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Intro: Hey friends! Welcome to Girls Night. I'm Stephanie May Wilson and I am so happy that you're here. Each week I have a girlfriend over and we talk through one of the biggest questions we have about our lives as women.

We're talking about friendships and faith and relationships and self-confidence, about our calling in life, and how to live every bit of our lives to the full. Life is so much better and easier and absolutely more fun when we navigate it together as girlfriends. And I cannot wait to get started.

Friends, I have to tell you, I am ridiculously excited about today's episode. Today we're talking about renovations and real estate and how to get started renovating your house without totally destroying it in the process.

I'm so excited about this episode because over the last 10 or so years I have fallen in love with all things real estate and interior design and making our house feel like a home. And while I'm not perfect at it, I've grown so much over the years and I love the process of thinking through a space and working on it until it feels functional and homey and just like I want it to.

I also have to admit that I have watched a crazy amount of HGTV over the last handful of years and so it seems only fitting that I've invited someone from my favorite TV network to walk us through this.

Our guest for today's episode is Mina Starsiak Hawk. Mina is a mom, a wife, a podcaster, and the owner of Two Chicks and a Hammer. While she's been renovating homes in Indianapolis since 2008, it wasn't until 2014 when she was approached to do it for TV. Now, rolling into Season 8 of HGTV's good bones while running her brick-and-mortar store, Two Chicks District Co, she keeps plenty busy.

In this episode, Mina shares really practical tips on where to get started when renovating our houses, what to DIY, what we should definitely leave to professional. She also tells us about her real estate journey and where to begin if we want to get into that ourselves. Plus, she's just so fun. I cannot wait for you guys to meet her.

But before we dive in, figuring out where we're going to live and how we're going to pay for it all is a really big life decision. And one of my favorite resources, when I'm trying to make any big life decision, is counseling.

Friends, if you've been considering going to therapy but wondering where to find a good counselor or how to afford it, there is a resource I wanted to make sure to share with you. It's one of our amazing Girls Night podcast sponsors. It's Faithful Counseling.

Faithful Counseling is a website where you can get matched up with a Christian counselor for professional online therapy sessions. This is truly the easiest and most affordable way to find a faith-based counselor. Now, you may have heard me talk about Faithful Counseling before. But just in case you haven't, I wanted to tell you four quick reasons why I love them so much.

The first is that it's easy to get started. All you have to do is go to their website, fill out a form about yourself, what you're going through, and what you're looking for in a counselor. And within 24 hours, Faithful Counseling will connect you with a licensed, vetted, faith-based professional counselor.

The second reason I love them is that it's really easy to schedule your sessions. Once you're connected to a therapist, you can start communicating with them in less than 24 hours. You can also log into your account at any time and send a message to your therapist and you'll get timely and thoughtful responses back.

You can also schedule weekly video or phone sessions. And the best part is you can do it all virtually. No commute, no awkward waiting room time, less time away from work, you can even do your sessions in your PJs. I'm just saying.

The third reason I love them is that it's easy to find the right counselor for you. In order for counseling to be truly beneficial, you have to find a counselor you really connect with. And oftentimes we don't find the right person on our first try. So then we're stuck going through the whole process of breaking up with our counselor, which is awkward, and then starting from scratch to find a new one.

But with Faithful Counseling, if you don't love your counselor or if you find that you're looking for something different, you can switch by clicking a button. It is easy and it's free. They really make it easy to find the best fit possible.

And then the last reason I love them so much is that it's so much easier to fit into your budget. While I love traditional in-person counseling, it can cost more than \$100 per session, which just makes it a total no-go for so many of us. But Faithful Counseling is significantly less expensive and they have financial aid available. And if you sign up through this special link they gave me, you can get 10% off your first month.

Friends, if therapy is something you've been considering or something you think might be helpful for you right now, head on over to stephaniemaywilson.com/counseling. That link will also give you 10% off your first month. Again, that's Stephaniemaywilson.com/counseling for all the info, and you can get 10% off your first month of counseling there too.

Okay, you guys ready? Let's jump in with Mina.

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Stephanie: Friends, I am so excited for who you get to meet today. I'm sitting here with my new friend, Mina, who you guys know. I'm gonna Just guess. I'm just gonna go ahead and guess that you guys already know Mina.

So, Mina, I'm so excited for us to get to know you and to hear more of your story. For the like four women who don't know who you are, can you tell us who you are, what you do, and a fun fact about you?

Mina: Yes. Most people know me because I have a show on HGTV. It's called Good Bones and we are almost done filming Season eight, which is crazy. But I graduated from IU in 2007 and bought my first home then and did a lot of the renovation with my mom because my construction loan wasn't big enough. And then after that, we just kind of kept doing it but as a side project. Not even a side hustle. Like, We think this is fun, we'll do a house a year. So started doing that.

And then in like 2014, a production company randomly found my Facebook page that I had made. So I thought, I was like, "We need to be..." Backup a second. I really wanted merch. That's how this all started. I was like, "We need to get sweatshirts with our company name, which means we need to think of a company name and we need like branded checks and like this will legitimize our business.

So I came up with Two Chicks and a Hammer, which is how the name of the company was born. And gosh, I think I might have an old sweatshirt. My mom made the first logo on just like a Word document. And it's like a baby chick, a baby chick and a hammer, which does not look appropriate. It looks like a male part.

Stephanie: Yes! Yes!

Mina: So we updated the logo. So I made a-

Stephanie: Do you have sweatshirts with that logo on it?

Mina: We do. They're so bad. It's like printed grainy because I think mom probably printed them in her, you know, side room or something. So that's how the company started and that's why I made a Facebook page. And a talent scout for one of the production companies stumbled upon our Facebook page completely by accident, then the rest is history. So we went from doing like one, one and a half houses a year to 10 to 15. That's what we do today. Not-

Stephanie: And sharing the entire journey with the entire world.

Mina: Yes. All I remember your first question.

Stephanie: Okay, so who you are, and then what you do. You got that. Fun fact.

Mina: Fun fact. Okay, so I did get a warning last night in your prep doc about having a fun fact. And one of the examples...

