

Ep #184: Al Williamson - Multiple Streams of Income



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With Your Host

Dr. David Phelps

[Dentist Freedom Blueprint](#) with Dr. David Phelps and Evan Harris

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Al Williamson: Using some different monetization models, I call it the coffee shop model because it's illegal to resell WiFi but you can give it away complimentary just like a coffee house does in exchange for time type of service. The service I recommend is a newsletter. A newsletter transmitted by WiFi, so you can give it away in exchange for a paid service like a \$15 WiFi. If you can cover a half mile radius in all the houses in there, and say 100 houses easily with that, there's \$1,500 a month off of a house.

You are listening to the *Dentist Freedom Blueprint* podcast, with David Phelps. Navigating you through the uncharted waters of a turbulent economy with straight-forward advice to, transform your practice into a self-sufficient cash machine, compound your net worth assets, and multiply, multiply, multiply your passive cash flow streams.

Dr. David Phelps: Good day everyone. This is Dr. David Phelps of the Freedom Finders Mastermind Community and the Dennis Freedom Blueprint Podcast. Got today what's going to be really a fun and I think a very invigorating interview with somebody I have gotten to know rather well in just the last couple years, we kind of follow each other and we see each other at different Mastermind groups, different financial conferences. Somebody who I've really come to respect, not just because of who he is today but really his background and I think that's going to be interesting too. A lot of our listeners who come from a lot of education, formal education, kind of got in the nitty gritty of the books and the biochem and the organic chemistry and all that great stuff. Let me, without further a due, and then I'll give you a little bit of background but I want to bring on, and I've got a little special intro music I think he's going to appreciate this.

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Yes indeed. We have the professor of landlordology, Dr. Professor Al Williamson. All right, Al.

Al Williamson: Thank you very much. Hold your applause. Everyone can take your seats.

Dr. David Phelps: We can call you Al, correct?

Al Williamson: Yes.

Dr. David Phelps: Just checking. Whenever I think about you, I think about Paul Simon's song, so you can call me Al.

Al Williamson: He was a heck of a drummer.

Dr. David Phelps: Yeah, exactly. I was looking into your formal education. Let's talk about that just for a second because people want to know who you are and how you became so scientific in your approach to not just in the real estate sector, landlording, which is for many people, a big nemesis but you've turned around and actually you created as many as 40 different business plans and you've got many ancillary income strings we're going to talk about a little bit today. Back us up. Where did you start with kind of your formal background and then how did you segway into the real estate arena?

Al Williamson: Okay. Yeah, let me start with that, so I always wanted to be an adventurer so the civil engineering seemed like the likely major so I went to UC Davis and got an engineering degree and then I did a start up business. I was working at a start up for some other company for three years. I went back to the University of Illinois, for another, for a Master's. I was really interested in water quality, clean drinking water and as well as environmental issues.

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All of that, ended up working on bridges. That's a long ways but I guess that's what dentists and engineers have in common, right, bridges and...

Dr. David Phelps: I think we're speaking the same language, Al.

Al Williamson: There we go, yeah, we're the same, we're in the same field.

Dr. David Phelps: You got it.

Al Williamson: I think all I take with me is kind of my curiosity, my love for learning and knowing that I can attack any problem. Kind of been a pretty competent two years if I just stay focused, so I might become a dentist still.

Dr. David Phelps: Right. You can. In fact, coming out to Freedom Founders, we've got kind of an honorary program to get you through the fast track so we can get you that degree and put that drill in your hand and you can go to town.

Al Williamson: I love it. Yeah, so that's it. I don't get a chance to talk about my education as much anymore but that's great.

Dr. David Phelps: It's your past but it's a part of you.

Al Williamson: It sure is.

Dr. David Phelps: It gives you, whatever our past is, I don't care, it doesn't have to be somebody's specialized formal education, which you definitely have but everybody's past is relevant to where they are today and I think all of us like to look through the lens of we see somebody, we hear somebody like you who's got special expertise, and it's like we wonder, well how did that come about? Because for the most part, the entrepreneurial aspects of, in this case real estate investing or income cashflow investing or

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building, there's not specific coursework in school. There's not a program, if you will that.

