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Evictions are only one of the many dangers that property managers face.

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What to do when your tenant will ONLY mail rent checks.

p33

Keep clients in the know about your office protocol during COVID-19.

RESIDENTIALResource

THE OFFICIAL MONTHLY NEWS MAGAZINE OF THE NATIONAL ASSOCIATION OF RESIDENTIAL PROPERTY MANAGERS

Employees and Businesses Under Stress During Health and Economic Crisis: **Could Telemental Help?**

As NARPM® launches its new healthcare coverage options, you may want to discover Telemental. It can provide an easy, affordable option for helping with mental stress.

See pages 6 & 12.





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IN THIS ISSUE May 2020

NARPM® provides resources for residential property management professionals who desire to learn, grow, and build relationships.

FEATURE ARTICLES

p6 Just Introduced for Property Managers: New Healthcare Option
Rick Reiman, Vice President of Employee Benefits at MJM Global Insurance Brokerage Group, Inc., explains the new availability of healthcare benefits for NARPM® Members. This collective purchasing power of the NARPM® membership reduces healthcare premiums, while maintaining flexibility in plan design and provider. This benefit enables members to take control of their true healthcare costs.

p12 Stressed Out? Need Help?: How's Your Mental Health?
In a follow-up to the New Healthcare Option above, Rick Reiman explains the new availability of telemental healthcare benefits for NARPM® Members. Taking a holistic approach to employee well-being, this new service can help manage employer and employees stress effectively, recognizing that the issues related to COVID-19 are taking common issues to the next level.

p16 Property Managers Face Many Dangers: Property Management Safety
"Tracey, the Safety Lady" Hawkins, interviewed several NARPM® Members, among others, to find out what measures they take to avert danger. As a former real estate agent who has taught thousands of agents across the country to live and work safely for over 25 years, Tracey provides some advice herself. She highlights safe evictions, thorough screenings, reducing theft risk, safe ways to show, preventing robbery, securing the property, using effective technology, and especially relevant today, safety during the COVID-19 crisis.

33 Have You Had This Conversation? Dear Landlords...
Dan Baldini, RMP® Candidate, shares a letter that he wrote to his owners, advising them of the economic fallout for the rental housing market in light of COVID-19. In his letter, he also provides advice for owners to weather the storm. If you haven't already provided this type of information to your clients, it is advisable that you do so immediately.



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EDITORIAL MISSION

Since 1989, the NARPM® news magazine has been a key focal point for the organization. The *Residential Resource* keeps members up-to-date on association events, and provides valuable industry advice and insight. NARPM® Members receive the *Residential Resource* as part of their membership, included in their annual dues.

The *Residential Resource* is published monthly, with one combined issue for October/November. Articles can be submitted by email to: publications@narpm.org and you will be advised if accepted. Items mailed in for publication cannot be returned. Address changes may be forwarded to NARPM® National. The Communications Chair and Graphic Designer reserve the right to edit or refuse all publications for content and selection.

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An award-winning publication, the *Residential Resource*, has won APEX Awards of Excellence, a Gold MarCom Creative Award, and a Communicator Award of Distinction for Print Media.

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If you are not a Member of NARPM® and wish to receive a yearly subscription to *Residential Resource* for \$49.95 per year (11 issues), please contact info@narpm.org to sign up.

NARPM® ANTITRUST STATEMENT

It is the policy of NARPM® to comply fully with all antitrust laws. The antitrust laws prohibit, among other things, any joint conduct among competitors that could lessen competition in the marketplace. NARPM®'s Membership is composed of competitors; they must refrain from discussing competitively sensitive topics, including those related to pricing (such as rates, fees, or costs), individual competitors or specific business transactions, or controlling or allocating markets. NARPM® shall not restrict members' ability to solicit competitors' clients. NARPM® shall not restrict members' ability to advertise for business, provided the advertising is not false, deceptive, or otherwise illegal.

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National Association of Residential Property Managers

PRESIDENT'S Message

“Members like you have demonstrated the core values that guide NARPM® like never before. Networking, education, advocacy, professionalism, and ethics shine through as the cornerstone of our association in difficult times. We band together and support one another towards success for all.”



When I was sworn in as President of NARPM® in October of last year, I said in my speech that I was right where I needed to be...right now. I also mentioned that it was comforting to know when we are in the right place at the right time. Little did I know what a place this would be. The last two months have been quite the ride and while I am still so grateful to serve as your 2020 NARPM® President, I'll admit – this isn't what I thought it would be. Instead of traveling around the country meeting members in person, I have seen so many more of you on a video call or Facebook Live. I hope you are taking advantage of the opportunity to learn new things, being brave, and taking some risks.

Members like you have demonstrated the core values that guide NARPM® like never before. Networking, education, advocacy, professionalism, and ethics shine through as the cornerstone of our association in difficult times. We band together and support one another towards success for all.


Networking has always been one of the top reasons people say they love NARPM®. In a time like this, our networking has been a true lifesaver, that buoy of survival as we navigate this very stormy sea. From daily podcasts, to long conversations on the NARPM® Discussion Board and NARPM® Facebook group, to the live SFR Market Insights – Second Nature PM XChange, sponsored and hosted by our friends at Second Nature, we have all

gained more knowledge, more comfort and more friends through this featured benefit of being a NARPM® Member. And it doesn't stop there. So many of you offered to help your fellow property managers (PMs) in one-on-one conversations and screen shares.

Education has been a necessity for our group, as well. NARPM® immediately posted a NARPM® COVID-19 Resources webpage as one place for you to access the plethora of information designed to assist us and our industry and businesses during the COVID-19 pandemic. This page is kept relevant and updated regularly. Past President and NARPM® Instructor Vickie Gaskill, MPM® RMP®, bravely beta tested our first live, online designation class with the Greater Portland Chapter. We learned a lot from this and are working towards making this a permanent option for chapters throughout the country. Outside of the classroom education, NARPM® has worked tirelessly to advocate for and to educate our members through the ongoing changes with government regulations and moratoriums. Tyler Craddock, NARPM®'s Governmental Affairs Director, and his team, have been at the forefront, interpreting and clarifying the onslaught of details passed by local, state, and federal governments.

I was saddened and disappointed that the Broker/Owner Conference and Expo was cancelled. But, in staying true to the theme, *2020 Elevate the Vision*, I am

pleased to report that Daymond John, CEO of FUBU and an investor on *Shark Tank* has been booked as one of the keynote speakers for our Annual Convention, October 19-22, 2020, at the beautiful Omni Resort, Amelia Island Plantation in Florida. Sarah Turocy, MPM® RMP®, Amy Karns, RMP®, and the rest of the Convention Committee are moving full steam ahead to bring you a “knock-your-socks-off” experience. I hope to see you there. I mean it, really see you (in person) there!

Over the last few months, I have witnessed in perfect form, the best of the best in NARPM® Members. I have talked to people who weren't sure they were going to get through the worst experience in their business. Heck, I even felt that way sometimes. I spoke with some who asked, “How can I help?” And sometimes it was the same person! With the encouragement and strength of the NARPM® network, education, advocacy, professionalism and ethics we don't just ‘get through’ these difficult times, we gain more knowledge, strength, inspiration and friends than ever before; some may even say we thrive. Later this year, my hope is for all of us to look back and say, “Wow, together, we really did *Elevate the Vision!*” 

A handwritten signature in black ink that reads 'Kellie Tollifson'.

Kellie Tollifson, MPM® RMP®
2020 NARPM® President



Rick Reiman, is Vice President of Employee Benefits at MJM Global Insurance Brokerage Group, Inc. Rick has over 15 years' experience in the employee benefits marketplace, including specific experience in Associations. MJM impressively launched JewelersHealthcare.com to help the industry see immediate and significant savings on one of their largest business expenses, while turning an otherwise complicated health insurance buying process into an easy system.

By pooling our resources, we are enabling our membership to receive benefits which might not be affordable, or practical, on an individual basis.

Just Introduced for Property Managers New Healthcare Option

At a time when healthcare has never been more important, NARPM® is excited to announce that we have partnered with MJM Global Brokerage to provide access to healthcare coverage for you at a reduced cost. Whether you are an employee, a brokerage owner, or an independent contractor, there are options to fit your budget and personal needs, along with a full suite of health care products.

By pooling our resources, we are enabling our membership to receive benefits which might not be affordable, or practical, on an individual basis. With this benefit of access to healthcare coverage, we're able to save NARPM® Members 8-12% over comparable Affordable Care Act (ACA) plans.