Stephanie: I'm not cruel, guys. I feel like that's like the hardest question ever, so I'm like, "Hey, guys, fun fact question, get ready."

Mina: Well, and if you can think about it, it's usually better instead of like, Oh, well, I like to ride horses. Great. Not a great story. But one of the example fun facts was a gal who had peed her pants, I guess while speaking which took me in a different fun fact direction.

So I don't have a gallbladder and it does vary... So what your gallbladder does is it breaks down fat you eat. And if you don't have it, it's more like a slip-and-slide in there. So my fun fact is I have had to poop inappropriately no less than six occasions or I would have pooped my pants.

One of those occasions includes while on a morning stroll with my new infant son, I had to go under a pine tree because I was like, I'm gonna poop my pants. Had to do it in a bag a couple times on projects. I have a pretty lengthy book of close-call stories with no gallbladder.

Stephanie: Oh my gosh. Thank you for explaining what the gallbladder does. I feel like anyone who's listening that's in the medical industry is like, Yeah, I totally know it. And I'm sitting here like, I'm not sure.

Mina: On my social media every once in a while I'll post funny stories or throwback, like, "Hey guys remember when I did this?" and all the not-gallbladder-having people are like, "Amen, I feel you. Same z's."

Stephanie: Oh my gosh, that is so... I love everything about that. I feel like having close call stories when it comes to anything bathroom related just makes you like a better person.

Mina: Oh, yeah. Recently, like six months ago, I was at the wedding studios with my friend. We did an episode on her place. And I have like my crossbody that I live with because I lose everything and I had unzipped it to get a tampon out. And you know gotten to the bathroom, done that and then like turned around and leaned over to put it in the trash can next to the toilet and my entire crossbody fell out into the toilet as it was flushing.

So I like, I mean, both hands just into the toilet. I was like, Nooo. I caught like a lip gloss and a couple bills like \$20 bills, but my entire set of car keys went down it. And it's like to my old suburban that's [inaudible 00:10:12] and I was like, "Now I'm stuck in Carmel with no keys and I've just shoved both my hands down a toilet. This is my life."

Stephanie: Like where do we go from here? Which of these problems do we tackle first?

Mina: So that's my fun fact.

Stephanie: These are the things that just make us just better humans. I love that. I love that so much. Anyone listening who has watched excessive amounts of HGTV, which I feel like is probably most of us, has walked away inspired I think to do one of two things.

One is to renovate their house or do house projects, or change their house or paint something, but do something to change the look and feel of their house. And then I think the second thing is to invest in real estate in some form or fashion. I feel like that's what every show is about. It's either here's how to make your space beautiful, or here's how to make another space beautiful, and then make that your job in some sort of way.

I know that for both of these things all of us probably know enough to make ourselves dangerous but not enough to actually really get started or do anything that's going to help us in the long run. So I have some really specific questions about both of those things: about our own space, but then also about what to do if we're wanting to start making this part of our job.

So let's start with our own space. If we're HGTV inspired and want to do a project in our own house, where's a good place to start? And maybe the flip side of that is, was not a good place to start?

Mina: So couple things that I think will lay the groundwork for this portion of the conversation. Much like everything on social media, HGTV is the highlight reel. So to make it able for you to consume as a viewer, they have to take something that took me eight months and they have to decide how to edit down into 42 minutes after commercials. So if you've got an hour show, it's actually 42 minutes.

So there's not time for all the horrible things. You know, you want enough crazy things that you have a good commercial break moment. But there's so much in there that you don't get to see that makes it a lot harder and is more of a realistic picture of all the things that can go wrong.

But as far as with your house, what I always tell people, anytime I'm doing a home show, I get asked this question a lot. And even when I started, this is what I did. Do not mess with anything that can cause a fire or cause a flood. So inside the wall plumbing and electrical. Those things are dangerous if they're done wrong.

When you get outside the wall, different story. If you're trying to change out the light fixture above your vanity, that is totally manageable unless you have a very old house and if you open it up and there's wires that look old, then you probably want to call an electrician.

For example, right now my husband and I are turning... We have a quadplex and someone moved out of a unit so we're giving it a refresh to make it an Airbnb. The electrician was there yesterday. And when he pulled out one of the outlets, the plugs, the wires behind it are very old. And when they're that old, they don't have a grounding wire, which doesn't need to make sense to your viewers. But it's an important thing as a precautionary measure. That's just standard now, but that wasn't when this was built.

So I don't know enough about how to fix that to make it ground. So that I'm not going to do. Whereas my new construction house that I built four years ago, I switched out a light switch for one of the dimmer switches. That I did. All the wires are there. If you look at the directions on the new switch, they line up with what the old hole looks like and you can literally follow the directions. So those kinds of things, again, depending on the age of your house you can do. Switching out the faucet in your bathroom vanity or your sink faucet, those things are manageable.

And it's crazy how much you can learn watching videos online. I still do it. The very first time I tiled my very first house in 2007, I read the directions on the tile, I read the directions on the mortar, I read the directions on what kind of trowel to use and which side of the trowel to use because they have different size notches. And I watched the videos and I did it.

So, if you're like, "I can paint. Let's up the ante a little bit from repainting my room," those are some things that are super manageable. The only thing I always advise people to be okay with is really assess all the possible outcomes.

So I'm going to switch out this vanity light, I take the vanity light out, I see scary old wiring. Be prepared you have to not have a light there for a bit to spend the money to get an electrician there and get that put back together. So if you don't have 300 bucks to get an electrician out there and wire it the way it needs to be, don't mess with it to begin with. So really always think of the worst-case scenario. And if you're cool with that, take a stab at it.

Same thing with tiling. I always recommend doing a smaller portion first if you're going to do your backsplash, start in an area, you know, maybe to the left of the right of your stove, where it's a small chunk. Start doing it, if it's going well, keep going.

If you say, Okay, I've read the directions, I've watched the videos, I've started this and it's just not in my skill set, which it's just not for some people, painting's not either, then have enough money to replace that tile, to get a tile over there or be okay with it not being tiled and just take that tile off and use a scraping knife and scrape off the mortar you put on there and leave it looking a little funky or get a tile person in. So yeah, that's kind of where I like to draw the line.

