

MULTI-UNIT HOME

BUYER'S GUIDE FOR REAL ESTATE INVESTORS

PARADIGM

EXECUTIVE SUMMARY

The Case for Missing Middle Housing

The Missing Middle Housing strategy addresses a crucial gap in the housing market by providing multi-unit homes like duplexes, triplexes, and fourplexes. These developments meet the growing demand for affordable, flexible living options in thriving urban neighborhoods.

Paradigm Construction & Development is at the forefront of this movement, offering a limited-time opportunity as we head into Q1 2025: a select range of pre-designed, pre-permitted, and pre-engineered high-quality units ready for immediate investment and construction. As a homegrown, millennial-owned business, we specialize in developing turn-key multi-family investment properties in fast-growing Indianapolis neighborhoods, ensuring market stability and strong rental demand.

Next-Gen Builders

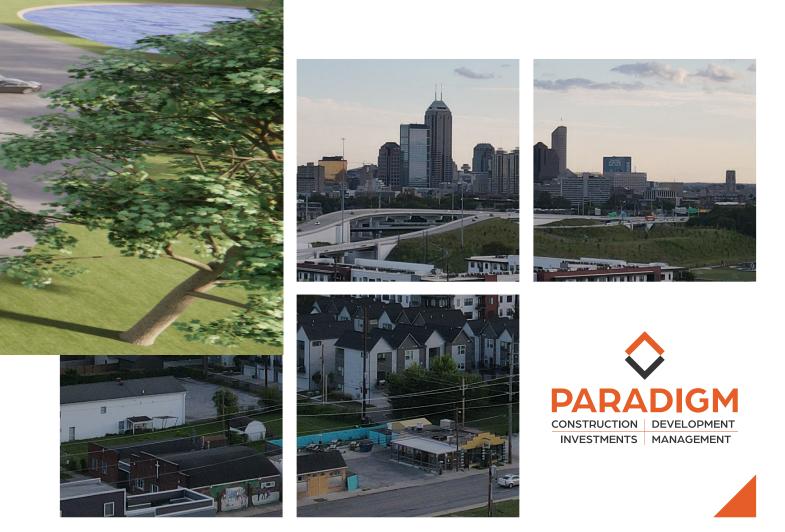
We amplify value for clients and equity investors through our capabilities in land acquisition, entitlements, project design, value engineering and project management.

Low Overhead

Our youthful company operates with minimal overhead, allowing us to strategically grow. With ample capitalization, we are well-positioned for sustained expansion and future opportunities.

Target-Tacklers

We are target tacklers at heart, consistently meeting project deadlines and ensuring financial viability. Transparency is our cornerstone as we tackle challenges with innovative problem-solving and a relentless drive for success. 1 2 3



Why **INDIANAPOLIS**?

A Growing, Blue-Chip Real Estate Market

In 2024, Indianapolis is experiencing steady rent growth, with average rates increasing approximately 2.2% to 3.5% YoY depending on submarket. This growth is above the national trend, driven by the city's affordable rental prices and diverse economy, which attracts a broad tenant base. For example, the average rent in central Indianapolis has risen to around \$1,285 monthly, with downtown rates at about \$1,526 for Q3. -- Indianapolis Rental Market Trends: 2024 Insights, *WILMOUTH Group*

The city's affordable entry points, with an average home price of around \$250,000, significantly lower than the national average, coupled with a projected 5% population increase over the next decade, ensures sustained rental demand. Average cap rates range from 6% to 8%, providing investors with attractive returns, making Indianapolis ideal for both new and seasoned investors seeking long-term rental growth.

INVESTMENT & BUYING PROCESS

How to Secure Your Unit(s)

To invest in our MUH developments, a 20% down payment is required, along with proof of financing for the construction phase. Our team will support you throughout the process, ensuring a seamless transition from investment decision to construction completion.

Construction Financing:

Buyers can opt to secure their financing, or Paradigm can assist by underwriting the financing, with carrying costs and fees included in the closing costs.

Closing on Completion:

The final closing occurs once construction is complete and the final punch list is addressed, ensuring a move-in-ready investment property. All closings will take place at Best Title with Leslie Burton. Info below on any inquiries needed:

> [p] (317) 614–0510 Leslie@besttitle.net www.besttitle.net

End-to-End Support:

From groundbreaking to occupancy, our End to End support covers all phases from development & construction to property management.





