



# LIONS GROUP

A BUILDING DEVELOPMENT

DIVISION OF

HML INVESTMENTS

## BUILDING DEVELOPMENT INVESTMENT PROGRAM

MARKET PROOF  
& GOVERNMENT  
SUBSIDISED

MAY 2022

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# BUILDING DEVELOPMENT INVESTMENT PROGRAM

## OVERVIEW

# 3-PHASE PROCESS



STRATEGIC PURCHASE OF  
LAND OR PROPERTIES IN  
OPPORTUNITY ZONES



BUILD ECONOMICALLY  
AFFORDABLE MULTI-UNIT  
PROPERTIES



LEASING AND OCCUPANCY



# BUILDING DEVELOPMENT INVESTMENT PROGRAM

## BENEFITS

*"Invest in the future of others, while  
investing in your own future."*

***Yanni Raz***

*Co-Founder and CEO*

YOUR INVESTMENT HELPS THE  
**LOW INCOME AND HOMELESS COMMUNITY**  
BY OFFERING AFFORDABLE HOUSING  
BACKED BY GOVERNMENT INCENTIVES.



# BUILDING DEVELOPMENT INVESTMENT PROGRAM

## WHY TO INVEST

## Project developed and managed by The LIONS GROUP

A stable investment that can weather any market because:

- **Long-lease terms maintain high-occupancy and low turnover.**
- **On-Time Rent Payments Guaranteed by City of Los Angeles Housing programs.**
- **Property Manager has a point-of-contact position for all tenant issues, funded by Housing programs.**



# BUILDING DEVELOPMENT INVESTMENT PROGRAM

## GOVERNMENT PROGRAMS

The *LIONS GROUP* has partnered up with prominent city programs, like **PATH** and **BILLIANT CORNERS**, for rental income security and renter management support, resulting in secure multi-year renter monthly income.



# BUILDING DEVELOPMENT INVESTMENT PROGRAM

## PROGRAM BENEFITS

## FINANCIAL INCENTIVES

- **Rent-ready tenants**
- **Guaranteed Income**
- **Long term lease options**
- **Tenant Assistance program for long term owner income stability**
- **Your multi-family investment is supported by PATH and BRILLIANT CORNERS**
- **Maintenance support with government backed funds**
- **Certified case managers assigned to each property**



# LOS ANGELES HOUSING & COMMUNITY INVESTMENT DEPARTMENT

## 2021 Income and Rent Limit - Land Use Schedule I

Effective Date: July 1, 2021

2020 Area Median Income (AMI)      \$77,300  
 2021 Area Median Income (AMI)      \$80,000      Change in AMI from 2020 = 3.49%

**Table I: Qualifying Maximum Income Levels Based on Family Size**

Income Level	Family Size								
	One	Two	Three	Four	Five	Six	Seven	Eight	Nine
Extremely Low (30%)	\$24,850	\$28,400	\$31,950	\$35,450	\$38,300	\$41,150	\$44,000	\$46,800	\$49,650
Very Low (50%)	\$41,400	\$47,300	\$53,200	\$59,100	\$63,850	\$68,600	\$73,300	\$78,050	\$82,750
Low (60%)	\$49,700	\$56,750	\$63,850	\$70,900	\$76,600	\$82,300	\$87,950	\$93,650	\$99,250
Moderate (120%)	\$99,350	\$113,500	\$127,700	\$141,850	\$153,250	\$164,650	\$175,900	\$187,300	\$198,600
Workforce (150%)	\$124,200	\$141,900	\$159,600	\$177,300	\$191,550	\$205,800	\$219,900	\$234,150	\$248,200

**Table II: Maximum Allowable Rent Levels**

Rent Level	Bedroom Size								
	Single	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR	7-BR	8-BR
Extremely Low (30%)	\$621	\$710	\$799	\$886	\$958	\$1,029	\$1,100	\$1,170	\$1,241
Very Low (50%)	\$1,035	\$1,183	\$1,330	\$1,478	\$1,596	\$1,715	\$1,833	\$1,951	\$2,069
Low (60%)	\$1,243	\$1,419	\$1,596	\$1,773	\$1,915	\$2,058	\$2,199	\$2,341	\$2,481
Moderate (120%)	\$2,484	\$2,838	\$3,193	\$3,546	\$3,831	\$4,116	\$4,398	\$4,683	\$4,965
Workforce (150%)	\$3,105	\$3,548	\$3,990	\$4,433	\$4,789	\$5,145	\$5,498	\$5,854	\$6,205