Stephanie: Yeah. That's super helpful. That's really helpful. And that's like the most practical explanation I've ever heard of, like, if you open this up, and it looks old, that's when you call someone. Or you know that you can do this because the directions look like the whole. Like, okay, these are things we can do.

If we're wanting to make our house feel more like a home, so if this is more for us, or if we're wanting to add value to our homes, what are some good... you know, if you're looking at a house that isn't super visually appealing-

Mina: Like build your grade.

Stephanie: Or just kind of old. You know, like dated. What are some projects where it's like, this will make a big difference either for your experience or for the value of your home?

Mina: I mean, as far as return on investment, kitchens, and bathrooms all day is where you're actually going to potentially make money. So if you spend 10, you might actually add 15 in value. There's really nowhere else in your house that you can do that. So if you're looking for, you know, return on investment, you're getting it ready to sell, kitchens and bathrooms.

If you're still going to live in it for a while but maybe want to set yourself up for success and just want it to get a refresh, think about the spaces you spend the most time. Kitchen is probably where you spend a significant amount of time and it overlaps with one of the areas that is going to give you a return on your investment. So you kind of get a two-for-one there.

I guess what I see in a lot of the houses that there's nothing wrong with them, but they're just dated is that like cherry wood cabinets or whatever fill-in-the-blank wood that you don't like anymore with old brass hardware.

Those kinds of things are projects you can do on your own. You know, take the doors off the cabinets, sand, everything nice and smooth. Again, you can watch YouTube videos. There's like an additive, you can put in paint that makes it a little bit more flowy so you don't get streaks like roller marks or brush marks. And that's a good thing to use on cabinets.

You can get a spray gun, like one of those handheld ones for like 50 bucks, and you're gonna get a really nice smooth coat. So, you know, sanding your cabinet bases down, laying all your doors flat on a surface, giving them a good sand. The prep is really, really important and it's the worst part. I always want to skip it but you're gonna get a better product.

So getting, you know, a fun fresh coat of paint on your cabinets. And even if you can't do that, switching out the hardware I think makes a big difference. Anything you're gonna pull out old shiny brass and put matte black in, you're immediately going to have an updated feel. So I think that's a really easy thing to do.

Also, if you don't have a backsplash tile, you just have you know your countertop with maybe the standard four-inch backsplash, you can do two things. They make actually some really decent stick-on backsplash tiles now.

If you don't want to go crazy and try your hand at actual tile, there's some that you wouldn't be able to tell the difference unless you touched it and got really close. And that all you really need is a box cutter because you're going to score it where you need to.

So you can install that above your four-inch backsplash. Or if you want to take that backsplash off because it's not like an integral part of like a laminate countertop sometimes just curves up, you could take that off and go all the way down to your counter and it would look a little less after the fact because you wouldn't have your four-inch backsplash there.

I mean, it's same kind of idea with your bathroom vanity. You could just give it a paint, a little bit of an update. Usually changing out your light fixture in your mirror because those tend to get dated pretty quickly. I think a lot of us in our bathrooms tend to go a little trendier because it's a smaller space and it's easy things to switch out.

And then paint. Obviously, you know, a nice fresh coat of, you know, alpaca is kind of one of my go-to. Sherwin Williams Alabaster, they're both nice, soft, white grays. That always just brightens up a room. I would paint everything like... What you're seeing more now, which we did at Charlotte Hall, if any of your viewers watched Risky Business, and we do in a lot of the episodes that are going to air in eight is we do the walls and the ceiling all the same color.

So you're not getting this stark white... Because if you go buy ceiling paint, it's not colder color. It just comes white and it's less expensive. It's kind of like primer. But we do everything the same color. And even our trim, probably about half the time we do the same color.

So it gives you this really kind of like modern feel because everything's monochromatic, but you got the texture of the cool trim, the texture of the door, and then the different sheen, because your wall paints probably going to be a satin, and your trim and door paint is probably going to be either a semi-gloss or a high gloss. And again, that just makes it kind of like easy on the eyes. There's not these lines that are breaking your space up.

Stephanie: We were just talking about this. I just painted my office, only two walls, super dark green because I've wanted it forever. And I only did two because I told my husband I was only going to do one. And he helped me with one because he's meticulous, he's so good. He's like one of those people that's good at everything. Like there's not a drop of pain anywhere there shouldn't be paint.

So he helped me with one wall and I was like, Okay, I'm just gonna finish the second coat. And then I started on wall number two, because I was like, "I totally want this whole thing. And I got paint like all kinds of places that shouldn't be. I did tape. I did tape, but I still got a little bit on the ceiling.

But that was one of the things that we were talking about is like, do we do the trim? Do we do the ceiling? And we didn't. But it doesn't feel as warm and cozy and moody because there are these white strings everywhere.

[crosstalk 00:22:31]

Stephanie: This is so specific. Thanks, everybody for coming to this Stephanie needs help talk. How do you decide where to stop on the door?

Mina: We oftentimes do a different color on the outside than we do on the inside. Because usually our direction to our painters will give them a list. And it's public spaces are color A and it's usually something like an alabaster white. And then bedrooms and bathrooms or color B that something a little bit more a more saturated version of that or like the green you have on your walls.

So we'll do the inside like I'm in my little cube, the inside of this door would be that dark green, and then the edge that's actually that you don't see when the doors closed, we usually do that the outside color. You could really go either way but that's kind of where we end up stopping.

Stephanie: Okay, this is so helpful. One of the things that I think gets trips all of us up is the fact that there are so many small decisions that go into any project. Even like you're talking about pink colors, I'm so glad that you said a couple Sherwin Williams colors that you like because when I was trying to pick this green, I'm like all over Pinterest and there are... If you pick a company, there are still a bazillion shades. But it's like that with everything. And that's usually where I get tripped up.

Like we've lived in our house for probably a year and a half and we still have like barely anything hung on the walls because-

Mina: I'm the same way.

Stephanie: Like, "Ah, how do people do it? How do you make decisions that you're going to be happy about? Like, I don't know, where's the right clothes or just pick something?"

