



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

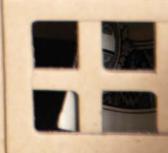
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Learn how you can start making conscious decisions about releasing personal information while going about your day-to-day activities. Just because someone asks for your information, does not mean they really need it to complete a request.

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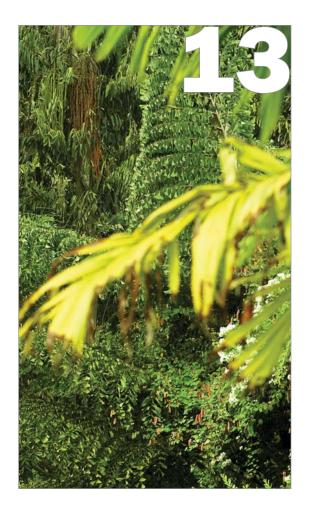
Chuck Goss is here to clarify some of the more mystifying aspects of current government housing programs. From rent limits to tenant screening, this article should bring you up to speed.

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NARPM® has the session for you! Joseph A. Michelli, Ph.D., is an internationally sought-after speaker whose insights encourage leaders to grow and invest passionately in all aspects of their lives.

p21 Cash Flow & Resident Screening: More Than Meets the Eye

Understanding the current state of investments can help you select reliable tenants and see positive end results on your bottom line. NARPM® Affiliate Ed Byczynski sheds some light on the subject.



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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.

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PRESIDENT'S Message

"No matter how small or insignificant you might think you are, you can still have guite an impact on what is happening around you."





TO MORE EFFECTIVELY meet the needs of the individual NARPM® member, previous NARPM® Boards divided the nation into regions and assigned an elected director as a regional vice president (RVP) to the individual region. Their main role is to stay in touch with the chapters in their region and provide guidance and assistance where necessary. A portion of our Board meetings are always devoted to reports from the regional vice presidents regarding what is happening in the chapters that they oversee. I thought that this month I would take the time to share with you some of the exciting things that are going on in our chapters.

NORTHEAST & NORTH CENTRAL REGIONS

When the nation was first divided into regions, this area of the country had only one chapter. Now, there is a very active group in the newly-formed Chicagoland Chapter who is "hungry for property management information." There is a Chapter-in-Formation in Minneapolis, MN. RVP James Emory Tungsvik, MPM® RMP®, tells us that it will not be long before a motion comes before the Board for their approval as a chapter.

SOUTHEAST REGION

RVP John Bradford, MPM® RMP®, has the oversight of 13 chapters in this region, including two of the largest chapters in the nation: Atlanta, GA and Orlando, FL. Almost every one of these chapters is having very successful meetings and education courses.

SOUTH CENTRAL REGION

I do not think that things are ever dull for RVP Stephen Foster, MPM® RMP®, in this region. One of the fastest growing chapters in NARPM® is in San Antonio, TX. President Brian Birdy, MPM® RMP®, told the Board that the San Antonio Metropolitan Chapter started the year with 92 members and has added 49 members, which is a growth of 53 percent. Also, it looks like all of the paperwork is getting filled out so that Houston, TX will once again have a NARPM® chapter.

SOUTHWEST REGION

RVP Carolyn Rogers, MPM® RMP®, was attending a combined meeting of the Phoenix/Northern Arizona and Central Arizona Chapters at the same time as our Board meeting. However, she did inform us in her report that she is now working with a group in the Greater Salt Lake City area to form a new chapter.

PACIFIC REGION

If you are looking for some speaker ideas for your next meeting, you might want to consider what the Southern Nevada Chapter did. They invited the Sheriff and the head of the Las Vegas Housing Authority to one of their meetings. Our largest chapter is located in this region: Oahu, HI. As of right now, they have 167 members. I had the opportunity to visit this chapter, as well as the Big Island of Hawaii and East Hawaii Chapters in September.

NORTHWEST REGION

A lot of chapters from this region are very involved in the planning and production of the national convention because, as we all know, it is in Seattle this year. I personally want to thank all of my good friends for their hard work and due diligence. I am very grateful you decided to volunteer. RVP Tom Guyer, MPM® RMP®, has his hands full with 10 chapters in this region.

Remember the old story about the mouse that roared? The basic concept was that no matter how small or insignificant you might think you are, you can still have quite an impact on what is happening around you. That is the case with two of our smaller chapters. Western Montana (Northwest Region) and Central Arkansas (South Central Region) are hosting their regional conferences in 2011. This is no small task but they have "taken the bull by the horns" and have already accomplished many of the initial assignments. Way to go!