All of us who do what we do, ideally we came from somewhere else. Here I am, I came from dentistry so we have a lot of, like you said, we have a lot of similarities in our background but we have allowed ourselves to morph, evolve, and move into a different sector that has nothing specific to do with our background but then there's always segways what we can take from the past, bring to the future. That's what I think makes you very unique in this respect because you take a certain approach because of the way your mind works and the way you analyze. I think that's a good way to put it.

You've got a brain that analyzes things and can I think break things apart into components where you've again, you've got 40 different business plans. That's not something that you know a general entrepreneur will come up with like the handful but you've got 40 because you're analytical and you're able to compartmentalize and stuff. Those are some of your uniques. How did you kind of break into landlording and talk to us about in terms of how that started? Was it a clean move? Did you fall into it accidentally? Were there any hoops to get through to any initial pitfalls that you kind of had to get over before you kind of figured out where your rhythm was?

Al Williamson: Yeah, I was getting ready to get married. I was at a church picnic and a fellow pulled me aside and said, "You know, you should think about buying and moving into one half of a duplex instead of buying a house when we get married," so I went and I worked my way from reading about landlording from one side of the, there used to be libraries back there, David.

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Dr. David Phelps: I remember, yeah.

Al Williamson: In '96.

Dr. David Phelps: Exactly.

Al Williamson: I just worked my way from one side to all the way to the other just reading all about it and the number came easy and I like the idea of being able to optimize, that fit really well with engineering. We did that. I pushed her into the one, about a three-plex, pushed her in one of the smallest units.

Dr. David Phelps: You pushed your new wife?

Al Williamson: Yeah, we only did it for four years. Four years I was able to-

Dr. David Phelps: You kept the bigger side? No. Okay, so you said ...

Al Williamson: That was good.

Dr. David Phelps: ... "Honey, we're going to live lean and mean for a few years ..."

Al Williamson: Yeah, that's it.

Dr. David Phelps: ... And she bought it all?

Al Williamson: She bought it. She was very easy-going and supportive so I couldn't have done it without her, I'll tell you. She didn't like it until the place quadrupled on us. Then she liked. The value quadrupled.

Dr. David Phelps: Oh, the value quadrupled.

Al Williamson: The value of the three-plex quadrupled and then she liked it.

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Dr. David Phelps: Oh.

Al Williamson: She didn't like it until then.

Dr. David Phelps: Well, it's sometimes hard to future pace people. Some people are more live for today, which I totally get that, right?

Al Williamson: Yeah.

Dr. David Phelps: Then some people like me, I'm on the other side. It's like always future vision and there's certainly a need for planning but yeah, helping people future pace what something could be if they're patient or willing to go through the process, that's not always difficult to do so how quickly did the value quadruple?

Al Williamson: That took four years.

Dr. David Phelps: Wow.

Al Williamson: We were in an upswing in the market and going in the 2000s, '96 to 2000 so that was great and it was a revitalization area so we said, "Hey, let's do that again, if we see another area, let's buy an eight-plex this time and ride it all the way up." That's kind of where I got my chops with inner city revitalizations and working on exercising leadership. I was always interested in leadership. Big fan of that, how everything rises and falls you know on leadership so I figured our neighborhood was held back because of lack of leadership, no one was taking ownership of it.

I'm very passionate about that and I think especially landlords are well handsomely rewarded for their civic activities because they capture in the rents and appreciation. The eight-plex I bought for \$340,000, it's

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\$1.4 million now, I think I've been rewarded for my leadership, picking up trash and running off drug dealers.

Dr. David Phelps: Well, you mention the word leadership and I think you're right, I think it's very important, most people would think in terms of rental property whether it's duplex, four-plex, eight-plex, single family, more in terms of management. Why don't you distinguish a little bit for me, so you're talking about leadership, which to me is a much bigger picture, it's more leading through aspirational qualities versus managing, which to me is more of a dictatorial, "This is the way we do it, this is policy procedure." How did your leadership help change the inner city where you're buying properties? How were you able to do that? Just give me a few nuggets on that because you're right, how do get the momentum going is what I'm saying.