Mina: A very concrete piece of advice, if you are not sure... So let's take your office, for example, and you really liked this green, but you guys might sell your house in the next year or two. Like if you have one of the full paint books, the darker color, the more saturate is always on the end. So if you're like I really liked this, but just go down halfway or towards the other end, then you're gonna get a less saturated version of that color. That's just a little safer. You're probably still gonna like it, but it's that same color like vibe, just a softer version of it.

And you can get that whole Sherwin Williams stack. And I find that is easier than going to the hardware store and there's all the chips on the wall. Because you do, you'll have, you know, Bear, Sherwin Williams, HGTV. I mean, there's so many different options. And there's going to be a significant amount of overlap but it's kind of distracting.

And if you have the paint fan, it's laid out in this way that really makes sense. It was like, Okay, this is the chunk, these are the 10 pages I want to be in between. And then you can kind of whittle it down that way. And it's just functionally, for me, feels a lot more manageable than looking at this massive 30-foot wall of chips.

Stephanie: Truly. And you get to have it at home. And that is such a big thing. Like we always come home with stacks and stacks.

Mina: Keep one at home. Put it next to your countertop if you're going to paint your cabinets. Put it next to you know, this is our favorite piece of furniture and we need to make sure it goes with it or you know, I throw blanket, whatever it is.

Stephanie: So that's really helpful for paint. Anything else that you've learned like gets you over the hump of, of overwhelm when it comes to making a decision about something?

Mina: I mean, I realized that not a lot of people actually use this saying, because I said it like a couple of weeks ago and they're like, huh. But it's kind of double-edged. Because obviously there's a lot of decisions that rely on other ones. So you kind of have to make them in tandem.

So try to make the biggest one and my biggest, usually a safe... it's not like, what do I feel is the biggest? Like visually, what is the biggest thing I'm changing right now. So if you're in your kitchen, the biggest thing, I'm gonna repaint my cabinets.

So start there. Pick maybe three paint colors you love. That's going to be the biggest visual thing. If you're redoing your backsplash, that would be the next biggest visual thing. Take your paint chips or your paint the whole thing, go to the tile shop, and pick out what you want. If you're not doing your backsplash, you're just leaving that as is, you know, you skip that step.

The next things that are going to dry your eye is probably your faucet and your cabinet pulls, so then go to those. Same thing in your bathroom. Same thing if you're repainting your living room. If flooring is part of the equation, because there are more paint options than there are flooring options despite the fact that there are a million flooring options, those two are almost equally visually heavy in the space. I recommend picking the floor or the tile first and then going on to your paint. But really trying to break it down that way I think helps it feel a little less overwhelming.

Stephanie: That is so helpful. Because I think that it really is, it's like decision fatigue. You know, it's like you're looking at all of these different things and you're trying to

make the decisions at the same time of what color to do and what cabinet pulls to do. Cabinet pulls, if you get the nicest ones are like what? 20 bucks? They're usually like-

Mina: Yeah, I mean, you can get a contractor pack. If you're buying an individual one you're gonna pay anywhere between like three and if they're real fancy, \$25 a pull.

Stephanie: Yes. But that's still a smaller decision than what flooring you're going to do. But we're treating it equally, we're trying to make it at the same time, we're trying to match it back and forth.

Mina: But I love that idea of being like we're gonna go with this dove gray for our cabinets, therefore which pulls match that? The dominoes start to fall in the direction.

And also thinking about the permanency of the decision is I think relevant in the decision-making process. So you know, you repaint your kitchen cabinets in nice dove gray, and you're kind of glam and you want to go kind of big. So the faucet may be a little safer and do like a matte black, but you can really work out that glam need in the cabinet pulls because that is very easy to switch out.

So my house I started with crystal knobs or faceted crystal, like very blingy, very girly. And I was like, "I love these. These are great." And I think I kept them on for like a year and a half. And then, you know, if you want to go to matte black, if you want to go to brushed gold. So thinking about the permanency of the decision I think needs to be part of the equation in the selection.

A lot of things are very trendy. So thinking about, you know, if you're going to do a flooring or a tile on the floor, I try to go with things that are going to be a little more timeless. That's why I use a lot of Carrara marble because it's never gone out of style. Like ancient buildings are built out of Carrara marble.

Whereas my bathroom and our guest room I went with that like... I can't even... You know, the shape that's like the... kind of geometric flower that was really big in the octagon shape a while ago. That's not that cool anymore. And that's kind of hard to switch out.

So going for not a pattern, but going for something that's classic and maybe a fun shape. Like do a Carrara marble and an eight-inch octagon or you know, the two-inch octagon, it's going to be more timeless than something highly patterned. And it's a thing that's not necessarily terribly easy to undo like cabinet pulls.

Stephanie: If anyone's listening that gets intimidated by the stuff, that's me. But you guys, cabinet pulls, actually are as easy as Mina says. Like I'm not constructionally gifted at all. But really if you can hold a screwdriver in your hands, you like open the cabinet. You put the screwdriver in the screw and you just twist it, I mean, the whole thing comes off. There's like three pieces. Well, depending on what kind it is.

Mina: Yeah. There is a screw, a thing, and the little... What's the little disk? My brain is broken.

Stephanie: A washer?

Mina: Washer. Thank you. You got it.

Stephanie: Yeah, yeah. A+ for today. But it really is that easy. Like it takes five minutes to do the first one and 30 seconds to do all the rest and then it's done.

Mina: I mean, they probably make cabinet screws that look like a pile of poo. I mean, literally. They make everything. You could get crystal, you could get birds, you could get butterflies, you can get matte black, brush gold in every shape you could think of. Go to Anthropologie website and look at their pulls and then find dupes on Amazon because their pulls are like 20 bucks a pop. But they're so cool.

They'll be like, you know, a circle of Carrara marble with a gold piece of metal through it. I mean, you can do so much with them now. If you're feeling butterflies this week, put butterfly pulls on.

Stephanie: And then you literally can change it basically as fast as you can change like earrings.

Mina: Yeah, yeah.

[00:32:01] <music>

Sponsor: Hey friends! Our sponsor for today's episode is a company I cannot wait to tell you about called [Jenni Kayne](#). Jenni Kayne has classic, comfortable, and California-inspired clothes from their cashmere knit sweater that everyone is obsessed with to the incredibly comfortable slippers that you'll never want to take off.