# LOS ANGELES HOUSING & COMMUNITY INVESTMENT DEPARTMENT

## 2021 Income and Rent Limit - Land Use Schedule VI

Effective Date: July 1, 2021

	AMI	Net AMI	
2020 Area Median Income (AMI)	\$77,300	\$74,550	Change in AMI from 2020 = 3.49%
2021 Area Median Income (AMI)	\$80,000	\$75,400	Change in Net AMI from 2020 = 1.14%

**Table I: Qualifying Maximum Income Levels Based on Family Size**

Income Level	Family Size							
	One	Two	Three	Four	Five	Six	Seven	Eight
Extremely Low (30%)	\$24,850	\$28,400	\$31,950	\$35,450	\$38,300	\$41,150	\$44,000	\$46,800
Very Low (50%)	\$41,400	\$47,300	\$53,200	\$59,100	\$63,850	\$68,600	\$73,300	\$78,050
Low (80%)	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900
Moderate (120%)	\$67,200	\$76,800	\$86,400	\$96,000	\$103,700	\$111,350	\$119,050	\$126,700

**Table II: Maximum Allowable Rent Levels**

Rent Level	Bedroom Size							
	Single	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR	7-BR
Extremely Low (30%)	\$396	\$452	\$509	\$566	\$611	\$656	\$701	\$746
Very Low (50%)	\$660	\$754	\$848	\$943	\$1,018	\$1,093	\$1,169	\$1,244
Low (60%)	\$792	\$905	\$1,018	\$1,131	\$1,221	\$1,312	\$1,402	\$1,493
Moderate (110%)	\$1,451	\$1,659	\$1,866	\$2,074	\$2,239	\$2,405	\$2,571	\$2,737





# BUILDING DEVELOPMENT INVESTMENT PROGRAM

HOW IT WORKS - COST TO BUILD



## Economic Building Development and Profitable Rental

- Pre-Fab and Economic Development
- 1 bedroom units with average of 350-450 sq ft per unit
- 2 Bedroom units with average of 550-700 sq ft per unit, mostly single renters
- Average development cost: \$180-\$250 per sq ft
- Average rent varies from \$1,450/month to \$2,200/month