Q. What are the benefits of this program?

- A.** Our members have been asking for a healthcare solution and after much research, we found PropertyManagersHealthCare.com, established for NARPM® Members, to be a perfect choice. You'll enjoy savings on healthcare coverage, and will receive a number of options, such as:
- A reduction in healthcare costs, anywhere from 8-12%
 - Better and more appropriate healthcare options and lower out-of-pocket expenses
 - Simplification of the process of enrolling in healthcare
 - Clarity regarding the true cost of healthcare
 - The best choices available in the marketplace, with flexible benefits and wellness solutions

PropertyManagersHealthCare.com uses the collective purchasing power of the NARPM® Membership to reduce healthcare premiums, while maintaining flexibility in plan design and provider. This benefit enables members to take control of their true healthcare costs. Bundled with the coverage at no additional cost, is Prosper Benefits, a suite of non-insurance benefits including Health Advocacy, Medical Bill Saver, Telemedicine, and Confidential Counseling.

Q. What if I need immediate low-cost healthcare right now to deal with our current pandemic situation?

- A.** The Right Now Solution available at <https://rightnowsolution.care> is also an option, with remote healthcare ("Telemedicine") available for only \$34.95 per adult per month; with \$0 copay and legal dependents are covered

for free. This plan lets you see a doctor or counselor from your smartphone, provides guidance regarding medical treatment, and helps negotiate the costs. Currently NARPM® Members can receive this benefit free for two months, simply by following these steps:

1. Access RightNowSolution.care (see URL above)
2. Click on the ENROLL NOW button for the Immediate Solution and at the end of the process,
3. Supply the passcode: NARPM

Q. What about full coverage solutions?

- A.** Full-coverage solutions are available for as low as \$194.95/month, and \$45 per month per legal dependent under 15 years of age.

Q. Is there any access to mental health care?

- A.** Yes, Telemental is a \$0 copay solution, designed to help those who feel isolated and alone, those who are dealing with being sick, and those who care for a sick person. (See the "How's Your Mental Health?" article on page 12 for more information.)

Q. How else can I save money on health care?

- A.** HealthCare Advisor provides a team of expert negotiators to support you from start to finish when you visit the hospital or emergency room. They'll educate you on various procedures and assess medical bills. Medical Billing Advocacy, also with \$0 copay, works to reduce the amount you owe by as much as possible. This way, you can spend money on the things that matter – and not an overpriced X-ray.

Q. Are Level-Funded plans available?

- A.** Level-Funded plans are available that can refund up to 50% of unused premium dollars, but it depends on your state laws, and if you qualify. Access this benefit via PropertyManagersHealthCare.com where you can shop online for your preferred deductible, provider network, effective date, and receive immediate price savings when compared to the current Affordable Care Act plans.

Q. Is this the same coverage I'd find under other healthcare marketplaces?

- A.** This solution leverages the power of Association members in order to negotiate with Carriers and ultimately

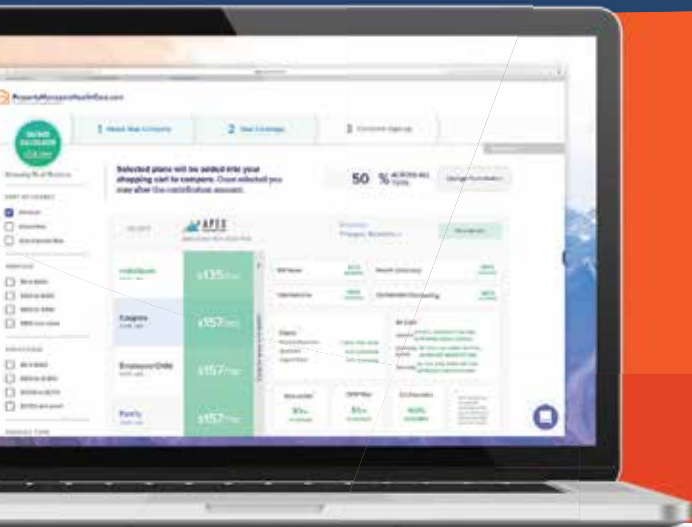
Continued on page 12 "Healthcare"

Save now. Save in the future. Help NARPM **SAVE!**

Saving 8-12% on your healthcare coverage means that you and your fellow NARPM members can put that money toward the experiences in life that matter most.

Save
\$3,600
per year!*

*Based on the annual healthcare costs of an average family of four.



With healthcare plans that offer such substantial savings, imagine what you can do and where you can go with all that extra money.

Visit PropertyManagersHealthCare.com to start saving!



Michael Hodges, MPM® RMP®, has held a real estate license in the State of Florida since October 1988. He currently serves as President of FPM Properties and has more than 29 years of experience in residential property management. Michael is also a member of the National Association of REALTORS®, the Florida REALTORS®, the Northeast Florida Association of REALTORS®, the NARPM® Florida Chapter; and the Northeast Florida Association of Residential Property Managers (NEFARPM). Michael serves as the 2020 NARPM® Legislative Conference Chair, the 2020 NARPM® Governmental Affairs Committee Vice Chair, and is Co-Chair of Candidate Screening for the Northeast Florida Association of REALTORS®. He also serves as a key contact for Florida REALTORS®. On a local level, Michael has served as President of the Florida Association of Residential Property Managers (FARPM), as President and Treasurer for NEFARPM. He is active in the Chamber of Commerce, and Knights of Columbus, and enjoys Miami Hurricane football. He is the proud grandfather of Carolina Varela.

Politics: Could be Wild Times in 2020 and Beyond

WHY YOU SHOULD INVEST AND HOW THE MONEY IS DISBURSED?

Let's first define NARPM® PAC.

The full name of the committee is the National Association of Residential Property Managers Political Action Committee and it can be abbreviated as "NARPM® PAC." The purpose of the NARPM® PAC is to collect investments from members, support staff, and affiliates to support candidates for federal office who are endorsed by NARPM® and who support or oppose national issues that impact the lease and management of single-family properties.

Whether you like politics or not, what goes on at your state and national capitol will affect you. With your help, NARPM® has been working hard to have a seat at the table instead of being on the menu. Thank You!

We now have federal agencies, such as the United States Department of Housing and Urban Development (HUD) and some of our Representatives asking for our viewpoint on various housing and private property rights issues. The 535 members of the US Senate and the House of Representatives play a significant role in shaping the policy of the residential property management industry. These policies not only affect us as members, but they also affect our landlords/owners, residents, vendors, and affiliates. Directly or indirectly, our industry has a large economic impact, and this is where NARPM® PAC comes in to support our industry.

We have been building up the NARPM® PAC and NARPM® Advocacy Fund so we can begin to support the candidates and support the issues that positively affect our industry.

The support for political candidates begins with the NARPM® Governmental Affairs Committee, where the NARPM® Governmental Affairs (GA) Committee Chair will appoint the NARPM® Nominating Leadership Team (NLT) members, comprised of one member from each region of NARPM®.

The NARPM® NLT will meet in each election year and will collect information to prepare the committee's recommendation. The recommendation is typically done after the national primaries. A major point to remember is that NARPM® PAC is nonpartisan (No Party Labels). The NLT will, in its

collection of information, review the record, program, and quality of each candidate to determine who gets NARPM® PAC dollars. Because NARPM® PAC is a federal PAC, these recommendations are federal candidates.

NARPM® PAC investments from its members, support staff, and affiliates are personal contributions only. Only personal contributions can be used to support political candidates. These investments (personal contributions only) are considered "hard money" donations and are heavily regulated and monitored by the Federal Election Commission (FEC).

The NARPM® Advocacy Fund, which supports legislative issues, legislative conferences, legislative receptions, and in-kind contributions, etc., is set up so that corporate dollars can be invested. This is a topic for another day. Be on the lookout (and have your credit card handy!).

After the NARPM® NLT collects the information to be used in the committee's recommendations, it takes a vote on each candidate the committee wants to support.

Keep in mind, that we are not like other PACs that have a tendency to support only incumbent members of Congress. The NARPM® NLT comes up with their recommendations based on the information they collect on the candidates who show that they support or oppose national issues that impact the leasing and management of single-family properties as NARPM® supports or opposes. They could, for example, look at past key votes in Congress relating to housing and property management issues if it is an incumbent candidate.

This is not the only way to have NARPM® support a candidate. Any NARPM® Member may submit any candidate for consideration via a nomination form submitted by February 28th (This date may vary in each election year).