Al Williamson: Yeah.

Dr. David Phelps: It's all on you for a while until you can ... through leadership, how does that work?

Al Williamson: That's exactly, it's like a teeter totter. You have to do the heavy lifting to start off with, then it gets to a point where it totters and more home owners come into the neighborhood and then they start taking over. You have to have you know, the basic components of leadership is having a vision plan and dissatisfaction, and you have to have all three. If one of those goes to zero, then it's not going to work. Yeah, you can get just about anything done if you stir up, you see this in political campaigns and anytime they're trying to change, got to stir up the dissatisfaction, you've got to have somewhat of a plan and you got to have a big vision or a big plan or one of those has to be the driving factors.

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I learned that. I tried to help people have a vision by making sure my block that I was one stayed clean and you know, cleaning up people across the street, make sure their areas stay clean and making sure they saw me clean it up too.

Dr. David Phelps: Mm-hmm (affirmative).

Al Williamson: Then they say, "Thank you," and I say, "Well, I know you'd do the same for me," and get that reciprocity going. Taking care of people when something bad happens, just showing up with a \$5 plant was very effective when a neighbor's wife died. His dogs just like, he used to bring his dogs over and they'd relieve themselves on the front of my yard and I saw that, I was just really disappointed but after I took that plant over, that resolved that issue.

Dr. David Phelps: ... resolved the, yeah.

Al Williamson: Yeah. Not everyone can do this but I held block parties once a year for National Night Out, and that was big. This is my first time not doing it because I used to, back in 2002, I was the only outdoor activity in this region, this kind of neighborhood area. That was it, but now there's a band playing, there's street parties all the time now because of that, I switched tactics and that's what's important as far as neighborhood development. You always have to keep switching what worked yesterday because things change. You have to readapt and keep the tension on the neighborhood to keep it going.

Until where it is now, where we've got a lot of, I was able to sell one of my rentals for \$40,000 over the asking price so it's a different neighborhood now all together.

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Dr. David Phelps: Wow, no doubt. Along with that vision and that leadership, you have to have the sustainability, the perseverance to carry it through because it's not easy until you get that teeter totter effect. It can take a while to do that.

Al Williamson: Yeah. Thick skin is needed.

Dr. David Phelps: Yeah, no doubt. Let's talk just briefly and then I want to get into some of the different incomes dreams including short-term rentals, which you have taken to a whole other level. Managing people, tenants in this case, to produce the income, which the real estate will produce as long as you manage or lead the tenants however you want to put it, most people find that to be something that they don't enjoy, that dealing with tenants and the whole process of applications and getting the lease done and setting expectations, putting in systems to keep someone from getting bogged down with even a handful of rentals if they don't have that in place. Just a few nuggets there. We could spend a weekend on this but I guess break a few of the myths, what I call the accidental landlords. Someone who tries this on the side, having a house that they lived in and they decided to rent because they couldn't sell. Whatever, they just tripped into management of rentals and this is just like, "This is terrible. Never do it again."

Al Williamson: Wow, there's so many good ones. I write about this. What I found was one of the issues was my own self-mastery and my own ability to confront people and have those crucial conversations with them, that was one problem. I had to grow myself to that point. Once I got to that point, then absolutely, you hold people accountable for late payments and give them, this is my thing, I give them a

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list of resources. I give them that pay quit notice so that it triggers all these other charities for them that they can get financial help from.

Dr. David Phelps: Okay.

Al Williamson: Because I don't let them, and I've learned to not let their problems affect my family. I have to defend my family and keep the business on course. If they need money to move, I'll give them some money after they give me their keys and that's been working for me. Of course, you've got to stick to screening standards. That's probably one of the big ones, learn how to confront people, stick to screening standards, and serve that pay quit along with a list of resources and I think anybody can do that.

Dr. David Phelps: Now if somebody is busy in their own business or professional practice, but they like the idea of being involved in real estate and for them to step outside their normal bounds of what they do every day, whether their time is valued the most doing what they do, how can that kind of person eventually develop, start developing some kind of rental portfolio without being the person who's hands on? How effective can that be?