20

%







- Sale Date: 11/1/2024
- Sales Prices vs List Price: 93 %
- Architecture: Multi-Level
- Lot Size: 0.12 Acres
- **Zip Code:** 46205
- Bed / Bath: 8 BED ; 4 BATH

Property Info: The sale of a remodeled 1995 4-Plex for \$629,900 provides a strong basis for our pricing. Featuring more bathrooms, in-unit washers/dryers, and less maintenance, our newly constructed 4-Plex offers higher rent potential and long-term value, creating a superior investment.

3055 Ruckle Street







3903 & 3909 WINTHROP AVE

This brand-new, fully completed and leased 8-unit complex, consisting of two 4-plexes, serves as a proof of concept.

Available for Sale: This turnkey investment opportunity is perfect for savvy and strategic real estate investors.

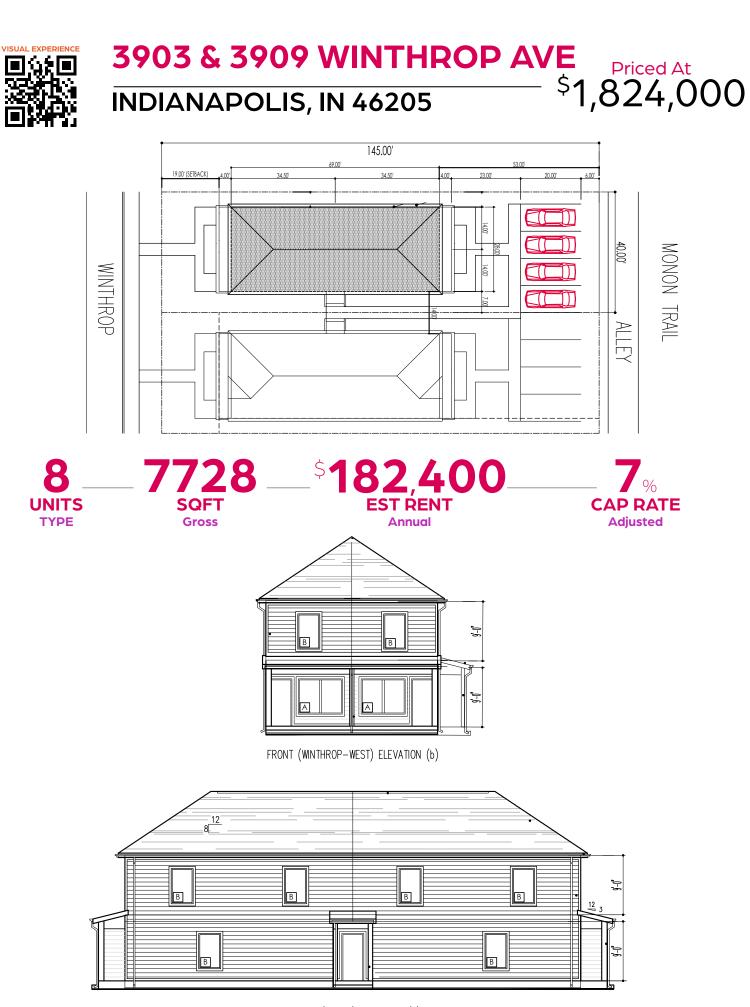
Contact us today for any purchase inquiries!

Financial Metrics:

- (Est) Rental Potential: \$15,200/month
- Annual Net Operating Income (NOI): \$127,680.00
- Setimated Market Value: \$2,000,000

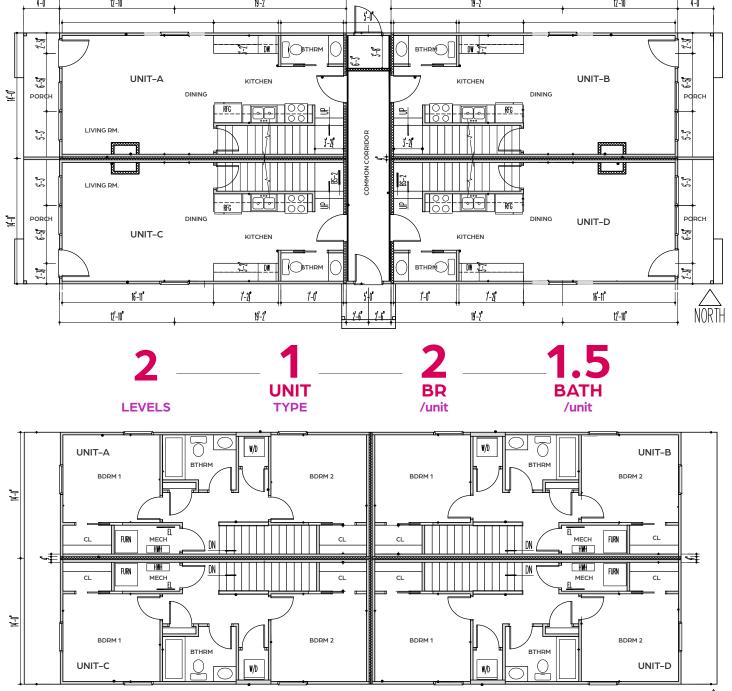
Quality of Build: Constructed with top-tier materials for long-term durability and low maintenance, such as prefinished LP smart siding.