The NARPM® NLT will then send the list of recommended candidates to the NARPM® PAC Trustees for their consideration and approval. During this time, NARPM® PAC Trustees can ask that the NARPM® NLT Chair attend the meeting that the NARPM® PAC Trustees have to consider, approve, or

Continued on page 13 "Wild"

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Desired By Residents

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CHAPTER Spotlight

GET TO KNOW THE EXCELLENT NARPM® CHAPTERS ACROSS THE UNITED STATES



Rhianna Campbell is the owner of Proper Planning, a real estate company serving Maryland, Virginia, and the District of Columbia. Proper Planning offers property management services, and facilitates a number of online resources for real estate professionals, including a support hotline, regular Facebook live events, weekly emails with COVID resources, and monthly virtual open discussions. In 2019, Proper Planning created a virtual Broker Owner Mastermind group. You can email Rhianna@ProperPlanning.RealEstate and follow [@ProperPlanningRealEstate](https://www.facebook.com/ProperPlanningRealEstate) on Facebook.

This meeting typically would have about 30 registrants, but once we held this meeting virtually there were over 100.

District of Columbia Chapter

Proper Planning, my real estate company, has been offering in-person consulting for over 15 years. Over time, with the increase in the use of technology, I noticed a shift in other industries where online educational programs were becoming available. As I was looking for new ways to scale my business, I made the decision, in 2019, to offer virtual coaching and consulting services to clients across the nation.

Before becoming the President of the NARPM® District of Columbia Chapter, in 2020, I knew that a virtual approach to the traditional in-person meeting model would be essential in building a larger audience of real estate professionals, and helping them to improve their businesses. In a meeting at the end of 2019, our chapter worked on a calendar of events which included virtual meetings in addition to in-person meetings, as well as social events.

When the COVID-19 pandemic hit the United States in the first quarter of 2020, it had a significant impact on our society, as many business offices were required to close temporarily, and social distancing rules were implemented. When this occurred, the District of Columbia Chapter board and I were prepared to

shift meetings into a virtual platform.

Our first virtual meeting took place on March 18, and featured Billy Cannon, a local affiliate member Attorney of Offit Kurman. Mr. Cannon was originally scheduled to speak about HUD's new assistance animal notices. However, due to the occurrence of the pandemic, he also shared information about COVID-19 and new property management business protocol. This meeting typically would have about 30 registrants, but once we held this meeting virtually there were over 100.

The following meeting, Property Management Roundtable, was an opportunity for everyone to discuss current business practices and protocol under the new COVID-19 guidelines. This virtual meeting also had over 100 registrants.

One of the reasons that hosting virtual meetings has been successful, is because meeting online is

convenient for a larger population than only meeting in-person. In addition to this fact, these meetings provide a much needed community of support in the midst of the COVID-19 pandemic, which for many is a stressful and challenging time, and for all a time of uncertainty. 🏠



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¹ Savings based on US Department of Energy annual heating and cooling estimates ^{2,3} Based on Partner Reporting

Continued from page 6 “Healthcare”

attain rates and plans that can't be found anywhere else on the market. Plus, our purchasing power grows exponentially each year which gives us a strong negotiating position with carriers. This ensures that programs remain priced effectively into the future as well as having stability so that claim pools have a spread of risk.

Q. Does this plan allow independent contractors to join or does the property manager have to be an employee to be qualified for this

insurance?

A. Yes, our program has multiple discounted healthcare options for independent contractors/1099s and can vary based on geographic location and other details. To find out what is specifically available in your location please contact us at 1 (888) 272-1513 Monday-Friday 8 am-9 pm EST.

Visit PropertyManagersHealthCare.com for easy enrollment in healthcare coverage. 

Stressed Out? Need Support? **How's Your Mental Health?**

Do you remember the days when you complained about the tensions of the office or work site? When life seemed difficult due to stress and, after a long day, you would walk in the door, the kids would be excited to see you, and all you wanted was a bit of space to unwind. Who ever thought that would be the “good old days”?

Millions of people have inevitably had to drastically reduce social contact and spend time in isolation to combat coronavirus. Now we are experiencing excessive pressure and demands whether we are working from home or worse, furloughed.

An evolutionary psychologist notes that enforced quarantine is particularly distressing. “Being quarantined gives one a sense of being at the mercy of other people and other uncontrollable forces such as an

epidemic. This leads to a feeling of helplessness and uncertainty about the future that can be very unsettling.

Many workers report experiencing work-related stress at their jobs and this compromises their performance and health. Having a job in many ways improves an individual's health and overall attitude toward life. OK, but what happens to the employee who is furloughed? Use of a remote counseling benefit like Telemental services can help individuals cope with stress.

HOW DO YOU TAKE ADVANTAGE OF THE SERVICE?

If an employee would like to take advantage of the program, their

Continued on page 34 “Mental”



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Continued from page 8 “Wild”

decline the NARPM® NLT recommendations.

After the NARPM PAC Trustees deliberate the NARPM® NLT recommendations, they submit funding recommendations with dollar amounts to the NARPM® Board of Directors for approval. Once the NARPM® Board of Directors acts on the NARPM PAC Trustees’ recommendations, the NARPM® PAC Trustees arrange for the distribution of funds to the candidates.

Unless the NARPM® PAC Trustees indicate otherwise, the political contributions are to be delivered in person to the supported candidate. Why is this? Because we want to continue to build relationships between NARPM® and the candidate(s) for office.

HOW DOES NARPM® DECIDE THE AMOUNT THAT IS GIVEN TO EACH CANDIDATE?

The NARPM® Contribution Guidelines are as follows:

a. Priority should be given to members of the following committees:

US House:

- 1. Appropriations – Subcommittee: Transportation, Housing & Urban Development and Related Agencies
- 2. Financial Services – Subcommittee: Housing & Insurance

US Senate:

- 1. Banking Housing & Urban Affairs – Subcommittee: Housing, Transportation and Community Development
- 2. Appropriations – Transportation, Housing and Urban Development, and Related Agencies.

b. Amounts recommended should be consistent with the following:

Position	Max Contribution
House or Senate Leadership	\$5,000
Select Committee Chair (Majority or minority party)	\$5,000
Senior House and Senate Members	\$5,000
Select Committee Members	\$5,000
Other Representatives or Senators	\$1,000
Candidate for open seat	TBD by Trustees

Without you, our voice will not be heard on Capitol Hill when it comes to residential housing issues. Please invest in the NARPM® PAC so that our industry will continue to have a seat at the table and be heard.

Also, please make it a priority this year and take part “virtually” in this signature event: The NARPM Legislative and Educational Virtual Conference. Due to the ongoing COVID-19 Crisis, the 2020 Legislative Conference has been canceled as an in-person event. However, thanks to NARPM® Partner Sponsors, and hosting Partner Second Nature registration is now FREE to members!. But, you must still register at <https://www.narpm.org/legislative/register-for-narpm-legislative-conference/>

Also, remember to participate in the second year NARPM® PAC Sweepstakes with 1st, 2nd and 3rd prize winners to be announced at the NARPM® Conference and Trade Show in Fernandina Beach/ Amelia Island, Florida in October! 🏠

Stuck at home and you’re going crazy? Now might be a good time to start working on that NARPM® designation.

Be #NARPMSmart



Save \$50 on Designation Application Fee
Now through May 15, 2020, Professional Members who apply for a designation will receive a \$50.00 discount on the application fee. This is the ideal time to ramp up your credibility and professional career.

Designees approved at the March 2020 Professional Development Committee meeting:

MPM®

Sarah Turocy, MPM® RMP®

RMP®

Robert Preston, RMP®
Angelica Gonzalez, RMP®
Jodi Williams, RMP®
Lisa Schueneman, RMP®

The Professional Development Committee now approves Designation Packets monthly.

- Please submit your packet by the **15th of each month** to be approved.
- Deadline to submit your packet to receive your award at the **2020 NARPM® Annual Convention** is **Friday, August 7, 2020.**

You must be a Member of NARPM® National in order to be eligible to apply.