I hope that I have given you just a little bit of insight as to what our NARPM® chapters are doing. I certainly could not put all of their accomplishments here in this short message. As you can see, many have taken my advice and are soaring to great heights.

Vickie Gaskill, MPM® RMP® CPM® ARM® 2010 NARPM® President

From the of the





Gail S. Phillips, CAE

I am excited about what these changes will mean for NARPM® and the members. including ease of use and navigation throughout the website.

This year is quickly coming to an end. NARPM® has accomplished a great deal and has much more on its plate until December 31st.

The Board of Directors in August approved a redesign of the NARPM® website (www.narpm.org). The Communications Committee, under the leadership of Michele Brassard, RMP®, will spearhead this project in partnership with NARPM® Graphic Designer Kristi Dunlap. I am excited about what these changes will mean for NARPM® and the members, including ease of use and navigation throughout the website. We hope to have a new website up and running by January 1st, so watch for information as it is released.

Everything is ready to go and the committees have started planning. What am I talking about? The 2011 regional conferences of course! The dates are set and the chairs are working with NARPM® staff and their respective RVPs. Here are the dates and locations for you to get in your calendar now!

- February 17 & 18: Southwest Regional, Scottsdale, AZ, Chair: Anne McCawley, MPM®
- April 15–17: Southeast Regional, Virginia Beach Oceanfront, VA, Chair: Chuck Warren, RMP®
- April 29-30: South Central Regional, Little Rock, AR, Chair: Tina Hogan, RMP®
- May 20-21: Northwest Regional, Missoula, MT, Chair: Jennifer Plumm and Aaron Gingerelli

These events will kick off the day before the conference with education courses. The first day of the conference will include a half-day Ethics class and Leadership Training on how to use the tools NARPM® has created to lead your chapters. Evening brings a reception and the opening of the trade show. Be

sure to visit all the outstanding vendors who will be supporting the regional events. The last day will offer breakout sessions which run from 8:00 am to 5:00 pm. And, of course, there will be breaks to visit with vendors and exchange information with fellow peers from your region. We are looking forward to our many NARPM® events and hope to see everyone there! Thank you in advance to all of the volunteers who will be putting these events together. Want to help? Just send me an e-mail at gphillips@narpm.org.

Finally, some of you may have already talked to her on the phone, but National has filled the Chapter Support Manager position. Myra Drobner will be working closely with the RVPs and chapter leaders to help make everyone more successful. We welcome Myra to our team.

As I close, I would be remiss if I did not mention the convention in Seattle. I am excited to see everyone there as it will be an amazing event at a wonderful venue. Seattle has a lot to offer, and NARPM® will be bringing you some outstanding education. Special thank you to Leeann Ghiglione, MPM® RMP®, and her committee, and also to NARPM® Conferences & Conventions Coordinator Carla Earnest, CMP. You all have put your heart and soul into the event and we appreciate everything you have done.

I hope to see you in Seattle! If you cannot make it, be sure to sign up for one of the great upcoming regional conferences in the spring.

Gail S. Phillips, CAE **Executive Director**

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Michael Mino is president and CEO of PropertyBoss Solutions. He became a landlord in 1977 when he purchased his first rental units. A serial entrepreneur, he has started a number of software technology firms. For more information about Michael or PropertyBoss Solutions, visit propertyboss.com or call Michael at 864.297.7661 x26.

Writing a Business Blog

The last article discussed what a blog is and why you should incorporate this new medium into your business toolbox. If your interest was sparked, you may now be ready to get started with blogging. You have hopefully identified your audience (from the section Creating and Nurturing a Community in last month's issue) and are thinking about what to talk about. Here is a list of ideas to seed your thought process.

BUSINESS BLOG TOPICS

- Frequently Asked Questions: Capture the questions that you receive from your prospects, owners, residents, vendors, etc. Post these questions with your answers.
- Showcase People: Provide background information on the people that make up your business staff, owners, suppliers, etc. Pick members of your community/target audience.
- Conduct an Interview: Ask a resident, owner, supplier or employee if they would agree to be interviewed for your blog. Most people enjoy the online exposure, and the interview approach can provide a look inside your business. Select a format with sample questions that can be reused.
- Guest Articles: Invite members of your community to contribute an article. Add a question to the end of your interview (see last suggestion) asking if they would like to contribute an entry to your blog.
- What's New: Highlight anything new with your business—office expansion, changes to your website, new services or procedures, new/ updated properties, etc.
- Promotions: Use your blog to spread the word about special deals and other incentive programs
- Community Information: Identify things to do, special events, and other happenings in your community.
- Best Practices and Tips: Include informational articles relevant to your community/target audience. Who does not want to learn from the experiences of others?