Their everyday basics and wardrobe essentials are timeless pieces that make it easy to get dressed in the morning and stay cozy throughout the entire day. They're the type of clothes that feels so good to wear, because not only are they comfortable but they're made with quality materials that last.

Now I have to say my style has changed a lot in the last few years. First of all, it needs to be comfortable. Life is just too short to wear uncomfortable clothes, right? I also don't have a ton of time to shop these days or to get ready in the morning, so I want really classic pieces that are easy to mix and match.

I'm also trying to be better about sustainability. And so that means buying less items but keeping them for longer. So I want things that aren't going to go out of style anytime soon, and that aren't going to fall apart after being washed once or twice. That's why I am truly obsessed with Jenni Kayne.

Their aesthetic is right up my alley and I'm on a mission to basically wear nothing else. I'm not there yet, but I'm on my way. I just ordered their sweater coat in that oatmeal color and I cannot wait for it to arrive. With elevated everyday basics and wardrobe essentials, getting dressed and keeping cozy is easier than ever before. When it comes to investing in a uniform that will last, my trace is Jenni Kayne.

And of course, I love them even more because they have a special gift for all my listeners. Find your forever pieces at jennikayne.com. Our listeners get 15% off their first order when you use the code GIRLSNIGHT at checkout. That's 15% off your first order at jennikayne.com and use the promo code GIRLSNIGHT. Treat yourself, friends. You deserve it.

[00:33:56] <music>

Mina: My mother-in-law who lives in Indy is just so gifted with design and hosting and just everything. And so basically I just copy her just as often as possible. But one of her tricks is she gets... You know when it comes to furniture, when it comes to, you know, big things on the walls, she goes really neutral. But then she will get really fun little covers-

Mina: The frills.

Stephanie: Yeah, frills and flowers, you know, just different things. And she usually gets them from like HomeGoods... She switches that stuff out, seasonally. And it's like, Oh, this is so fun. She was, "Well, that was on clearance at HomeGoods, but she got the really nice couch for it to sit on and so that way she's like the big to small thing and then changing out things that are easy to change.

Mina: Yeah, changing out the littles.

Stephanie: Yeah, it makes it so much less overwhelming. So I don't have to make the perfect decision for that. I can just make whatever I feel like.

Mina: Yeah, you can make whatever you feel like because it's a little thing. The idea is if you remove all the littles from your house that anyone could see themselves in it, like that's kind of the thing to think about. That's how we design our houses, that's how we staged our houses. So we definitely have all the layers of the littles.

But if you were to take away those littles and had the rug, the couch, the dining table, you know, we didn't have vases, we didn't have things on the wall, you could take that house and put the next two layers and make it mid-century modern, make it ultra-modern, make it shabby chic.

And I think that's a helpful tip, too if like you're preparing your house to sell maybe. A lot of people feel very personal about their home. And for someone like a realtor to come in and say, you know, this isn't going to sell like this, they're not going to buy you, they need to buy the house. So like take down your live laugh loves, take down your family pictures, they need to see themselves there, not how you saw yourself there.

That should always be your base. So it's just nice, clean. Like neutral couch, neutral rug, neutral walls. And then make it you on top of that. And then anything you're doing to make it you is super easy to switch out.

Stephanie: And you can like, bring it with you easily.

Mina: Yes!

Stephanie: Like all of those things that make a house really special, those are things that you don't have to leave when you move. Ah, that's so helpful. That's so good.

Okay, I want to switch gears a little bit and talk to you about... I don't know what even to call the overall umbrella. Did you say like real estate investing? Is that a good way to-

Mina: Yeah, yeah.

Stephanie: Like good umbrella?

Mina: Yeah.

Stephanie: I know that, you know, like we said, every HGTV show has to do with some version of this. There's like, you know, flipping a house or doing an Airbnb like you guys are doing right now or buying a rental property. What are some things that you want people to know who are considering this?

I have a really good episode with this guy Michael that will be coming out in a couple of weeks that people should definitely listen to because it's very specific about the Airbnb model and what him and his wife did to become financially independent. They had a 10-year plan, they did it in two years. So super interesting. We literally talked for a whole hour, so I can't go into a ton of it right now.

But I mean, when I started, I bought my first house right out of college and my thought was, okay, my other friends are going to rent something, they're not buying right out of college. So my friends rented from me. So I had a mortgage but I never paid it, their rent covered it.

So if you have the opportunity to do that, if you can finance a home or get a loved one to cosign on your first property where you can live in it at that age before you're getting married and having kids or just not wanting roommates anymore, kind of like that young fun time that I'm way past, do that.

Buy something that works for you to maybe start that next step of your life. So maybe I'm not going to have roommates, I'm getting a little more professional, I'm gonna have a significant other in this space. So it's not just, you know, a two-year plan, three-year plan. And then get a couple of roommates and cover your mortgage. That way, you are not just paying rent in an apartment where you have no equity being made.

So that's what I did with my first house and you know, owned it for like two and a half years, had the mortgage covered, and then sold it and made like 30,000. But if you're past the point, you know, age-wise where you're like, you know, I'm 30, I'm 32, I'm not really going to have roommates right now, now, for me, what's the next step? I think the market demand for properties with income properties attached to them has really boomed post-COVID. So I think people renovating... I know I am trying to meet that need more.

So as many of our properties that it makes sense trying to have a space that can be locked off as an income-producing unit. So buy a home that has a carriage house over the garage, or has a bedroom, bathroom on the back of the house that has a separate entrance or could have a separate entrance. That way you're taking care of your housing as well as being able to bring in income from this outside source.

And then I mean the third option really is just kind of purely buying an investment property. When my husband and I started... My husband and I have a different business model than Two Chicks and a Hammer. Two Chicks and a Hammer can't really afford to buy and hold. We buy, we renovate, we sell and that money goes to do it again.

Whereas my husband's background is property management. We've always wanted to have a small portfolio. So you know, the first home... We got kind of lucky but went kind of big. We bought a package of four properties for \$250,000-

Stephanie: Oh, my gosh.