***There is a new upload system available to submit your designation / certification documents. To receive instructions to upload your documents to the new upload system, please email: designationinfo@narpm.org

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NARPM® AFFILIATE Members

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 Rainbow International Restoration
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 Second Nature (formerly FilterEasy)
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Arizona Association of REALTORS®
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Scott Properties of the Midlands

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 PayYourRent
 Prempoint, Inc.
 PROMAS Landlord

Software Center
 Property Manager Websites
 PropertyBoss
 Propertyware, A RealPage Co.
 RentalEval, LLC
 RentAware, LLC
 RentCheck
 Rent Manager
 Rentec Direct, LLC
 RentPost, Inc.
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 Tenant Ledger
 TRexGlobal.com
 TrustHab
 VS Filters, LLC
 Yardi Systems
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HELP NARPM® REACH ITS GOAL OF 7,500 MEMBERS BY REFERRING NEW MEMBERS



Help us reach 7,500 members by December 31, 2020 and see how you will benefit.

NARPM® is pleased to continue its New Member Recruitment Program. For each new Professional Member you refer, you will receive a \$50 NARPM® Voucher (\$25 for each new Support Staff Member or Affiliate Member). The vouchers are valid for one year from date of issue and will be sent via email.

- Excludes Company Membership applications and those receiving the dues discount for a Chapter Grant.
- Voucher can only be used towards Broker/Owner Registration, Convention Registration, and In-Classroom Courses.
- Applying member must list the name of referring member at the time of application.
- Vouchers can only be earned by non-affiliate members.

NEW MEMBER REFERRALS • MARCH 2020

REFERRING MEMBER

NEW MEMBER

Scott Abernathy, MPM® RMP®	Larry Krieg
Scott Abernathy, MPM® RMP®	Jim Youngblood
Kim Ayers	Doug McVinua
Sally Backus, MPM® RMP®	James Frangella
Brad Bonnifield, RMP®	Angelica Banuelos
Brad Bonnifield, RMP®	McKenzie Marker
Kent Grothe	Richard Prince
Alex Hibma	Jim Humphrey
Bryan Jenkins, MPM® RMP®	Huston Kennedy

REFERRING MEMBER

NEW MEMBER

Cindee Jessop	Hannah Jessop
Cindee Jessop	Kristal Lauderdale
Trista Lindsey	Trista Lindsey
Angela McKee	Melanie Crass
Cheryl Muzinich	Marco Nelson
Pete Neubig, MPM® RMP®	Errol Allen
Walter Olson	Dora Colville Olson
Richard Prince	Corey Prince
Eileen Scates	Esteban Rivera

Each new Professional Member referral = a \$50 NARPM® voucher.



“Tracey, the Safety Lady” Hawkins is a former real estate agent who has taught thousands of agents across the country to live and work safely for over 25 years. Hawkins is a regular safety expert/contributor for the National Association of REALTORS®’ REALTOR® Magazine and realtor.org (she wrote the most-read article of the year in 2017). She created the country’s only real estate agent safety designation, the Consumer Safety and Security Specialist (CSSS), teaching agents to make more money working safely, and protecting the consumer. She also created the only broker, manager, and owner, office safety policy certification workshop with a handbook. She is regularly quoted in *Inman’s* real estate news, and has been featured in the *Boston Globe*, *Quicken Loans’ Rocket Homes*, the *Washington Post*, *cnn.com*, *abcnews.com*, *Des Moines Register*, the *Kansas City Star*, and *ABC*. She appears on television to discuss and review safety and security products and topics on *CBS*, *NBC*, *FOX news affiliates*, and *MORE!* Visit www.safetyandsecuritysource.com for safety tip videos, handouts and information on training programs.

Property Managers Face Many Dangers Property Management Safety

The U.S. Department of Labor considers real estate sales and leasing a hazardous occupation. Property managers face many of the same dangers, and evictions are probably the most dangerous acts property managers must deal with, second only to showing prospective tenants properties.

In January of 2019, David Stokoe, a real estate agent, and property manager in Salt Lake City, Utah, was murdered by tenants as he sought to evict them. When Stokoe visited the property that evening, he was met with resistance when the tenants shot him and hid his body in the house. The tenants claimed that Stokoe was the aggressor. The couple has been arrested and charged with the murder.

Becky Hale, a real estate agent with Keller Williams, in Wichita, Kansas, launched her property management business recently and feels that this is a “rough profession” and regularly takes steps to eliminate the dangers with the support of her investor client. Hale is even more cautious because she was physically assaulted while working.

and will not allow the leasing agent inside until it is clear.

SCREENING

Screening is the first step to reduce the risks of problems and even criminal tenants. Dewayne Cosby and his wife and business partner, Stacey Johnson-Cosby, of Kansas City, Missouri, take an old school approach to screen their potential tenants. They manage their own residential properties and advise calling the applicant’s current landlord yourself, in addition to a screening service. The most important question to ask, Johnson-Cosby says, is whether the landlord would rent to the prospective tenant again. If the answer is no, that is telling.

Dan Hilgedick, NARPM Member® and Owner/Operator of PMI (Property Management Inc.) KC Metro, in Blue Springs, Missouri, has been a PMI franchisee since October of 2019. He utilizes a company that does screenings to make sure prospects are qualified based on his criteria, including phone number verification, and that the names and photos on driver’s

...and evictions are probably the most dangerous acts property managers must deal with, second only to showing prospective tenants properties.

SAFE EVICTIONS

Kellie Tollifson, MPM® RMP®, Executive Vice President of Operations and Managing Broker for T-Square Properties, in Bothell, Washington, has a plan in place for safer evictions.

1. Do occupancy checks in advance.
2. Post a notice for eviction.
3. Assemble a team for the eviction. It can consist of two staff/team members, a moving, trash out or removal company, and a locksmith.
4. Call local law enforcement/police to meet the team at the property.

Tollifson, who is also the 2020 National Association of Residential Property Managers (NARPM®) President, says, in Washington State, they then only have one hour to empty the property. Law enforcement goes in first

licenses/ID matches records.

“If I must show a unit 20 times, this type of service saves time and prevents me from wasting time on no-shows and those not qualified. It is worth the cost.”

Tenant rights movements nationally are attempting to change the process and prevent criminal and rental history background information from being used by housing providers to screen tenants when applying to rent properties. Many landlords are concerned about renting to someone with a criminal history and who may pose a menace to neighbors, as well as the landlords.

NO CASH/REDUCE THEFT RISK

The property manager should make it clear that there is no cash on the premises and that cash is

Continued next page

not accepted for rent. Prominent signage on the front door and throughout the office, along with the bold statement included on all invoices and rent notices, will make it clear. Electronic, online, and cash payment apps are good alternatives.

SAFE WAYS TO SHOW

Cosby eliminates some of the risks of visiting the properties in higher crime areas by planning visits during daylight hours. Hale says she narrows her time to visit homes during daylight hours, as well, although during one daytime visit, she was physically assaulted by a neighbor.

A neighbor approached Hale because she had taken issue with her previous visit in which she chastised the behavior of her kids and the damage they allegedly did to the home she managed. Hale sustained severe head injuries. Cosby and Hilgedick say that *usually* having neighbors out and around adds another level of safety when out in neighborhoods.

Hales believes the rules of engagement include knowing what may go wrong and taking proper steps while showing. Hale allows the client to go in first, and she stays near the exit as clients tour. She pays attention to groups of visitors who split up and try to distract her. She relies on her "street-savvy." Hilgedick counts on his gut instinct during phone calls when deciding to whom to show.

PREVENTING ROBBERY

Leasing agents and property managers should be encouraged to leave expensive jewelry, handbags, and electronic devices at home to prevent robberies. For those who need to utilize their smartphones, they should be kept accessible. The careless act of leaving their phones on the desk exposes them to theft.

Hilgedick likes self-showings because the company he works with screens and makes sure prospective tenants are qualified and not just anyone off the street. Property managers should consider a self-showing process to view vacant units. Self-showing technology allows potential renters to schedule showings and access vacant units via a lockbox without the help of a property manager or leasing agent. (This, of course, is not an ideal method for showing occupied units.) These services also include a check-in system, so property managers can keep an eye on which units are being viewed in real time. The service should include a way to verify the identity of the prospective tenant, so that there is a verified record in case of any mishap.

SECURING THE PROPERTY/CRIME PREVENTION

Hilgedick disables the garage door until he can change the code when a tenant moves out. He also double checks the windows to ensure they are locked. "Securing windows in vacated units is also paramount to security. Most criminals won't break windows because of the noise," Cosby explains. "So, if the windows are locked tight, they'll most likely move on."

"I like keyless locks; however, they are more expensive and harder to convince owners to make the initial purchase and pay for installation. But they are the way to go." After tenants move out, managers would simply change the code to prevent unauthorized entry, instead of having to wait for a locksmith and the accompanying expense.

