I N V E S T O R   P A C K A G E

Brand New BRRRR.

Buy the lot. Build the building. Refinance. Get your capital back.
3, 6 and 9-unit new construction · Windsor-Essex, Ontario

MODEL 01

3-Unit Multifamily

4 Bed / 3 Bath per unit

Total all-in	**$990,325**
Recovered	**$992,035**
% Recovered	**100.2%**
Cash flow / mo	**+$1,860**

MODEL 02

6-Unit Multifamily

4 Bed / 2 Bath per unit

Total all-in	**$1,870,075**
Recovered	**$1,972,566**
% Recovered	**105.5%**
Cash flow / mo	**+$4,170**

MODEL 03

9-Unit Multifamily

4 Bed / 4 Bath per unit

Total all-in	**$3,224,295**
Recovered	**$3,305,500**
% Recovered	**102.5%**
Cash flow / mo	**+$9,264**

I N   T H I S   P A C K A G E

The strategy · 5 steps · The equation · HST rebate · Three real project models · Side-by-side comparison · Why it beats buy-and-hold · The machine · How to work with us

brandnewbrrrr.com >> apply to the waiting list

THE STRATEGY

One strategy. Several ways to build it.

Brand New BRRRR stands for Buy the lot, Raise the building, Rent from day one, Refinance and recover, Repeat. It is new construction — you are not renovating someone else's tired property, you are creating the value yourself. Whether it is a 3-unit, a 6-unit, or a 9-unit, the machine is the same.

HOW IT WORKS

The five steps — every time.

STEP 1

Buy the Lot

Acquire the right land in the right location.

STEP 2

Raise the Building

New construction under a fixed contract.

STEP 3

Rent from Day One

Units leased and cash-flowing at occupancy.

STEP 4

Refinance & Recover

New mortgage + HST rebate returns your capital.

STEP 5

Repeat

Your money comes home. The asset stays yours.

THE EQUATION

New mortgage + HST rebate >= your lot + build

CAPITAL IN	CAPITAL OUT	RESULT
Lot + Construction + Soft Costs	**New Mortgage + HST Rebate**	**OUT >= IN = 100% Perfect BRRRR**

THE PIECE MOST PEOPLE MISS

Where the HST rebate comes from.

During construction, HST is paid on the build. Because you are creating new long-term rental housing, the CRA returns the large majority of that HST to you after completion, through the New Residential Rental Property Rebate. Under Ontario's enhanced 2026 rules, eligible new rental units qualify for a much larger rebate than before — and because it applies per unit, a multifamily build recovers a substantial amount. The exact figure scales with your construction cost and the HST paid on it. That rebate is often the piece that lifts a deal from majority-recovered to a 100% Perfect Brand New BRRRR. Rebate amounts, eligibility and timing depend on your build's dates and structure, so your specific numbers are always confirmed with a tax professional.

REBATE AT A GLANCE

How the rebate scales across the three models.

MODEL 01 · 3-Unit

3-Unit Multifamily

Construction cost	**$800,000**
HST rebate (CRA)	**$92,035**
As % of build	**≈ 11.5%**

MODEL 02 · 6-Unit

6-Unit Multifamily

Construction cost	**$1,500,000**
HST rebate (CRA)	**$172,566**
As % of build	**≈ 11.5%**

MODEL 03 · 9-Unit

9-Unit Multifamily

Construction cost	**$2,655,500**
HST rebate (CRA)	**$305,500**
As % of build	**≈ 11.5%**

WHY NOT JUST BUY AND HOLD

Your money shouldn't be trapped at today's price.

With buy-and-hold, your down payment is locked into the market the day you buy — and if you ever need out early, selling costs and penalties eat it. With Brand New BRRRR, you create the value, pull your capital back at refinance, and still own the building collecting rent. Your money comes home. The asset stays yours.