- What's Next: Generate interest in future services or projects by sharing details on your future plans. The blog archive feature will allow your reader to follow the progress of these activities. Turn on the blog comments feature to obtain input and suggestions before implementation.
- Photo or Video Gallery: Use images and videos to supplement your writing. The proverbial "picture is worth a thousand words" certainly applies here and can be very compelling. If photography is not your thing, consider sources such as Flickr. Many photographers provide a Creative Commons license allowing you to use their photos as long as you acknowledge the source. Utilize Flickr's advanced search feature and check the "Only search within Creative Commons-licensed content" box. Review the license agreement associated with the content you select. Always credit the owner of the media and include a link to the source. Do not attract the negative traffic that will result from ignoring these suggestions.
- News: This is probably the most common business blog topic. Report on items of interest to your target audience.
- Lists: David Letterman and People magazine have further popularized the human attraction to lists. Include lists in your blog that help your community members or perhaps just have some fun. A few examples: "top ten items to consider in choosing a property manager" or "five do's and don'ts related to signing a lease."
- Reviews: Position yourself as an expert by reviewing products and services of interest to your target community.
- View Similar Blogs: Follow other property management blogs and get additional ideas for topics from them. Consider linking and exchanging posts with those sites that are most similar to your blog. We have compiled a list of active blogs in the property management space you can access through http://bloglist.propertyboss.com.

MIXING IT UP

It is easy to get stuck in a rut, rehashing the same information over and over again. I found the following blog post by Rick Burnes using the food metaphor—an entertaining but helpful way to think about mixing up your blog articles:

- Raisin Bran Useful, Everyday Posts: Most of your posts should be raisin bran. They are very practical and usually framed as how-to advice.
 Serving owners? How should they work effectively with a property manager? Serving residents? What is the most effective way to request maintenance? Work hard to make sure you are good at these posts; you should easily be able to whip them out and have your readers engage with and like them.
- Spinach Healthy, Thoughtful Posts: These
 posts establish your business and your blog as a
 thought leader. They are posts that probe new
 developments and changes in your industry. They
 are a little longer than typical posts and take
 longer to write. Add these from time to time, but
 do not do them too often. Your readers will get
 tired of too much spinach.
- Roasts Big, Hearty Projects: These posts take
 a lot of time, but get a lot of attention and
 inbound links. Due to their exceptional traction,
 a roast introduces your blog to new audiences,
 expanding your reach. The challenge with a roast
 is to pick the right project. It is a lot of time to
 invest in a single article, so make sure you are
 producing interesting, unique information.
- Tabasco Articles That Start Fires: Every so often, you should write an article asking tough questions. These posts might upset a few readers, but they also launch important, valuable conversations. People are more likely to link to the article with posts of their own. You cannot do these posts every day, but they are an important part of your overall blog mix.
- Chocolate Cake The Sweet Stuff: Every blog needs fun stuff that goes down easily and shows that you do not take yourself too seriously. These types of posts come in all sizes, shapes and forms. The key is simple: have fun!

BEGINNER MISTAKES TO AVOID

The following common mistakes beginning bloggers (or would-be bloggers) make are excerpted from a blog post by Dharmesh Shah.

 Not Using Your Own Domain: If you are going through the trouble to start a blog, get started right. Even if you decide to use one of the many popular free blogging services, register your own domain name. There are many reasons for

- this, but the most important is control over your website URL. This is one of the few decisions about your blog that will be difficult to fix later. Trust me on this one, the price is worth it.
- Spending Too Much Time on Design: Do not let the design of your blog get you bogged down.
 Pick one of the many existing templates out there that are free (or close to it) and get started.
 You can always change templates later. Besides, blogs are fundamentally about content. Aesthetics help, but your main focus should be on authoring great content.
- Not Telling Anyone About It: The best way to get a new blog launched is to tell people that you have a blog. Many people are reluctant to do this because it seems vain or boastful. As long as you are sending the notification to people that have an interest in your topic, there is nothing wrong with it. Talk about it in your company newsletter, share it on Facebook and LinkedIn, and include your RSS feed on each of your profiles. Spend time finding ways to get the word out!
- Getting Discouraged Too Early: Most things in life worth doing take time. Blogging is no different. You should give yourself six months (perhaps even a year) to determine what kind of interest there is before giving up due to lack of traffic. Early momentum is hard, but once things start moving, lots of things will start working in your favor.
- Too Many Blidgets: Given how easy it is to add various blog widgets to your blog, it is tempting to go overboard. Resist the temptation. Focus on the basics: content, comments, categories and perhaps a blog roll. Save the fancy stuff for later.