Upon acquisition, Cosby immediately installs security lighting at his properties and makes it a practice not to allow shrubbery and landscaping, which could block the view of the property, including

Continued on page 34 "Safety"

ON THE GO-RESIDENTS CAN



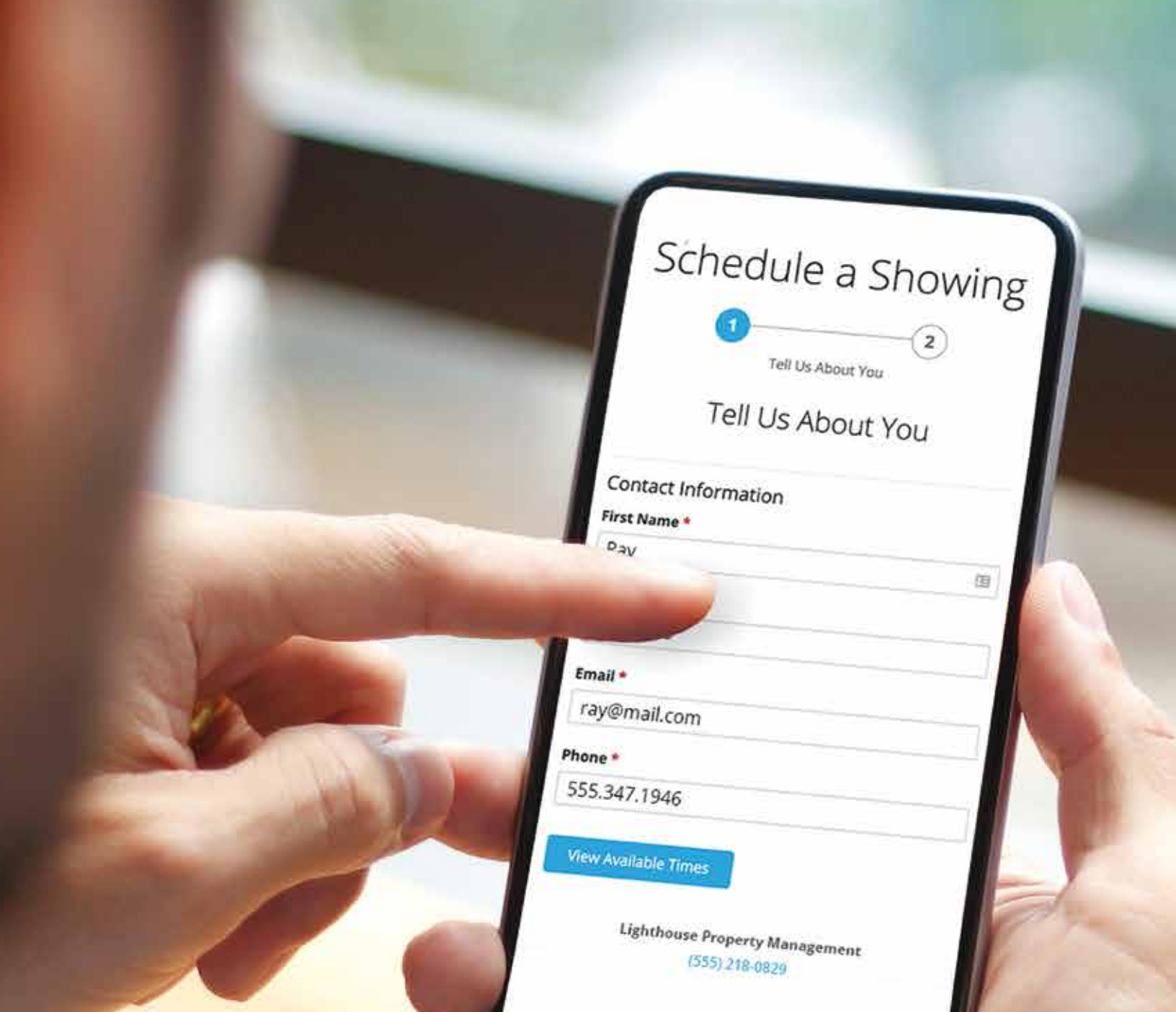
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DISCUSSION BOARD Hot Topics

WHAT HOT TOPICS ARE PROPERTY MANAGERS CURRENTLY TALKING ABOUT?

NARPM® maintains Discussion Boards for several specialties within the organization. These Discussion Boards enable members to stay in contact and to share questions and concerns as they arise. **If you would like to participate in one of these groups, visit www.narpm.org/members/discussion-boards and follow the instructions. Member login is required.** NARPM® National approves all Discussion Board Members and the Discussion Boards are only available to Property

Managers who are Professional Members of NARPM®.

Statements of fact and opinion are the responsibility of the authors alone and do not imply an opinion on the part of the officers, staff, or Members of NARPM®. Any legal matters or advice mentioned herein should be discussed with an attorney, accountant, or other professional before use in a particular state or situation. All readers are responsible for their own investigation and use of the information.

Q *I literally have one tenant (acquired from a new client), that will ONLY mail rent checks. What's the process to handle mailed rent checks? It goes to a mailbox that I don't usually check everyday, since all my other tenants do electronic. How do you safeguard against "the post office lost my check," etc., and try to account for getting rent in before the deadline?*

Note: All Answers below are prior to COVID-19 restrictions.

A I quit doing in-office check acceptance 10 years ago. We just simply mail the check back with a letter stating that all in-office payments are required to be certified funds only, and that there's a \$20 in-office payment inconvenience fee.

A We still receive a lot of checks. Many are mailed, and some are delivered to our office or our PO Box. Rent is outstanding until we receive the check in our office. The "check is in the mail" is meaningless. Rent is due on the 1st. Mailing your check with a postmark on the 1st means your rent is late. Sometimes it can take days for a check to be delivered from across town. The day we get it is what counts. Late fees apply until we receive it. The tenant is responsible to ensure mailing is in time for us to receive it in the window of when due or deemed late.

A We charge an additional fee for paper payments to discourage them. Unless the lease (or state law) specifically states that you're required to accept rent that way, then you're not required to do so. Make it painful for them and get compensated for your hassles.

A If you have a quality property management software, any action that takes place outside of the software is doubling your expense of service delivery. Examples of other actions that double our expenses: (1) our tenants can put in a maintenance request through our property management software or by calling the maintenance call center hotline, but they insist on calling the office instead; (2) a vendor can upload invoices for completed repairs, but continues to hand deliver them to our office; (3) a tenant has a question about lease extension or renewal and could text your team through the software, but instead comes to your office and disrupts the labor of two team members; and (4) the one that absolutely gets under my skin the most, is having a call from a client who cannot be bothered to read the monthly reports before calling to have you read the reports to them.

A We do currently accept payment via mail and drop-off; all the language in our welcome packet and lease states that rent is not considered paid until we have it in hand. Postmark dates, checks lost in the mail, etc., do not count.

A Tenants are permitted to pay with a check, money order, or cashier's check at the office or via email. Rent is considered paid when we receive it, not the postmark or date written on the check.

A You say you don't check that mailbox every day or on a regular basis. Since they can mail their checks, you should at least check daily from the 1st through the 6th, assuming that your rent is due on the 1st, and considered late if received after the 5th. You should not be charging late fees if you are not checking your mailbox regularly during the rent collection period.

A Our policy is: once rent is late, it can only be paid via cashier's check or money order. We turn off all online access. We also reserve the right to require any future rent be paid this way if we continue to have a pattern of late payments or non-sufficient funds (NSF).

I actually just got one NSF today! First, we send them out a notice if it is received on the 5th. If earlier, we encourage them to pay to avoid the late fee, but we make it clear the NSF fee will be assessed. We do allow them to continue to use the online service one additional time and, if that bounces, they must pay that and all future payments via certified funds or cash.

Continued on page 31 "Discussion"





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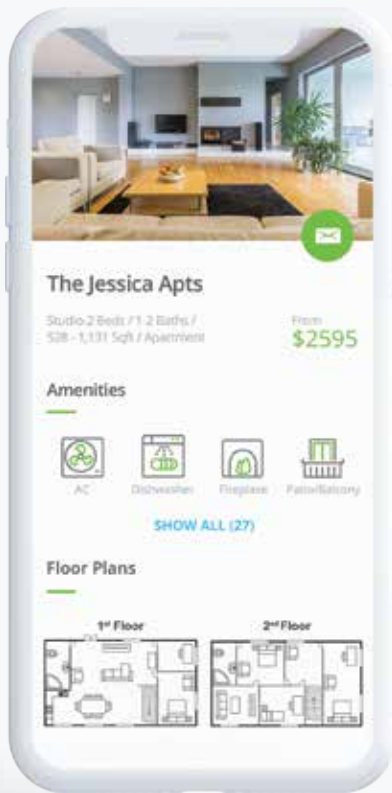
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DESIGNATION Classes

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Please note that some classes in May have been postponed until further notice, and some are being held virtually. Check online for details.