Al Williamson: Well, there's some very easy ones, so I see two pathways, one is partnering with someone who's complimentary. You want to have someone who had a personality like me. I think I work well because I love people but I'm going to hold the line and some people don't want to deal with people, I'll spend all day with people and the next thing is, you delegate it out. Delegate out someone who's going to manage your properties in-house.

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I do like, I'm leaning more towards partnering as I get older and wiser, because it allows me to go out of town with my family and know someone who has skin in the game that they're on the site so I don't have to worry about things. Because every time I go out of town, something happens. Water heater, something happens.

Dr. David Phelps: You know, I'm really glad you said that, Al, because you just kind of endorsed my thinking too as I have become older and been through real estate investing, doing it myself for many years, and then having other people manage and I'm getting to a point in my life now where just as you said, I enjoy the partnering aspect and I think to be clear with people, in real estate it doesn't have to be a formal partnership like people would think about a partnership where you're 50/50 and you got to be able to make decisions, there's ways to split up the benefits to split out ownership aspects, who's actually the managing person, who's the one who's more the capital investor? There's ways to split that out.

I love what you said about having someone else who has skin in the game. That's what I have done to the great extent over the last decade is I have done a lot of partnering and what I find what works on, I'm sure you would say the same thing, is that when you put together a joint venture, a strategic alliance, "quasi-partnership", is that as long as you're able to look at the ways things are split apart. Benefits, who's doing what, who's putting what into it, and you can do that fairly because that's the key to long-term making these things work. One side doesn't get greedy about what they think they deserve.

Al Williamson: Right.

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Dr. David Phelps: You start to value your own time war, because when you can kind of employ other people to do more of the lifting or the work, which many people will do that because that's where they are in life and they need that, and then you bring in the capital, you bring other systems maybe into place, you bring other aspects of mentoring perhaps in some cases then you can also participate in some type of cashflow, equity position, amortization, tax benefits, all the things that we know coming from real estate. It's a great way to go.

Again, we could spend another session on partnering but we're not going to today because that... I want to hit that one because so many of my colleagues in the industry, in medicine, in veterinary, that's the issue they have is because we typically have been brought up to be solo, rugged individualists where I'm going to control the thing, why? Because I don't work well with others. I don't share well. I've never done things well with others so I'm just going to control the whole thing.

Well, you're going to top out. You're going to max out at some point and you'll never get the leverage, the positive leverage you could get if you learn how to partner in the way that we're eluding to here so great, great point.

Al Williamson: That's right.

Dr. David Phelps: I want to talk a little bit about, and before we jump into this next topic, I want to make sure people know where they can find you because you got some great resources available to people if they want to follow up a little bit more, but your key website is LeadingLandlord.com, that's LeadingLandlord.com and you can find a lot of Al's resources, articles. He's got courses, and books on, one book is "40 Ways to increase

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the net income of your rental property." I mean how awesome is that when you can, and we'll talk a little bit about alternative inflow to income streams.

You also have a course for short-term rentals, AKA Air BnB. Could we just spend a couple minutes on that model because it's something that seems to have really evolved in the last just several years where people are finding that there are some great leverage aspects to the short-term rental business. Give us a little bit of insight on that. Again, you've got a whole course in there but just to-

Al Williamson: Well, where we are now, we're more and more now David, you know that I always break the world down into tourists and travelers and everyone knows what a tourist is, they're the ones that have their own unique set of issues and the one that splashes on the media, that shows up on your Facebook feed about tourists, what they do to a place. Let's just talk about travelers, okay?

More companies are turning over the decision-making to the employees on where they stay when they're on business travel. They don't always make them stay where the company says they can stay. They give them a little allowance and let them go and that's really picking up with Air BnB and other short-term stay places to stay.

