



# Fix & Flip / Fix & Hold Investor Checklist

Maximize ROI While Creating Affordable Housing

## Property Due Diligence

- Run comps for ARV (after-repair value).
- Verify title is clear of liens or legal issues.
- Confirm zoning and permitting requirements.
- Inspect structure, roof, plumbing, and foundation.
- Estimate rehab costs with contractor walk-through.
- Analyze neighborhood rent and ownership trends.

## Financing & Budgeting

- Secure funding through a private lender, hard money lender, or cash.
- Build a deal analysis with profit margins; 20%+ is ideal.
- Allocate a contingency reserve of 10% to 15% of the rehab budget.
- Include holding costs such as taxes, insurance, utilities, and loan payments.

## Renovation & Project Management

- Hire licensed and insured contractors.
- Create a timeline with clear project milestones.
- Get required permits and inspections.
- Order materials early to avoid delays.
- Track expenses weekly against the budget.

## Exit Strategy

- For flip: prepare for staging and professional photos.
- For hold: screen tenants and verify market rents.
- Set up property management if holding.
- Create a listing and marketing plan.
- Run final numbers to confirm ROI.

## Partnering with Private Lenders

- Prepare a lender pitch or deal summary.
- Offer clear repayment terms and timeline.
- Share past project results or case studies when available.
- Set expectations on communication and updates.
- Use a written agreement with legal review.

## Ready to talk?

Scan the QR code below to schedule a 1-on-1 call with FHJ Properties and learn how we can partner on impactful investments.