JUNE 2020

Advanced Risk Management - 6 hrs (9am - 4pm)

Developing Rewarding Owner Relationships - 6 hrs (9am - 4pm)

06/16/2020	Pensacola Chapter	Location TBD	Instructor TBD
06/23/2020	Western Montana Chapter	Virtual - Part 1 (9am - 12pm)	Vickie Gaskill, , MPM® RMP®
06/25/2020	Western Montana Chapter	Virtual - Part 2 (9am - 12pm)	Vickie Gaskill, , MPM® RMP®

Finance: Cash Flow Analysis - 6 hrs (9am - 4pm)

06/25/2020	Austin Chapter	Austin Board of REALTORS®, 4800 Spicewood Springs Rd, Austin, TX 78759	Mike Nelson, MPM® RMP®
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In-House Maintenance – Running a Profitable Operation - 6 hrs (9am - 4pm)

Intro to Maintenance: Covering the Basics of Standards, Codes & Safety - 6 hrs (9am - 4pm)

06/16/2020	Greater Richmond Chapter	Location TBD	Dave Holt, MPM® RMP®
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Maintenance: Beyond the Basics - 6 hrs (9am - 4pm)

06/30/2020	Augusta Chapter	Meybohm Plaza, 7025 Evans Town Center Blvd, Evans, GA 30809	Kit Garren, MPM® RMP®
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Marketing for Residential Property Management - 6 hrs (9am - 4pm)

06/15/2020	Southern States Conference	Virtual - Part 1 (9am - 12pm)	Dave Holt, MPM® RMP®
06/17/2020	Southern States Conference	Virtual - Part 2 (9am - 12pm)	Dave Holt, MPM® RMP®

NARPM® 101: Basics of Property Management - 6 hrs (9am - 4pm)

06/16/2020	Big Island East Chapter	Location TBD	Bev Perina, MPM® RMP®
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Office Operations – Policy & Procedures - 6 hrs (9am - 4pm)

Personnel Procedures Essentials – Hiring and Firing - 6 hrs (9am - 4pm)

06/25/2020	Phoenix Metro Chapter	Location TBD	James Alderson, MPM® RMP®
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Personnel Procedures Advanced - 6 hrs (9am - 4pm)

Profitability and Owner Relations (Former name: Mastering Owner-Client Relations) - 6 hrs (9am - 4pm)

06/16/2020	Southern States Conference	Virtual - Part 1 (9am - 12pm)	Scott Abernathy, MPM® RMP®
06/18/2020	Southern States Conference	Virtual - Part 2 (9am - 12pm)	Scott Abernathy, MPM® RMP®
06/30/2020	San Antonio Chapter	1883 Stone Oak Pkwy, San Antonio, TX 78258	Michael McCreary

Risk Awareness - 6 hrs (9am - 4pm)

Tenancy - 6 hrs (9am - 4pm)

Ethics (Required for all members every four years.) - 3 hrs (Check online to see if the class is being held 9am - 12pm or 1pm - 4pm or other)

Online Registration Click on the MEMBERS tab at: www.narpm.org and put in your Member ID or email and password. You will then have access to a dropdown, including **Register for Events / Pay Dues**. Click there, and follow the prompts to access the list of classes. It's faster and easier than filling out the registration form!

NARPM® Full Course Schedule Listings can be found at: www.narpm.org/education/course-schedule

NARPM® Full Course Descriptions can be found at: www.narpm.org/education/course-descriptions

NARPM® Online Courses are now available through OMG Distance Learning. For information and/or to enroll, visit: www.narpm.org/education/online-courses

State-Approved Continuing Education (CE) Online Courses are now available in partnership with Career Webschool OnCourse Learning. For information and/or to enroll, visit: www.narpm.org/education/career-webschool

FEES PER COURSE

(subject to change)

6-Hour Course	Early Registration*	Registration
Member/IREM®	\$195	\$250
Non-member	\$295	\$350
Retake	\$ 75	\$150
RMP®/MPM®	\$100	\$150
Candidate	\$180	\$250

3-Hour Ethics	Early Registration*	Registration
Member/IREM®	\$ 45	\$ 45
Non-member	\$ 95	\$ 95

*To receive the early registration price, payment must be made online 30 days prior to the class.

COURSE INFORMATION

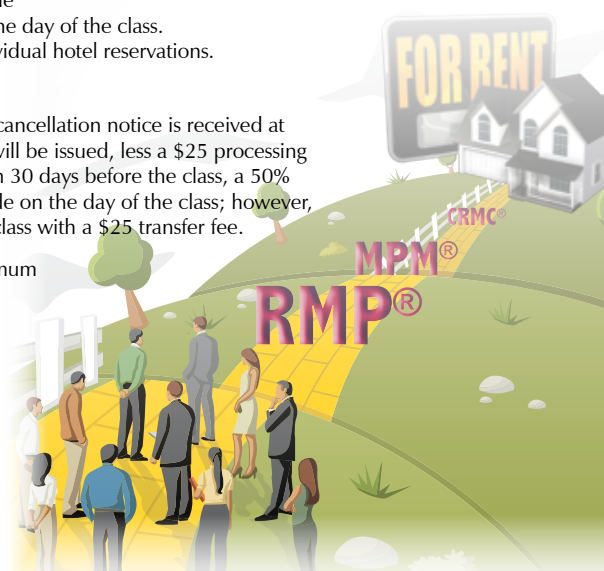
- Course flyers containing additional information may be downloaded from: www.narpm.org/education/course-schedule
- All materials will be given to students on the day of the class.
- Attendees are required to make their individual hotel reservations.

CANCELLATION POLICY

Cancellations must be received in writing. If cancellation notice is received at least 30 days prior to the class, a full refund will be issued, less a \$25 processing fee. If cancellation notice is received less than 30 days before the class, a 50% refund will be issued. No refunds will be made on the day of the class; however, the registration fee can be applied to a later class with a \$25 transfer fee.

If NARPM® cancels the course because minimum registrations have not been met or for any other reason, then tuition paid, will be fully refundable. All courses are subject to cancellation by NARPM®.

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That's Regional
Vice President

The RVP Bulletin



AJ Shepard, RMP®, is the owner of Uptown Properties in Portland, Oregon. His experience in real estate starts more than 12 years ago in the contracting business. Finding his passion in real estate and construction management, AJ has created an avenue for his company to provide unique services in property management. AJ was the 2019 President of the NARPM® Greater Portland Chapter and has now taken over as the Atlantic RVP. He has been a NARPM® Member for more than five years and continues to show support and commitment to the ideal of continual learning. AJ was the 2017 Darryl Kazen Memorial Scholarship Award winner.

What a warm welcome I have received into the RVP position for the NARPM® Atlantic Region. I first want to thank my ambassadors for the great amount of support they have provided as I have started the position. Jan Moore from the Charlotte Chapter and Traci Lewis VanCamp, MPM® RMP®, from the Southeastern Virginia Chapter have stepped up to be my boots on the ground in the Atlantic Region, as I am working from the West Coast. I know that everyone has heard enough about this pandemic at hand, but I have been very impressed with the leaders in the Atlantic Region and their ability to adapt to the new operations required to hold chapter meetings. Almost all of our chapters in the Atlantic Region are holding virtual meetings or are scheduled to hold virtual meetings. In particular, I wanted to give a shout out to Pennsylvania, because their first meeting as a State Chapter in Formation (CIF) was held virtually. Jeff Wright and Jennifer Ruelens are charging forward and looking forward to gaining full chapter status. Much of the Atlantic Region has had more restrictions regarding movement with the advent of the pandemic and the leaders of all the chapters have been providing great updates to their members and navigating the legislative climate very effectively. In some of the Northeast states, they are required to have an emergency housing certificate in order to move someone into a new property, and during these times, NARPM® Members have been sharing information and experiences with each other. The Atlantic Region is also looking forward to

sharing the great Northeast at the 2021 Broker/Owner Conference & Expo in Connecticut! Put it on your calendars to come visit, April 19-21.