Along with that, there's more and more people just living with their laptops now because they can work from anywhere so they're kind of blending in travel with work and that is growing, the digital nomad world is growing. I found there was this big increase about 36% of the travel in the United States is what people staying one to six months and that's growing. I decided I was going to focus in on that, all kinds of, I call it the Goldilocks area, there's not a lot of turnover, which burns you out. It's not a one-

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year lease where you have a lot of competition and low profit margins, it's right in between where it's very manageable.

In fact, if you'd like variety, it's perfect and the profit margins are nearly as high as hotels so you can take something in the long-term landlord market and then put it into the hospitality market and there's a nice gap of profit potential that you can capture, so it makes it so that my estimates are just like one of these short-term rentals operate at the way I'm talking about with for business travelers is equivalent to the net income of five single-family homes operated in the traditional manner. All things considered, after maintenance and all those things.

Dr. David Phelps: Wow. Up to a 5x multiplier, yeah.

Al Williamson: Yeah.

Dr. David Phelps: Yeah, that's huge and I think a lot of people have used like Air BnB, they maybe don't think about what they might have access to, they may haven't asked that, a property right now that maybe is marginally maybe not even profitable because of financing and other aspects of it. Again, there's criteria that you have to lay out, what makes a good potential short-term rental, which we're not going to dig into right now but the opportunity is there, right place, right zoning, that kind of thing to turn a property into a 5x multiplier by just repositioning it as you said as hospitality versus just a rental, long-term rental.

Al Williamson: Absolutely. Now repositioning is a little bit off topic but you can spend money on a bathroom remodel to try to get your rents up or you can change the way you operate your rental because you can go from just a furnishing, a long-term furnish rental, you may have a bigger profit

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margin net income than spending \$10,000 on remodeling your place or ... short-term rentals and then there is corporate housing and then of course, there's that management-intensive room rentals, which is extremely profitable, management-intensive. There's lots of things you can do besides spending money on your place.

Repositioning is definitely the area where the most profit can be made for the least amount of money spent.

Dr. David Phelps: Yeah, and that's the name of the game. Again, we'll say that any type of rental portfolio, surely short-term rentals, you're talking about more of a business but if you're going to get into this, you want to be able to put the systems in place and hire the person or even people, administrative, virtual people can handle a lot of this. I want people to understand that this is all doable but you got to get away from thinking about you doing it all yourself. You've got to be of a different mindset, reposition your mind because ... property to think differently about how you can be participate and again, if anybody is thinking about this, it's a no-brainer to look at some ... resources on its website with a small investment you could easily go through and determine what's the right thing for you and not make missteps and that kind of thing, which typically we all do when we go out and try something new without any kind of guidance or mentorship so that's really good, I like the repositioning.

Let's jump in, what do we got, a little bit of time left and let's talk about some of the other ancillary income streams that through your very analytical perspective, ... to develop that would probably be appropriate for again, some of our doctors, dentists, who have commercial

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practice buildings, things like that, they can think back. Let's go down a list ... and break those out.

Al Williamson: Okay. You know one thing I'm really excited about and the first thing I really invested into was thinking that my building as just a big tripod for an antenna. Because there's so many signals. You got your cell phone signals, you got your WiFi routers, you got Bluetooth, you got all kinds. Then there's emerging 5G, all kinds of stuff coming out as we move into a more artificial intelligence and virtual. Just keep your eyes open for opportunities to mount antennas or to transmit signals from your structure. Monetizing that alone will surpass the income from your rental. You'll be able to double your property value.

Dr. David Phelps: Oh, no kidding. Where would someone go to see if they had potential? Do you advertise that you would be open to that or is there certain places you would go to?

Al Williamson: Yeah, so the horse is, they kind of left the barn about cell phone signals as they were building that out. I used to talk about that. I don't talk about that anymore but technology is always changing, so just keep your ears out for that. If you are in a ... fiber optics just rolling out in different areas, so you're able to transmit WiFi faster to people and cheaper using some different monetization models. I call it the coffee shop model because it's illegal to resell WiFi but you can give it away complimentary just like a coffee house does in exchange for some type of service.