MODEL 01

3-Unit Multifamily

4 Bed / 3 Bath per unit · Residential 80% or Commercial 75% LTV · 5.05% Fixed · 30-yr

3	**$9,000**	**+$1,860**	**100.2%**
UNITS	GROSS RENT / MO	NET CASH FLOW / MO	CAPITAL RECOVERED

CAPITAL IN

Total investment stack

Lot purchase price	$150,000
Lot closing costs (LTT + legal)	$3,325
Construction cost (incl. HST)	$800,000
Construction loan (4%)	$32,000
Insurance	$5,000
Total all-in investment	**$990,325**

CAPITAL OUT

BRRR capital recovery

After-construction appraised value	$1,200,000
Refinance mortgage (75% LTV)	$900,000
HST rebate from CRA (new build rental)	$92,035
Total capital recovered	**$992,035**

100% Perfect BRRRR — 100.2% recovered + $1,710 extra in pocket

CASH FLOW

Monthly cash flow — after refinance · 3 units × $3,000/mo

Gross monthly rental income (3 × $3,000)	**$9,000**

Mortgage ($900,000 @ 5.05%, 30-yr)	$4,830
Property tax (Windsor-Essex estimate)	$450
Building insurance	$300
Utilities / common area	$300
Property management (8% of rent)	$720
Maintenance reserve (3% of rent)	$270
Vacancy buffer (3% of rent)	$270
Total monthly expenses	**$7,140**

NET MONTHLY CASH FLOW

+$1,860 / month

≈ $22,320 positive cash flow per year

FITS First-time buyers (live in one unit) and investors deploying ~$150K–$200K of equity.

MODEL 02

6-Unit Multifamily

4 Bed / 2 Bath per unit · Commercial 75% LTV · 5.05% Fixed · 30-yr

6	**$18,000**	**+$4,170**	**105.5%**
UNITS	GROSS RENT / MO	NET CASH FLOW / MO	CAPITAL RECOVERED

CAPITAL IN

Total investment stack

Lot purchase price	$300,000
Lot closing costs (LTT + legal)	$5,075
Construction cost (incl. HST)	$1,500,000
Construction loan (4%)	$60,000
Insurance	$5,000
Total all-in investment	**$1,870,075**

CAPITAL OUT

BRRR capital recovery

After-construction appraised value	$2,400,000
Refinance mortgage (75% LTV)	$1,800,000
HST rebate from CRA (new build rental)	$172,566
Total capital recovered	**$1,972,566**

100% Perfect BRRRR — 105.5% recovered + $102,491 extra in pocket

CASH FLOW

Monthly cash flow — after refinance · 6 units × $3,000/mo

Gross monthly rental income (6 × $3,000)	**$18,000**

Mortgage ($1,800,000 @ 5.05%, 30-yr)	$9,660
Property tax (Windsor-Essex estimate)	$750
Building insurance	$500
Utilities / common area	$400
Property management (8% of rent)	$1,440
Maintenance reserve (3% of rent)	$540
Vacancy buffer (3% of rent)	$540
Total monthly expenses	**$13,830**

NET MONTHLY CASH FLOW

+$4,170 / month

≈ $50,040 positive cash flow per year

FITS Investors with ~$250K–$400K in equity. Building qualifies on its own income.

MODEL 03

9-Unit Multifamily

4 Bed / 4 Bath per unit · Commercial 75% LTV · 5.05% Fixed · 30-yr

9	$32,400	+$9,264	102.5%
UNITS	GROSS RENT / MO	NET CASH FLOW / MO	CAPITAL RECOVERED

CAPITAL IN

Total investment stack

Lot purchase price	$450,000
Lot closing costs (LTT + legal)	$7,575
Construction cost (incl. HST)	$2,655,500
Construction loan (4%)	$106,220
Insurance	$5,000
Total all-in investment	**$3,224,295**