Construction Timeline: Completed within budget and 8-month schedule.



SIDE (SOUTH) ELEVATION (c)





MATERIALS

SIDING

GUTTERS

LP Lap Siding Garden Sage ; Summit Blue

NORTH

TRIM

LP Board and Batten - Snowscape White

Light Gray

ROOFING

Metal Roof, Light Gray; Atlas Pinnacle Pristine Pewter







KEY SELLING POINTS FOR INVESTORS

Actively Marketed Lease Options

Turnkey property immediately ready for tenants

7% Cap Rate Strong return aligning with market expectations

High NOI \$127,680.00 annually with solid gross rent of \$182,400.00

PARADIGM CONSTRUCTION

Lower Risk Marketed status eliminates lease-up uncertainties

Market Growth 5% annual appreciation potential in a thriving Indianapolis market.

Turnkey Investment Ready-to-go asset with professional management options.

Quality of Build Constructed with top-tier materials for long-term durability and low maintenance

Construction Timeline

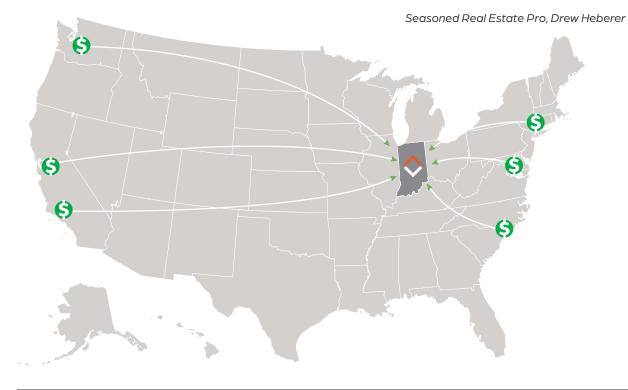
Completed within budget and on schedule.



INVESTMENT OUTLOOK

Indianapolis is **among one of the fastest-growing cities in the U.S.** by population and with a

strong economic growth report, this city is **one of the best prospects for property investment**



Brand-New Construction:

• Modern materials and the latest building standards ensure lower maintenance costs and longevity

1031 Buyer's Dream:

• Ideal for 1031 exchange investors, offering tailored developments to maximize returns

Strong Rental Demand:

• A growing city with steady population and job market growth ensures a diverse range of renters and strong occupancy rates

Appreciation Potential:

• With consistent rental rate increases, MUHs in Indianapolis offer both cash flow and property value gains

Long-Term Hold:

• Newly built properties provide steady returns and a hedge against stock market uncertainties



Investment Outlook

PARADIGM MANAGEMENT

Property Management with a LOCAL touch..

All properties are professionally managed, with **Full-Service** duties including tenant screening, leasing, maintenance, rent collection, and marketing units before the final punch-out phase.

Utilizing *in-house management* facilitates immediate occupancy and hassle-free cash flow for each property. Investors looking for a hands-off focus, rest easy knowing their vested interest is in great hands. Conversely, investors with operational desires can focus their efforts on the relationship with a trusted and LOCAL developer & builder.

Sustainability + ROI	Transparent Pricing	Maximized ROI	Maximized Performance
Locally Managed	Market Analysis	Lease Negotiations	No Hidden Fees
Happiness Guarantee	Smooth Experience	Maintenance Guarantee	Streamlined Operational Proficiency

Project Management **PRIORITIES**

Pre-Construction Leasing Post-Build Leasing Lease to Move-out Qualitative Market Analysis End-to-End Support & Management

WARRANTY INFO

Built for Longevity

- All units come with a one-year workmanship warranty.
- Transferable manufacturer's warrantiesd on all appliances and materials.
- Built with the end-users and investors in mind, our projects focus on creating multi-generational investments using high-quality materials and build practices to minimize maintenance concerns.
- Paradigm Construction & Development is just a 15-minute drive from each of the properties, ensuring timely support and a close hands-on approach during the warranty period.