The service I recommend is a newsletter. Newsletter transmitted by WiFi. You can give it away in exchange for a paid service like a \$15 WiFi. If you can cover a half mile radius in all the houses in there, and say 100 houses easily with that, there's \$1,500 a month off of a house.

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Dr. David Phelps: That's cool, yes.

Al Williamson: Yeah. There's lots of things you could do there. Let me keep moving. I want to dog down because there's a lot of opportunities. If you think of the space outside of your structure, there's storage opportunities as far as just dropping off pre-fabricated storage that's allowed within the zoning perimeters because sometimes a building or a structure, a temporary structure, 200 square feet and less is no permits required. You can drop windows on your property, if you can just open up a fence line so people can, either your tenants or people who don't live on your property, preferably people who don't live on your property can access your own little mini storage. That's typically \$1 a square foot so a 10x10. I recommend two 10x10s so you got \$200 a month and these things cost about \$2,000 so it's a quick break even and a nice cashflow stream thereafter.

That's something that could happen nearly anywhere you can drop windows on. People use storage all the time.

Dr. David Phelps: Absolutely.

Al Williamson: Yeah.

Dr. David Phelps: They want it convenient, right?

Al Williamson: They want convenience. If you're closer to them than other storage areas.

Dr. David Phelps: Yeah, exactly. You just want a place to put your stuff where you can secure it. Good.

Al Williamson: There's all kinds of outdoor advertising opportunities, everything from like our president uses naming rights as outdoor advertising, is definitely a way to monetize your

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place. If you are near a place that needs signage, you can change the name of your building. You can also add a bench. Bench advertising is very lucrative. If you have a really ugly place that's next to a railroad track, they get a lot of noise, you can definitely put up some larger billboard opportunities or within the zoning loopholes. Just like taxes, zoning laws have lots of loopholes, lots of ways to monetize them.

Even your fences, hanging a nice-looking billboard on a fence line. If you have a traffic count, often times you get a discounted property because of the high traffic count. People don't want to be there but that's ideal for these outdoor advertising opportunities by low and monetize that opportunity for outdoor advertisement.

Another way to double your income or your rental property on an income basis passively, how about parking, this lot of ... in downtown areas or in commercial areas or special event parking or even after hour parking, there's ways of monetizing those and right now, just before we get to self-driving cars, there's the Zip Car, car sharing and they like to park their cars, you know, Zip Car, park in a place that has a high-density commercial area, so you can monetize a parking space for \$100 to \$200 per month of just allowing them to park their car there so people can access that.

There's lots of aspects like you said, I like to break things in components. You can monetize your roof line, you can monetize your parking area, you can monetize your area that your structure doesn't sit on. There's lots of things to do.

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Dr. David Phelps: You got these listed in the book, "40 Ways to Increase the Net Income of Your Rental Property," correct? These are all-

Al Williamson: Correct, all 12 categories and then I brainstorm inside of those categories.

Dr. David Phelps: Nice. No, I love that. If somebody just picked one or two that were applicable to their situation, I mean you've already multiplied your net just by doing a couple things that might work out and make sense to what assets you already have so very, very good. Al, this is good. Like I said, we can barely touch and scratch the surface of so much of your experience and your perspective the way you look at things. You've got a new lens the way you look at things, the way you analyze and break things down and that's unique. That's very cool on what you've learned how to do.

We're also pleased that you're going to be a part of our Freedom Founders Mastermind coming up soon. That's going to be fun to have you there and I know our folks at the Mastermind will get a chance to talk to you in even more depth about some of the breakthroughs that you have found and come up with in your history of being in the real estate arena and with landlording and all the income streams that you've broken up.

Mr. Al Williamson, that would be LeadingLandlord.com, you can find him there. Al, thank you so much for being here today. It's really been a pleasure and thanks for giving us a lot great tips and expertise in your area of building up cashflow.

Al Williamson: This was fun. I'm looking forward to seeing you in September.

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Dr. David Phelps: Excellent, Al, excellent. All right, I got to play my little outro for you.

Al Williamson: Okay, let's hear it.

Dr. David Phelps: Here we go, buddy. It's Al Williams. All right, take care everybody and we'll see yo next time.

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