CAPITAL OUT

BRRR capital recovery

After-construction appraised value	$4,000,000
Refinance mortgage (75% LTV)	$3,000,000
HST rebate from CRA (new build rental)	$305,500
Total capital recovered	**$3,305,500**

100% Perfect BRRRR — 102.5% recovered + $81,205 extra in pocket

CASH FLOW

Monthly cash flow — after refinance · 9 units × $3,600/mo

Gross monthly rental income (9 × $3,600)	**$32,400**

Mortgage ($3,000,000 @ 5.05%, 30-yr)	$16,100
Property tax (Windsor-Essex estimate)	$1,100
Building insurance	$800
Utilities / common area	$600
Property management (8% of rent)	$2,592
Maintenance reserve (3% of rent)	$972
Vacancy buffer (3% of rent)	$972
Total monthly expenses	**$23,136**

NET MONTHLY CASH FLOW

+$9,264 / month

≈ $111,168 positive cash flow per year

FITS Experienced investors with $450K+ seeking maximum scale in a single build.

SIDE BY SIDE

Three models, one table.

All models · Windsor-Essex, Ontario · 5.05% Fixed · 30-yr Amortization

FACTOR	MODEL 01 · 3 UNITS	MODEL 02 · 6 UNITS	MODEL 03 · 9 UNITS
Unit count	3 Units	6 Units	9 Units
Unit type	4 Bed / 3 Bath	4 Bed / 2 Bath	4 Bed / 4 Bath
Rent per unit	$3,000/mo	$3,000/mo	$3,600/mo
Lot purchase	$150,000	$300,000	$450,000
Construction cost	$800,000	$1,500,000	$2,655,500
Total all-in	$990,325	$1,870,075	$3,224,295
After-build value	$1,200,000	$2,400,000	$4,000,000
Refinance (75% LTV)	$900,000	$1,800,000	$3,000,000
HST rebate (CRA)	$92,035	$172,566	$305,500
Total recovered	$992,035	$1,972,566	$3,305,500
Extra cash in pocket	+$1,710	+$102,491	+$81,205
% Capital recovered	**100.2%**	**105.5%**	**102.5%**
Gross rent / mo	$9,000	$18,000	$32,400
Total expenses / mo	$7,140	$13,830	$23,136
Net cash flow / mo	**+$1,860**	**+$4,170**	**+$9,264**
Net cash flow / year	**+$22,320**	**+$50,040**	**+$111,168**

RESULT

All three models achieve 100%+ Perfect BRRRR

Full capital recovery + extra cash in pocket + positive monthly income

THE MACHINE

Six moving parts. One outcome.

Brand New BRRRR is not a hack — it's a coordinated machine. Each part is chosen to make the equation work: build cost is fixed, rents are engineered from the floor plan, and the refinance is set up before the first shovel goes in the ground.

Exclusive builder

~$200/sqft fixed contract.

Construction lender

Flat fee due at occupancy.

Designer

Engineered for top rents.

Leasing

Units pre-leased before completion.

Management

Hands-off — team runs everything.

Refi lender

Traditional lender optimized for new-build refi.

NOT THEORY — DOCUMENTED

Every project is public.

Aditya has documented these builds on Instagram and YouTube @adityakumarsoma since 2019. Watch the lots get bought, the buildings go up, and the refinances close — in real time.

WORK WITH ADITYA

Join the Brand New BRRRR waiting list.

We take on a limited number of Brand New BRRRR projects at a time, and we work with serious investors we can genuinely help. If that is you, join the waiting list — my team or I will personally reach out to discuss your goals and whether this is the right fit.

STEP 1

Apply to the waiting list

Answer a short form so we understand your goals, capital, and timeline. Serious investors only.

brandnewbrrrr.com/apply

OR RUN YOUR OWN NUMBERS

The free BRRRR IQ Calculator

Enter your lot, build, HST, and refinance assumptions. See if your specific deal is a 100% Perfect BRRRR.

brandnewbrrrr.com/calculator

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