Mina: ...and we inherited a lot of renters and we let them be. Our quadplex rented for \$500 a unit. So, you know, we now since have renovated the units and they rent anywhere between \$1,200, \$1,400. But at the time, this money went out, and we had money coming in. And as the tenants decided to move on, unfortunately, a couple of them moved on because they passed because they'd been there for so long, we would fix up that unit, and then raise the rent and be able to rent it for 1,200 or 1,400.

So even if you're just doing that with one property, if you're starting, I would really try to get something that you're not going to have a whole lot of maintenance on. Because the thing that I hate about property management is dealing with tenants. And that's mostly maintenance issues. You know, we get things like, "Can you come change my smoke alarm batteries," and I'm like, Good God, I don't know what to do about this generation that's coming into the workforce. It's terrifying.

Stephanie: Come on, people. That is so annoying. Here's a side note question. Mina, I need to know if you know the answer to this. Why do they always die at like three o'clock in the morning?

Mina: I don't know. Maybe that's just when someone fou... See, I know... Let me back up. First I thought you were talking about humans. We're talking about batteries. I was like, "Maybe that's what someone found them dead." I don't know. Batteries. Batteries.

So the problem is that's when they die. And then you just continue the cycle by changing them at three in the morning. I think. I don't know how batteries work. But that seems to make sense to me. So like, you start the new life of this battery and the battery has, you know, whatever many hours, and then it dies again at 3 a.m.

Stephanie: Oh, my gosh. But it's always like the super high ones that you're like, "I can't re... I don't have a lot of... Oh, and they're so loud. They're like, we're crazy making-

Mina: They scare the crap out of my Mastiff. He cowers like someone is beating him because-

Stephanie: They are. They're terrible. They're like truly their own form of torture. Okay, going back, what were we talking about? Okay, maintenance issues.

Mina: Oh, yes. So I mean, find something that's if you're not living in the home, if you've got your place you're trying to find a true investment property, I think the two best kind of directions to go are, are you going to really focus on that young crowd that's coming out of college, and you can probably get away with something a little bit more affordable that's not quite as done up, that's not quite as nice. Or there's a really good market for that higher-end business person renter, where you're going to spend more money up-front, you're going to have a nicer product, but you're going to also get a higher rent.

And when Steve and I started, all of ours were long-term rentals because the lift on that seemed manageable for us. We don't want to have to deal with flipping them and putting furniture in them. If you have that time and that money upfront to stage a house for \$30,000, that is... the short-term rental market is booming.

For example, this two-bedroom unit we used to rent for \$1,000 a month, you know, we got to the bathroom, fix up the bathroom, it's two bedrooms, one bath, will comfortably sleep six. And we right now have it listed for, I don't know, like 115,000. But let's round down. 100 bucks a night. You know, if it was rented every night, you're looking at \$3,000. But even if it's only rented at 50%, the average is about 78%. If it's rented at 50%, you're looking at \$1,500 versus that \$1,000.

So if you are cool with a little bit more of a lift, and have the time to do that, then the short-term model is a good one as well. The reason that we are doing this one right now is to just kind of diversify and see if we like that model. So starting on a small property that's not taking an obscene amount of money to stage and just kind of having a little bit of both.

Stephanie: Yeah, that makes sense. What about financing things? Where do we start? Because we're sitting here being like, Okay, we know that \$200,000 for a quadplex is like not a lot, but also like I think very few of us have \$200,000 which is like sitting in our bank account.

Mina: Exactly. I mean, obviously, we're not in a great interest rate time in the market, but banks will always take your money. So there are so many different loan options. There are construction loan options that kind of generally fall into two buckets. There's like the big ones that are like two or 3k construction loans where you can buy a house, and you can loop in the construction costs with them. And you're gonna be doing like structural changes and big things like that.

And then there's simpler ones where you're gonna roll in construction costs to redo the kitchen or redo the bathroom, but it's not... really where they draw the line I think is that structural component. So you can do loans that way. And usually, the way it works is we built my headquarters with one like that. So it's a construction loan for the length of the construction. And then it rolls into a mortgage of your choice or a 30-year or 15-year, a 7-year adjustable rate, whatever that looks like.

I mean, that's a really good way to leverage money. And then by the time it's rolled into... The way it usually works is while you're under construction you're just paying that interest payment. So you're not actually paying any to the principal, which you know, bomber, you're not paying down your principal. But once you're done with construction, once you're done with the refresh and it rolls into a mortgage, theoretically, at that time, you have money coming in to cover that mortgage.

Stephanie: Okay, okay, that makes sense. Who do you call to say, "Hi, can I have a construction loan?"

Mina: The place to start I think I would recommend anyone is with your bank, because they know your finances, they have your history. And that's going to be your best bet to be able to get approved for a loan. Some of the smaller banks don't do those kind of loans, but nine times out of ten they'll have someone that can refer you out to.

Also with social media, you know, in your friend group, there's likely to be someone who's like looked into it, or knows someone who does it. Like with anything else, shop around, because you might be able to get a better rate from one company or... you know, not even just a better interest rate but your period before you have to start repayment could be better. Those kinds of things.

So I would also recommend trying to talk to at least two lenders, two banks to see what that situation is. There's also hard money loans, which just means it's like a cash flow. And it's like you coming to me and saying, I would like a loan, how can we structure it? And I know I'm not a bank, but I lend you cash with a certain type of repayment. Usually, that has higher interest rates attached but that's another option as well.

Because usually the people that would go to hard money loan it's because they need it quick or the credit that a bank would pull necessarily isn't there for a loan. But the individual you might go to has a different risk tolerance, a different level of what they are willing to loan money on. And they're probably going to charge you a higher interest rate than Bob, if your credit score's worse, but it'll get the job done.

Stephanie: Okay. If you could go back and talk to yourself... I want to do two different times because I know that you started this a long time ago. I know you started this right out of college. So I want to say, what would you go back and tell yourself at the beginning of your real estate career right out of college? And like what would you tell yourself maybe like as a 30-year-old?