INVEST NOW

Paradigm Construction & Development's ready-to-build, pre-permitted MUHs are prime opportunities for investors seeking long-term rental income and asset growth.

Contact us today to secure your investment, schedule an intro call, or simply learn more about financing & timelines.

3903 & 3909 WINTHROP AVE

INVESTOR NEXT STEPS.

NAME: ZACH DOUGLAS Email: Z.Douglas@BuildWithParadigm.com Phone: (317) 522-7238

> **Company Legal Name:** Paradigm Construction & Development LLC **Business Address:** 2204 Duke St. Indianapolis, IN 46205 **Business Phone:** 317–674–5031

Federal Employeer ID #: 85–4008297 Year Founded: 2020 Managing Partners: Zach Douglas, Rick Michaelis, Ted Karras



Consultation



Purchase Agreement

Construction Phase Final Punch List



Consultation with Paradigm Construction & Development:

• Schedule an initial meeting with a Paradigm professional to discuss goals, budget, property specifications, and financing options for the new build

Property Selection and Financing Pre-Approval:

• Choose a property and obtain financing pre-approval specifically for the new build. This step confirms purchasing power and sets financing terms for construction

Sign Purchase Agreement and Deposit Payment:
Sign a Purchase Agreement outlining terms, pricing, and timelines. Make a 20% minimum deposit to secure the property, with funds typically held in escrow

Site Visit and Construction Phase:

Schedule an initial meeting with a Paradigm professional to discuss goals, budget, property specifications, and financing options for the new build

Final Punch List:

• Conduct a final walkthrough to address any remaining tasks or adjustments, such as touch-ups or final installations, to ensure the property is ready for occupancy

Closing and Occupancy with Best Title:

 Complete the closing process with Best Title, reviewing and signing all documents. Set up property management if needed, then prepare for occupancy or leasing once utilities, insurance, and HOA/COA requirements are in place

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OWN PROPERTY? Let's BUILD.

NAME: RICK MICHAELIS

Email: r.michaelis@buildwithparadigm.com

Phone: (317) 525-7785

Initial Consultation and Project Planning:

• Begin by meeting with a construction professional to discuss your vision, project scope, and budget for the new build on your land. This phase includes defining the property layout, architectural design, and necessary permits

Site Assessment and Pre-Construction Evaluation:

 Conduct a site assessment to evaluate land suitability, zoning requirements, and environmental conditions. Clear obstacles & address potential site issues to prepare for a smooth build

Design and Financing Approval:

• Finalize architectural plans and construction details, then work with your lender to secure financing approval based on the project's scope. This step confirms financial readiness for the build

Submit Permits and Regulatory Approvals:

• Apply for the required permits and approvals from local authorities, including zoning, building, and environmental permits. Ensure all documentation is complete to meet legal requirements

Pre-Construction Preparation and Site Setup:

Prepare the site by setting up access routes, utilities, and any temporary structures needed for the build. This stage includes foundational work, land clearing, and utility connections

Construction Phase:

• Begin construction following your finalized plans. This phase typically includes site preparation, framing, installation of electrical and plumbing systems, and interior finishes. Regular check-ins ensure the project is on schedule

Progress Inspections and Quality Checks:

Conduct periodic inspections to ensure compliance with building codes and quality standards. Make adjustments as necessary to maintain project quality and alignment with your vision

Final Walkthrough and Punch List:

Complete a final walkthrough to identify any remaining tasks or adjustments, such as finishing touches, minor repairs, or final installations, ensuring the build meets expectations

Closing Process and Final Approvals:

• Finalize all documentation, review financials, and ensure legal approvals for occupancy. Arrange for any last inspections or clearances needed from local authorities

Occupancy and Property Management Setup:

After receiving final occupancy approval, move into the property or begin leasing. Set up ongoing property management, arrange utilities, and establish any HOA or COA requirements if applicable

2204 Duke St. Indianapolis, IN 46205 317–674–5031



NEIGHBORHOOD MAPLETON-FALL CREEK



Schools & Community Centers

Access to over 10+ School systems and Academy Centers



Bike / Trail Routes

Close to the Fall Creek Trail, which runs along Fall Creek and connects with other city trails



Neighborhood Area



Restaurants

Shoefly Public House (American), MashCraft Brewery and Next Door American Eatery



Things To Do

Enjoy parks like Martin Luther King Jr. Park and Douglass Park. The nearby Indiana State Fairgrounds host events year-around, and the Children's Museum of Indianapolis is a short drive away

