

The 1-20+ Properties Roadmap

Your Phase-by-Phase Guide to Building a Real Estate Empire

Phase 1: Properties 1-4 (Years 1-3)

Foundation Building

- Focus: Single-family homes and small multifamily
- Financing: Conventional loans, FHA, VA (owner-occupied advantages)
- Down Payment: 3-20% depending on loan type
- Strategy: House hacking, BRRRR on first properties
- Management: Self-manage to learn the business
- Goals: Build experience, establish credit, create systems
- Common Mistakes: Buying wrong property, overpaying, poor tenant screening

Phase 2: Properties 5-10 (Years 3-5)

Scaling Systems

- Focus: Standardize property types and neighborhoods
- Financing: Portfolio lenders, private money, partnerships
- Team Building: Property manager, dedicated contractor, CPA
- Strategy: Aggressive BRRRR, consider commercial loans
- Systems: Property management software, standardized processes
- Goals: Achieve \$5,000+ monthly cash flow
- Challenges: Financing limits, management complexity

Phase 3: Properties 11-20 (Years 5-8)

Portfolio Optimization

- Focus: Commercial properties, larger multifamily
- Financing: Commercial loans, syndications, creative financing
- Entity Structure: Multiple LLCs, asset protection strategies
- Team Expansion: Full-time assistant, multiple contractors
- Strategy: 1031 exchanges, property trades, selective selling
- Goals: \$15,000+ monthly cash flow, \$2M+ net worth
- Evolution: Consider property management company

Phase 4: 20+ Properties (Years 8+)

Empire Management

- Focus: Passive income optimization, legacy building
- Strategies: Syndication (active or passive), REITs, note investing
- Management: Full property management company or in-house team
- Diversification: Multiple markets, property types, investment strategies
- Exit Strategies: Package sales, owner financing, family trusts
- Goals: \$30,000+ monthly passive income
- Legacy: Teaching others, creating generational wealth