Mina: I think when I started I did buy my first house with a loan. And the total amount was like \$140,000. But I had a plan going in. I had roommates. I knew the rent I was going to get. When I started actually investing, like when I bought my first house that was an investment I used cash.

So I think rewinding a little bit, the younger you can start saving the better. I took a business law class at IU... it was either my sophomore or junior year and they taught us about the different IRA options. And I immediately opened an IRA, I immediately started investing in a mutual fund. And even if it's 20 bucks a month, just do it.

So I had invested, I don't know, like 15,000 in my mutual fund. And this was going into 2008 when everything crashed. So by the time I wanted to buy this first house, I had \$42,000 in this mutual fund. And it was the hardest thing ever for me to take it out because it's like, "But it's grown." And I took it out right before the market tanked. I was like, "Hallelujah."

And I had only cash in this house. So for me, my risk tolerance, I didn't want to take a loan. I don't like having money out there that I don't have. And I operated that way for a long time. It was probably only six years ago that we started working with a bank and we have an equity line on the properties so you know usually about half the construction cost is covered and then it gets paid back when we sell it, all that kind of thing.

So I'm kind of torn because I think there's a time and place to leverage money in a lending capacity. Like my personal home mortgage, we refinanced it two and a half percent like a year ago. And every inch of me wants to pay extra on that principal every month and pay it off in three years. But my interest rate is lower than inflation. So it doesn't make sense to put my extra cash there. It makes sense to put my extra cash somewhere that it can be utilized better.

So really thinking through how to use money, when to leverage it in a loan, when to not do it if you can't do it with cash. I actually saw something on Instagram yesterday that is obviously not applicable across the board but I think a good rule of thumb: if you can't afford to buy it twice, don't buy it once.

So if you want that Ferrari, if you can't afford to buy it twice, you shouldn't be buying it now. And even if you're gonna buy it anyways, I think it's a good thing to ask yourself, to like think about. Because I think we tend to overspend as a nation and don't have enough of a nest egg.

Like I think our parents' generations, the boomer generation, maybe we're better about that. But I still drive my 2009 suburban. It's paid off. I'm gonna drive her till she dies. I don't know if you saw my Insta story last week. I had to climb in the window because the electrical is crazy. And I don't care. I don't care. I purposely leave the window down because I know my electrical just goes out sometimes, and I can't unlock the door. I climbed in the window.

So, you know, I would love a new suburban, but I'm not going to pay \$80,000 for it and I don't want a car loan. So just really trying to be more mindful about your decision and what you want in the long term. So enjoying your life now and being able to enjoy it later. Like really just thinking more about those financial decisions.

And I guess the last thing would be like, I'm 38. So I'm a little probably older than most of your listeners. But if I had been able to figure out the balance earlier, I think I would be a little less crazy, honestly. You know, my kids are two and four now and I'm really at the point now where I'm like, "Okay, I need to stop." And I really need to reassess because, you know, they don't just say it, you know, it goes so fast. They're growing up so fast.

And they're not going to want to hang out with me in 10 years. So in 10 years, I can pedal to the metal grind again, until they're adults and then want to hang out with me again. But you know, just setting your life up each step for what you want to be able to do in the next two years.

And my husband and I reassess about every four or five months. We sit down and we're like, "What are we doing that we like, what are we doing that we don't like, are we meeting our needs, are we meeting our kids' needs, do we need more time together? Do we need to be able to budget for more vacations because we need more family time? And just continually reassessing.

Stephanie: I love that so much. You are speaking my language so much there. My girls are two. When is your daughter's birthday?

Mina: Charlie turns three in September and Jack is five in August.

Stephanie: Okay, my girls are two months younger than yours. Okay, that's so fun.

Mina: It's a fun age. Charlie's crazy. She's my favorite. She's a little me, but she is b...

Stephanie: The things that they say on a regular basis, I just... like I can't take notes fast enough.

Mina: No.

Stephanie: It's just absolutely wild.

Mina: No. I used to go back and screen-record my security camera. We had to update it and I haven't been able to get back in for like six months because I haven't taken the time. But I'm like, "Oh my God, there's so many moments."

Stephanie: The stuff that they do. Mine are twins and Quinn was crying at the end of her nap, and we're like, "What's wrong with her? Why is she upset?" And we go in and we're like, oh, because you took your socks off and handed them to Annie and she put them on her hands and you wanted them back. That's why Quinn was crying.

Mina: Yeah, obviously. Obviously.

Stephanie: The last thing I wanted to ask you about is, you have been sharing this journey in your life really for almost eight seasons now. What has that been like for you? How has HGTV and you know, this, I guess, spotlight been? How has it been?

Mina: From the beginning... My mom and I both we are outliers in the fact that it never felt weird. But I've kind of always... Like I have a really big family. It's very crazy. It's very hectic. It was always like nothing's ever mine. It's always shared.

Even when I was in the dorms in college, my doors always unlocked, my car keys were by the door, people would borrow my car, they would come and go. So that's kind of always been my vibe. So I was like, "Okay, here's more cool people that are just hanging around, and they happen to have cameras on their shoulders."

And we didn't have a break between seasons, they've always overlapped since season 3. So it's just been Go, go go. And really lately it's been the first time I've been able to slow down a bit and reflect. And it's crazy in so many ways, in the coolest ways, in the hardest ways, and the most painful growth ways.

But we've had most of the same production team the whole time. So not only have these people seen me get engaged, get married, have a baby, go through infertility, have a second baby, you know, just all those struggles. They've had babies, their lives have changed, my producer moved here. Like had another kid when they moved here. All these things that we've been part of each other's lives in this way

that is just very unique. Because it's like co-workers but... I mean, I spend more time with them than I do with my family.

And it's just so interesting the dynamic that it creates. It's a double-edged sword having the show. It creates a platform that I can use in so many ways. Some people like them, some people don't. But I kind of went into it knowingly that it was going to be hard.

So the best piece of advice I got before starting to film, I think it was after the pilot, but our very first network executive who's not with the network anymore, she has her own production company, she's amazing human, she came to Indy and I remember sitting on my mom's living room, and she was like, "Look, I've done this a million times. I've made a million shows, I've seen a million people succeed, I've seen more of them fail. And this is what happens when they fail.

