42



43



44



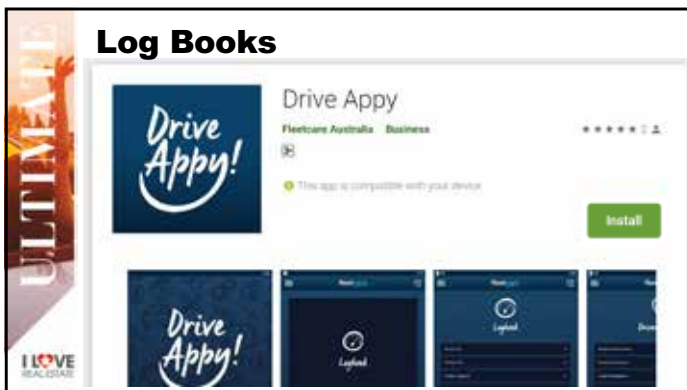
45



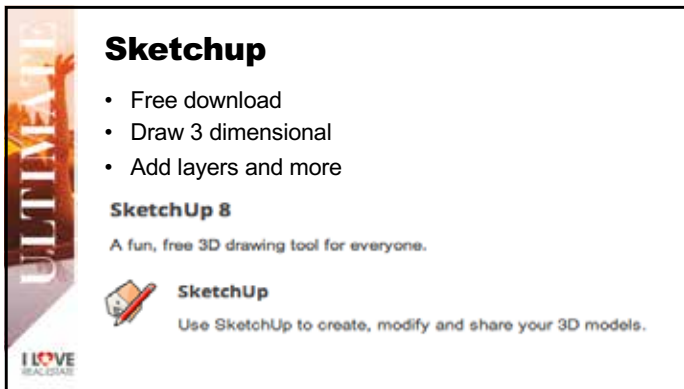
49



50



51



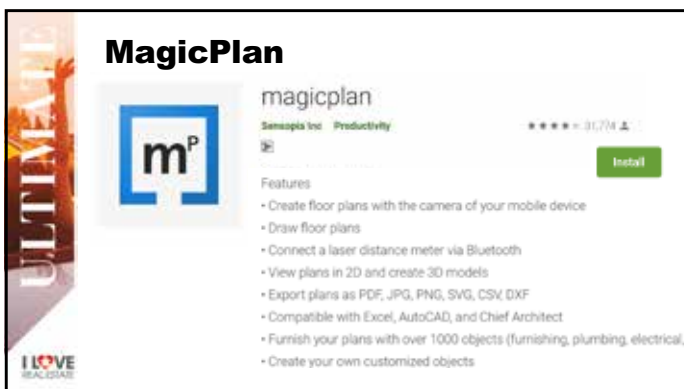
Sketchup

- Free download
- Draw 3 dimensional
- Add layers and more

SketchUp 8
A fun, free 3D drawing tool for everyone.

SketchUp
Use SketchUp to create, modify and share your 3D models.

52



MagicPlan

magicplan
Sensapix Inc Productivity 4.5 ★ (31,7M)

Features

- Create floor plans with the camera of your mobile device
- Draw floor plans
- Connect a laser distance meter via Bluetooth
- View plans in 2D and create 3D models
- Export plans as PDF, JPG, PNG, SVG, CSV, DXF
- Compatible with Excel, AutoCAD, and Chief Architect
- Furnish your plans with over 1000 objects (furnishing, plumbing, electrical, ...)
- Create your own customized objects

53



CamToPlan

CamToPlan - AR measurement / tape measure
Tasmanic Editions Business 4.5 ★ (1,087)

Contains Ads - Offers in-app purchases
This app is compatible with your device.

Measure anything with CamToPlan! Horizontally and vertically! Length, distance, area of any surface... Measure everything with this virtual ruler and tape measure thanks to augmented reality and ARCore.

Measuring a length is now easier than with a laser meter or any other measure tool. You draw your measurement lines in 3D thanks to the camera directly on the video of your phone or tablet. You export your plans in PNG or DXF. CamToPlan is the AR measuring app that brings your measures from cam...to...plan!

54

SignNow App

- Sign documents online
- No need for printing, signing and scanning
- <https://signnow.com/>

Sign documents anywhere.
or mobile. [Get Started For Free](#)

Whenever you are. On any device. Fast, simple, and free.

55

When you are ready to sell

- Know what others are seeing about your property
- Address specific:
 - Bank Price estimation
 - Property reports

Get ANZ Buy Ready™
Be ready to make your move

56

TECH TOOLS

57