Never Actually Launching It: This is likely the most common mistake. You have been meaning to get your blog kicked off. You may have even authored your first article.

Guess what? It is not a blog until you actually

CLOSING THOUGHTS

publish something.

It is most important to get started. Consider queuing up a few articles in advance to help maintain a regular posting schedule to fill in the times you are busy or have writer's block. Include calls to action in your posts—appropriate offers that supplement your content. This is how you obtain business value from your efforts.

We have compiled a list of active blogs in the property management space you can access through http://bloglist.propertyboss.com.







Dave Fletcher, MPM®

RMP®, joined the staff of Fletcher Property Management, Inc., CRMC®, fulltime after receiving his real estate license in 2001. His experience as both a small business owner and a rental property owner brings a unique perspective to managing his client's investment properties. Dave is active in NARPM® on both the national and local levels.

Promote Yourself with Traveling Marketing: It's a Wrap!

The future of your company is directly tied to your ability to sell yourself, your services and your expertise. If you are not selling and signing up new business, then you will stagnate and die because we all lose clients to their ever-changing needs, sales and, of course, foreclosure. The key is to sign up more properties than we lose!

Who is out in your market selling your company's services? Chances are, that as the business owner or manager, you are the primary sales agent for your company. Over the years, we have picked up some very productive tips from our many friends in NARPM®.

First and foremost, you need to be proactive in acquiring education and improving your skills. Once you earn your professional designations, beginning with Residential Management Professional (RMP®), proceeding to Master Property Manager (MPM®), and finally culminating with the exclusive designation of Certified Residential Management Company

(CRMC®), you need to use those in your marketing efforts. Did I mention that Fletcher Property Management is the first CRMC® in Arkansas?

Susan Albern, MPM® RMP®, with Rocky Mountain Property Management, Inc., CRMC®, in Loveland, Colorado, shared how we could improve our chances of closing the deal by using the back of our business card to briefly explain all the designations listed on the front. Now, the letters are more than just a string of initials after our name. They have become selling points and proof of our commitment to being the best property managers in our market. This is one great way to promote yourself and your expertise.

Our company website is the number one way clients and tenants find us, so we list our website on every piece of marketing material we use. By putting into action tips shared by Tony Drost, MPM® RMP®, with First Rate Property Management, Inc., CRMC®, in Boise, Idaho, our website (www.FletcherPM.com) is usually the first property management company listed in our market. Feel free to visit our website as often as you want and know that with every click you improve our search engine rankings!

Another great marketing tool is to create a traveling billboard. We have seen several NARPM® members who are utilizing this creative marketing outlet. However, we pick up so many outstanding ideas from every convention and opportunity to network with NARPM® members, it has taken us awhile to get this one working for us in our market.

John Bradford, RMP®, with Park Avenue Properties, LLC in Cornelius, North Carolina, was the latest inspiration for the FletchMobile. The first step in this marketing effort was to find the car. Like John, we liked the clean and unique retro style of the Chevrolet HHR. The hunt was on for one that would work with our existing company color—orange. Not happy with the deals I found locally, I remembered that John had found his cars online. Harnessing the power of the Internet, we finally found the car of our marketing dreams in Wichita Falls, Texas. Using free Southwest



Airlines tickets (I will ask Betty to explain that one to you in a future article!), we flew in to close the sale and then drive it back home to Little Rock.

The next step in the process was the design. Even after choosing the design company, it still took us several months to nail down the final product. You can go all the way from basic to classic retro to marketing extreme. You can also choose to do a full wrap or just an overlay. We chose to go all out and do the full wrap. It was important for us to market the variety of services offered by our company, our designations and our association memberships—all of which give us creditability in the market. In the end, I believe that you will agree the final design perfectly matches my laid back, down-to-earth personality!

Next, it was up to me to add those personal touches that really make this car my own. You know what I mean—the fuzzy dice, hula girl on the dash, eight ball window locks, chrome tail pipe extensions, chrome wheels, chrome mirror and door handle covers. Betty keeps asking when I will be done. I even found some Betty Boop floor mats! Now, I am ready to stop and spend some time thinking about other ways to be more visible as I travel around our market area. I would love to hear your marketing suggestions. You can easily reach me via the Contact Us link at www.FletcherPM.com!