WHAT YOU NEED TO KNOW ABOUT FORBEARANCE

If you or your owner gets into a situation where you are unable to pay a mortgage, your mortgage company is most likely obligated to temporarily delay or reduce your mortgage payments for a certain time period. This means that you do not have to make payments while your mortgage is in forbearance.

Many renters have been requesting forbearance, as they have been affected by the pandemic, and this could be a reason that you or your owner is in need of temporary relief from a mortgage as well.

With the closure of different businesses and a huge number of people getting laid off from work, it could be a challenge to pay for loans and mortgages, and rent. Forbearance may be an option that you or your owner want to consider if

you have lost your income due to COVID-19, closures, quarantine, and/or lock-down.

How does forbearance work? During the forbearance period, your monthly mortgage payment may be reduced or suspended. And if you get qualified, your mortgage company or servicer will discuss the terms, such as the length of forbearance period, amount of reduced payment (if the payment is not suspended), and repayment terms. Once the forbearance period is over, you are obliged to repay the reduced or suspended amount. You may also do a one-time

Continued next page

“Forbearance may be an option that you or your owner want to consider if you have lost your income due to COVID19, closures, quarantine, and/or lock-down.”

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Pacific: Charlene Minor, MPM® RMP®
California.

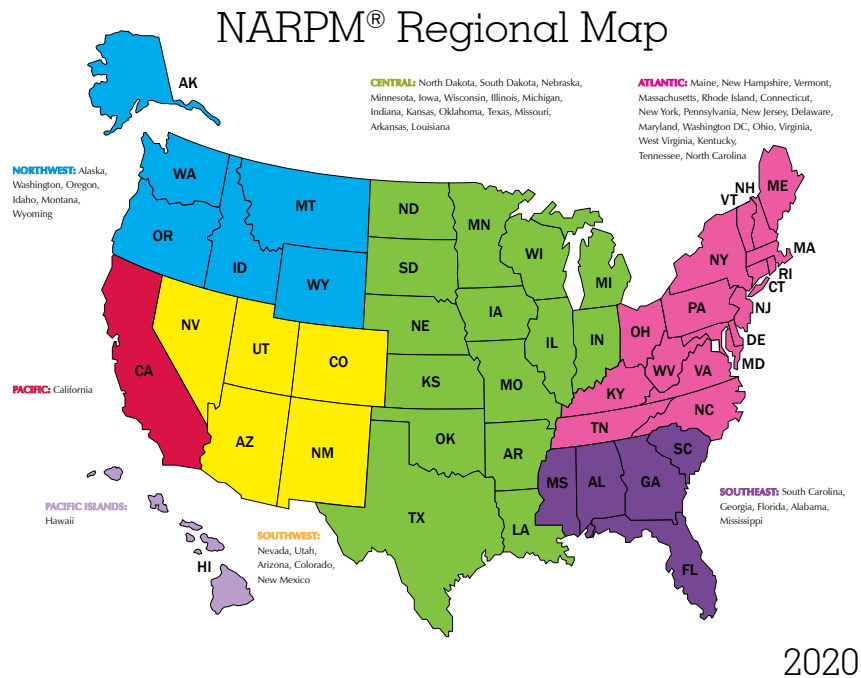
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Rhode Island, Connecticut, New York, Pennsylvania,
New Jersey, Delaware, Maryland, Washington DC,
Virginia, North Carolina, Ohio, West Virginia,
Kentucky, Tennessee.

Southeast: Bryan Jenkins, MPM® RMP®
South Carolina, Georgia, Florida, Alabama,
Mississippi.



payment for the amount due or reinstatement.

During the talks with your mortgage company, it is important to read the fine print. Currently, there is no standard for forbearance other than the ability to defer the payments for a period of time. In the fine print is where you will find out how the repayments are required to be repaid, how often, and over what period of time.

Is forbearance a good option? It is highly suggested to take a closer look at your current situation before you leap. You may want to ask the following questions to yourself before deciding whether forbearance is for you:

- Why do you want to delay payments?
- Are you looking for a short-term or long-term solution?
- Is there anything else in your budget that you can cut first?

It is clear that entering into forbearance will not affect your credit during the period of time forbearance is granted. But it is still unclear as to whether entering into forbearance will affect your ability to gain additional financing. If you have plans to grow your portfolio you may want to talk with your mortgage broker before proceeding with forbearance. 🏠

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Continued from page 21 "Discussion"

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Check your state laws. In Colorado, we are required to honor the postmarked date. Certainly check local/state rules pertaining to any real estate issue.

Potential Scenario: Tenant pays rent on April 1. The payment processes for 3-5 days, so you find out on April 5 that there's NSF. If you allow another payment because of the NSF, let's say on April 5 (at best), there are now 3-5 more days for processing. On April 10, you find out that one bounces also. Then what?

I realize you can start the eviction process, but as long as they keep paying and you're waiting for the funds to go through, it keeps extending the time line. (At least in Kentucky, if you accept any funds, it voids the eviction process.) You could shut off their ability to pay online after the first, or even second attempt, but I believe that presents legal issues if you aren't giving them an opportunity to pay to avoid eviction and they do have the ability to pay the rent in full.

We've had a policy where if someone pays late online or has NSF in an Automated Clearing House (ACH) payment more than once, we make them pay via certified funds. But, obviously that would mean going outside the process if you only accept online payments. This is the piece I'm trying to figure out. How we'd handle this if we've stopped accepting checks and certified funds? Can anyone offer details about what you do?


Larger overview of present set of procedures: 25th of the month, tenant has unpaid charges letters. The rent is due on or before the 1st. By the 5th of the month, according to my state's Supreme Court ruling, there's a maximum 5% late fee of rent owed. A daily late fee is forbidden. Collection agency keeps 100% and calls tenant, to get the date rent is to be paid. Put notes on tenant page. Please note that getting a specific date that the rent will be paid is the primary goal of published procedures of collection agencies. Obtain date to be paid commitment. 11th or next business day, pay or quit legal notice posted on door. Tenant charged \$xx legal notice posting fee. Agency keeps 100% and the tenant is marked as evicting in software. Tenant receives no more notices for payment, and is required to bring certified funds to office.

Regarding the tenant charged \$xx in office payment fee – Note, this is true about any payments at any time of the month. Actions taking place outside of software double your cost of service delivery.

We have gone to appointment only in office, hand sanitizer on table outside of office door, and no one gets to bring their virus into our office. (No one gets in the door since last week. Meeting the public is now completely minimized. In the virus defense, we do not show, meet, or greet.)

Tenant fails to pay during month due? Throw in the towel, file eviction.

Remember – everything you read on the Internet is not true. If necessary, you should seek legal counsel.



Ari P.
Sr. Manager,
Customer
Onboarding

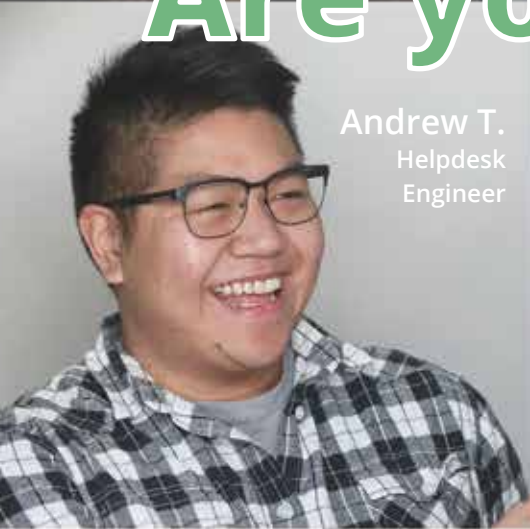


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Have You Had This Conversation? **Dear Landlords...**

I felt it important to let you know what you, as a landlord/owner, should prepare for and expect over the coming months amid ongoing concern about COVID-19. The rapidly evolving situation could bring implications for months to come.

With unprecedented closures and cancellations, small businesses and everyday people will begin to feel the economic stress in the immediate days ahead. Not weeks or months – days.

When business stops, business owners look for ways to keep the doors open by cutting payroll costs, which often means reducing employee hours or even implementing layoffs leading to lower paychecks or increased unemployment. This economic fallout will work its way into the rental market. The rental housing market is typically resilient over the long term, because everyone still needs a place to live.

However, the major anomalies we are experiencing could trigger slow pays, delinquent rents, increased collections, and increased vacancy expenses.