# BUILDING DEVELOPMENT INVESTMENT PROGRAM

## HOW IT WORKS - TIMELINE

### MONTH 1

- INVESTMENT SECURED

### MONTH 18

- CONSTRUCTION

### MONTH 12

- PLANNING
- SOIL REPORTS
- PERMITTING
- BREAK GROUND

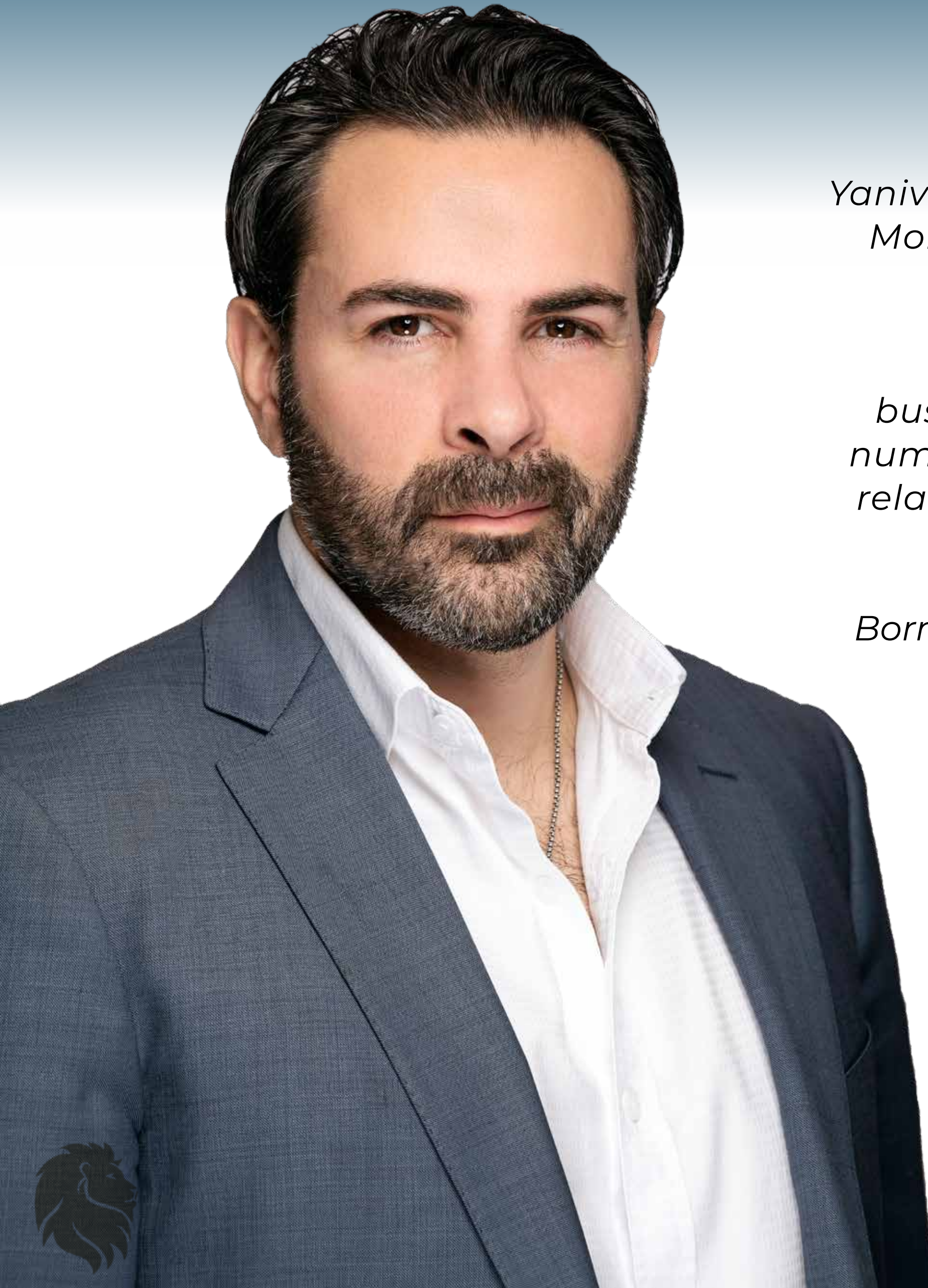
### MONTH 30

- PROJECT COMPLETION
- RENTAL INCOME STARTS  
WITH QUALIFIED RENTERS FROM  
**PATH** AND **BRILLIANT CORNERS**



# YANIV RAZ

Founder and C.E.O.



*Yaniv Raz, also known as Yanni Raz, is the founder of HML Investments, a leading Private Money Lending company in the U.S. with offices in Los Angeles, CA and Las Vegas, NV. With more than 20 years of experience in the lending side of Real Estate, Yaniv has funded over a billion dollars in immoveables projects, helping investors acquire the capital necessary to build their own portfolio. While positioning his Hard Money business as a trusted institution, he added a Development Branch that is in charge of numerous Commercial and Residential projects. Most recently, he has established solid relationships with influential government backed organizations that provide low income housing to poverty level residents in the City of Los Angeles.*

*Born and raised in Israel, he ventured to the US after serving in Shirion where he managed a prisión in Ugda 560 next to Beer Sheba, as part of his Service in the Israeli Army.*

*He now lives in Los Angeles, CA, he loves to travel and spend time with his family. He is also the author of two published books, "Become a Successful Hard Money Lender" and "Unstoppable" the latest, depicts Yanni's death survival from a horrific automobile accident to his journey to ultimate success. Yanni is also a great motivational speaker, his favorite motto is "You never stop learning".*

*Yaniv Raz is not estranger to finances, his father, Arie Azran himself, was an Investment's Advisor for Discount Bank in Israel for 28 years.*

*His love for life, his knowledge of people, and remarkable negotiation skills make Yaniv a valuable member of the Lion's Group.*



# HML TEAM

*Teamwork's Success!*



THANK YOU FOR YOUR VALUABLE TIME!



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