What you guys need to remember is, this show is not about you. This show has nothing to do with you. So the people who love you because they've seen you on the show, they don't love you, they love the version of you that they're seeing on TV. And the people that hate you and troll you don't hate you, because they don't know you. They hate the version of you that they're seeing on TV. So if you can remember that none of this has anything to do with you, you can keep your head on straight."

And when you're in a position like this, across the board, obviously, when you're in the spotlight for everything, when you have people around you telling you you're doing a great job and you're beautiful and you're smart, and you're [inaudible 00:57:31], it's hard to keep a level head. And that is a piece of advice that has stuck with me for eight seasons.

And really why I wanted to do the podcast. Because while I have been very open about everything, it's a very limited platform. You know, Instagram, Facebook, and the podcast lets me go deeper into a lot of the things that I think people want to talk more about.

And also because of my upbringing, I have very few boundaries. So I'm comfortable talking about the things that are uncomfortable. And for better or worse, I am a vessel that is safe for people.

Stephanie: Are you working on anything right now—I mean, you got season eight—that you're excited about?

Mina: Oh gosh! I mean, our brick-and-mortar store here, we just closed for a week and did like a big refresh. So the store is always exciting. I don't know if your

mother-in-law's been there. We have stuff that Anthro carries, like same vendors. I'll go there and I'm like, "This cost \$2 and they're selling it for \$40."

Stephanie: Oh my-

Mina: So we've got a lot of the same stuff for way better prices. We don't mark up as high. So tell her to get by.

Stephanie: Yes. I cannot believe. I'm trying to think of the next time I'm gonna be in Indy.

Mina: Yeah, you guys have to come. We're just downtown in Bates Hendricks. So the store is always getting reimaged. The podcast is obviously new. I mean, I've probably recorded 20 episodes. Seven are out. So that's new and exciting.

We're at a point with the show where this is the first time in a long time our seasons aren't overlapping. So we're really at an amazing place where we have this opportunity to kind of all work together. The production company, the network and say, "What do we want this next one to be like?" instead of just diving, right? And like we've done every season. It's been really hard to maintain that pace.

So it's a fun time figuring out what the next season, the next iteration, the next year, or the next five years are going to look like. And then also, I mean, it's been a conversation probably since Season 4, like, you know, eventually the show will end and what is Two Chicks and a Hammer after that? Because Two Chicks and a Hammer before the show did two homes a year and it was my side gig. I waited tables.

So now with the new platform that I have, (a) what do I want to do and where does that overlap with what financially makes sense to do? You know, the store is great. If at some point it doesn't financially make sense, I don't need a store for my ego. So the store may not be a thing. But it's a big question mark right now, which is scary and exciting.

Stephanie: Mina, do you have any just last encouragement, try this, do this, don't do this, for women who are wanting to either make their own space more beautiful and feel more like them, or who are wanting to start investing more?

Mina: I mean, I think we can be our own biggest hurdles, worst enemies because you get in your head. And I think, particularly as women, we have a lot of self-doubts, we have a lot of guilt about doing what we want to do. Like, you should always be doing what is best for the family or the company or anyone but us.

So just really understanding that, again, cheesy, but you can't pour from an empty cup. Do the thing you need to do to be in a good place, and then everything else, you'll have to work for it but it will come easier. I go get a massage every two weeks. That's the only thing I do for myself and I feel terrible about it every time I do it. I feel terrible, I feel guilty, I feel like a jerk. No one else is doing this. And I do it. Because I keep reminding myself this is all I do. This is it. This is my happy place.

So whether that's, you know, your pedicure makes you feel like you get your head on straight, do that. And then get out of your own way. Make sure you have a support structure around you. So if you fail, you fail and learn something instead of failing and not being able to come back from it. And I think that will help you feel more comfortable taking those risks. Because real estate is a risk. Investing is a risk no matter how you do it.

So feeling confident in yourself and your decision to do it but also feeling confident in the people you surround yourself that if you hit a road bump, you're going to be cool, you're going to be okay, you're going to work through it and you're not going to have to do it on your own.

Stephanie: Oh man. I love that. You guys, Mina, the best. If you guys don't follow her, go do that. If you haven't seen Good Bones, go watch it there. I love that there are so many seasons because then you can binge it.

Mina: You can binge.

Stephanie: You can just get in and hang out for a while.

Mina: My brother just started watching Risky Business, my brother and sister-in-law in California, I'm like, "That was two years ago, bro." And he's texting me. He's like, "This contractor is terrible. I want to punch him in the face."

Stephanie: You're like, "Excuse me?" I just had my husband and he's the only guy who comes on Girls Night but he just came on the show last week. And he had the beginning was like, "Longtime listener, first time caller" or whatever. And I was like, "That is a lie. You do not listen to my podcast." And that's like pretty much the rule. If you love me in my life, you very rarely listen to the show.

Mina: Everyone outside of my family thinks I'm really cool.

Stephanie: Mm-hmm. Mm-hmm. Yeah. Yeah, cool. Cool. Cool. You're like, that's how you know.

Mina: Stay humble. Keep your head on straight.

Stephanie: Yes!

[01:03:33] <music>

Outro: Guys, thank you so much for listening to today's episode. I cannot tell you how much it means to me to have you here at Girls Night. Before you go, I would love it if you do two quick things. The first is to subscribe. Subscribing to the podcast is the best way to make sure you never miss an episode. It's also a way easier way to listen because it's a way of sort of bookmarking the podcast. You never have to go looking for it again, your Apple just automatically download the next episode when a new one's released.

The other thing is it would mean so much to me if you would take just a second to leave a rating and a review for the podcast. The way that iTunes knows to suggest the podcast to new people is by the ratings and the reviews. That's how we invite new friends to our girls nights.

So would you do me a huge favor and take just a quick second to leave us a rating and a quick comment about how you like the podcast so far? It would help us out so much. And thank you so much to all of you who have left those beautiful five-star reviews already. I can't tell you how much it means to me.

Alright friends, that's all we have for today but we'll be back next week with another episode of Girls Night. And I have to tell you, you are going to love this next one. I'll see you then.