While I believe most residents will perform as agreed in the coming months, there will also be those situations that may require working with residents on payment plans or making some hard decisions. We may not have seen some of these things happening immediately with the April rent roll, but there could be a ripple effect felt to some extent for the remainder of 2020.

Going forward, I would ask that you keep in mind the following and prepare for these possible scenarios:

- **Limited Rent Increase Renewals.** We will look at potential rent increases, but don't expect large rent increases for the remainder of the year.
- **Possibly Lower Rents.** For properties that have leases up for renewal, we may need to adjust the rents to attract or keep renters and keep vacancy costs low. (Remember that vacancy expense is an owner's largest expense).
- **Increased Days on Market.** Your property may be vacant between tenants for a longer than normal period of time as the market 'shakes out' to a clearing price point.
- **Increased Risk for Slow Pays.** Your property may experience slow pays. As always, we will keep you

informed if we do not receive the rent on time.

- **Increased Defaults.** In some situations, a tenant may default and, while we have deposits, it may be necessary to evict the tenant quickly. This process does take some time, money, and there may be some vacancy costs.
 - **Courts Closed.** If eviction is necessary, it may not be immediate due to the Small Claims Court system being closed for weeks at a time, essentially not permitting the processing of evictions.
- So, what can you as an owner of a rental property do to prepare for these possible scenarios?

Build up cash reserves. Arrange your personal finances to build up your cash reserves to offset the possibility of slow pays, no pays, evictions, and longer than historical vacancy periods. Similar market reactions occurred in 2008 – those landlords who prepared ahead of time rode out the large waves just fine.

Be Patient. Understand the reality that vendors and contractors are going to also have some difficulty during this time as they adjust all their business practices for doing repairs and maintenance in occupied homes. Delays on repairs and maintenance could occur as their staffs are also negatively impacted. Fortunately, Polaris "dug our well before we were thirsty" years ago and, as such, has more than our fair share of experienced and stable vendors.

Focus on the Long Term. Like other challenging times in life, there are valuable lessons to be learned in navigating these troubling waters. The most successful investors we work with continually keep their focus on the long-term financial goals while monitoring the short-term operating cash flows.

I am realistically optimistic that individuals, businesses, and leaders will think of creative solutions to lessen the social and financial impact this situation will bring. But I'm also a firm believer in The Stockdale Paradox, where balancing realism and optimism in a dire situation is a key to success.

Here's the story behind the famous portrait of George Washington on his knees at Valley Forge: <https://prayeratvalleyforge.com/>. Perhaps it's something worthy of being shared on Facebook, given these times that are trying men's souls. 🙏



Dan Baldini, RMP® Candidate, from Polaris Property Management, LLC, in Indianapolis, Indiana, is a leasing and property management coach, helping Landlords and Property Managers streamline their rental operations to maximize earnings, so they can achieve their financial freedom faster. He has taught these concepts at the collegiate level as an Adjunct Professor at Butler University, in Indianapolis, Indiana, and also at local and state conventions. Dan is a licensed CE instructor and owns the most advanced systems-based management firms in Indianapolis, Indiana. He can be contacted at www.DanBaldini.com

However, the major anomalies we are experiencing could trigger slow pays, delinquent rents, increased collections, and increased vacancy expenses.

Continued from page 12 “Mental”

healthcare benefit enrollment card carries the access information necessary. Next, call the number, or visit the website listed on the benefit card. With one easy phone call or request online, they should be able to set an appointment and begin the journey for you or your family to feel better.

All too often employees miss out on experiencing an improved quality of life because they are simply not aware of how to best utilize the benefits of Telemental. While there is a wide variety of benefits, here are some examples as to how counseling can help employees live better lives in and out of the workplace.

- Reduces Stress Level
- Resolves Personal Issues
- Increases Job Performance


CONFIDENTIALITY IS VITAL

It's important that both employees and employers understand how vital confidentiality is to the foundation of communication with the

counselor. Confidentiality encourages use of the service, and because employees feel safe to disclose issues, boosts the effectiveness of the sessions.

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This amazing suite of benefits helps you and your team keep healthcare coverage cost at a minimum while providing access to more healthcare benefits. The cost covers your entire household and has no copay. Telemental, as well as Telemedicine, HealthCare Advisor and Medical Billing Advocacy comprise this offering. Individually, each of these benefits offers the ability to save on your healthcare plans and goals, and together this package assists in reducing coverage plan claims and, when used, promises to reduce rate for the next year's plan.

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Continued from page 17 “Safety”

windows. Thieves often take cover during burglaries.

Use design elements to thwart would-be attacks at your property. Measures such as these are part of an aesthetic approach known as Crime Prevention Through Environmental Design (CPTED), which makes it easier for tenants to surveil their surroundings and harder for criminal activity to go unnoticed.

Utilize signage indicating there are surveillance cameras, whether or not there are cameras installed. With the abundance of affordable cameras on the market, there is no reason not to have a high-quality camera. Only the tenant should be able to monitor any motion detectors due to privacy concerns.

TENANT RIGHTS AND BACKGROUND AND SCREENING

Nationally, tenant activists are working on getting criminal background histories eliminated as criteria for renting. Johnson-Cosby decided to get active when tenants nationwide started demanding the ability to rent regardless of their backgrounds/history. She founded, and is the President of, the Kansas City Regional Housing Alliance made up of REALTORS®, property managers, landlords, and investors as housing providers to have a voice in shaping legislative policy, especially as it relates to housing providers' ability to screen tenants based on their backgrounds; including criminal and rental eviction records.

As a result of recent city policy in Kansas City, landlords simply must be willing to talk to potential tenants and allow them to make their case. They cannot discriminate against those with criminal backgrounds and eviction history. According to Tollifson, in the State of Washington, housing providers are prohibited from screening for up to seven years and cannot make their criminal history a variable. Sex offender status is not included in the screening.

Timothy L. Zehring, Executive Director of the International Crime Free Association, advises property managers to seek to make tenants part of the crime-free solution. Housing providers can consider adding an addendum to lease agreements stating that tenants can be evicted for allowing or enabling criminal activity on the premises. Therefore, he says that if you do decide to evict a tenant because of a criminal violation on the property, this document will provide a solid legal defense.

TECHNOLOGY

Choose a technologically up-to-date smartphone safety app. The key is selecting an app with 24/7 live support, longevity in busi-

ness, and a GPS feature. There is new technology that allows a selected property management company “monitor” to be alerted if a team member signals danger. They are able to see a video of them in real-time along with any medical issues of the team member and the GPS location in case law enforcement or first responders are needed.


SAFETY DURING THE COVID-19 CRISIS

Tollifson says her company is working through the COVID-19 crisis by staying connected to the team, while working remotely. She stresses that they take precautions to ensure that team members' home computers will not pollute or infect the office by having them log in using remote, web-based software on a desktop computer to ensure company safety protocols are in place and tenant information is not jeopardized.

According to Tollifson, her team is remaining nimble and flexible while operating the “normal” course of business... “We resist freaking out due to all the new processes and protocols that have been implemented. We have been practicing and implementing social distancing in our showings of vacant rentals and lease signings.”

If they need to visit properties to show potential tenants, property managers are to disinfect all surfaces, leave doors and cabinets open to minimize touching, wear face masks, gloves, and booties (if it is occupied). During the crisis, Cosby said he avoids contact with tenants when possible. He recently picked up and delivered a refrigerator after the tenant left the door unlocked and stayed out of sight as he worked. When picking up rent in person, Cosby knows that he has the right to ask the tenant if they have symptoms of COVID-19 or been sick. He also wears a mask if he must see tenants while still exercising a safe distance. His background as a safety manager, explains the extra precautions.

Hilgedick states, “We are trying to avoid going into units at all right now. Unless it is an emergency or something that really needs to be done. In those situations, we are making sure that everyone is extremely cautious about touching things and keeping their distance.”

NARPM offers several classes, including a comprehensive risk management course and certification classes teaching property managers intimate knowledge about the industry. The International Crime Free Association and Safety and Security Source offers extensive safety training to property managers, leasing agents, rental property owners, and law enforcement. 

The Zillow Rentals logo features a white house icon with a chimney on the left, followed by the text "Zillow® Rentals" in a white, sans-serif font. The entire advertisement is set against a blue-tinted background of a two-story house with a gabled roof, a chimney, and a front porch with a wooden walkway leading to the front door. There are bushes and a wooden fence in the foreground.

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Due to the ongoing COVID-19 Crisis, the 2020 Legislative Conference has been canceled as an in-person event. We will be shifting to a virtual conference, planned for the same days.

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