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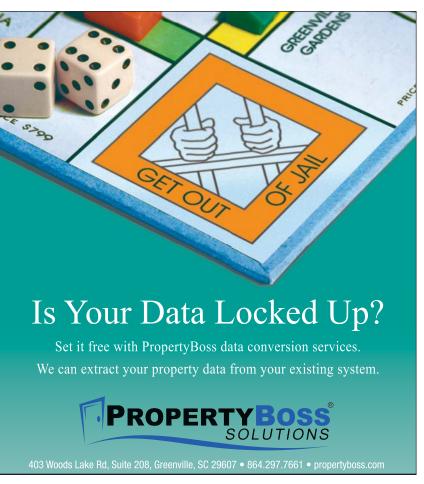
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Aaron Bosshardt has been in property manage-

ment for over 15 years. His company, Bosshardt Property Management, LLC, employs 23 people to manage 500 single-family homes, 6,000 doors in association management, and over 1,000,000 square feet of office, medical, and retail space. Bosshardt currently serves Florida markets in Gainesville, Ocala, and Venice. Aaron has been a member of NARPM® for close to 10 years, and anticipates being awarded his CPM® designation through the Institute of Real Estate Management (IREM®) in May.

A sample copy of our lease is available at www.bosshardtpm.com.

Local Laws Affect Leases

Throughout the years I have been in property management, the city I call home (Gainesville, Florida) has passed a few ordinances relating to what landlords and renters can and cannot do. The first thing the City did was require landlords to buy an annual occupational license. The initial fee was almost irrelevant, but what mattered was that it was step one in being able to monitor and control landlords. This year, that fee will increase to almost two hundred dollars. Now, there is a strong push from local landlords to add this fee to the lease and pass it down to the tenant.

Now that our rentals are registered with the City, it is easy for the City to monitor and enforce local regulations. Next up was an occupancy ordinance. You can no longer rent to more then three unrelated individuals. In a University town, a rule like this can really wreck a landlord's return on an investment, especially with a four- or five-bedroom rental property. With fines up to five thousand dollars per event, our lease had to be ironclad with respect to the rights of the owner when a tenant brings in illegal occupants.

More recently, the City decided to implement a point system. Complaints against landlord properties accrue points against the landlord's license. Five points assessed in less than three years revokes the landlord's license. We struggled with this one, but our lease now has a provision where the tenants agree that they are liable for the total economic damages in proportion to the number of points they accrue should the landlord lose his/her license during their tenancy. Pretty dastardly, right? Over the years, the system has evolved. We have had to evolve with it. I have no idea whether a judge would ever award this particular type of claim. Its presence in our lease serves as both education for the tenant and a deterrent as well. Fortunately, we have not had to find out.

Recently, the City of Gainesville has decided it wants its cut if any owner or tenant is going to charge for game day parking. I should have thought of this years ago! Still, I am happy to have our leases simply prohibit commercial activity such as selling parking.

This past year, a superfund site called Cabot-Koppers has made its way back into the news. It seems

that the case was not properly mitigated. We immediately added language to our lease disclosing the presence of the site and where to find more information.

Fortunately for me, I manage property in an area where I only have a few different municipalities to navigate. Some of you may have much more challenging political geographies, not to mention the similar issues condo and homeowner's associations can create. Knowing our markets is key to maintaining our professionalism.

Staying involved in local government can help you keep your lease ahead of the curve and your landlords and tenants out of trouble!

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Know Your Information Rights The Privacy Jungle

The public good is in nothing more essentially interested than in the protection of every individual's private rights. -William Blackstone

We make many choices every day about protecting our privacy and keeping our identities safe. That statement may sound a bit alarmist, but after you become aware of how many opportunities we are offered to volunteer our personally identifiable information, you will realize that you have the right to control what information you give and to whom.

A longtime newsletter reader told us a story last month of how he stood up for his rights. He had just purchased a home and the homeowner's association asked him for his bank account numbers, social security number and other personal information. He asked them why they needed it and the response was that it was to run a background check and it was part of the procedure for being accepted into the association. He reluctantly said yes and then asked them what they were going to do with the information once that process was complete. The answer was that it would be in his file. That was not good enough for our reader there was no guarantee of security for his very important personally identifiable information. He requested his file back when they were finished accepting his application. They gave it to him.

Another reader wanted to return an item to a department store. In order to do so, the store requested her driver's license. When asking the clerk why it was needed, she said she did not know but no refund would be given without it. Our reader decided to keep the item rather than give up her driver's license information.

You also need to be aware of giving away your bank account numbers as they may be used for nefarious purposes. Recently, an IT tech in a NY bank pleaded guilty to data theft and fraud for stealing more than \$1,000,000 from charities by creating dummy accounts using personal information stolen from co-workers.

As far as your social security number goes, just because a form asks you for it, do not put it there unless someone tells you why they need it since your social security number is not necessary for identification purposes.

Did you know you might have a consumer medical file with the Medical Information Bureau (MIB) (http://www.mib.com)? The MIB is a central database of the medical information of approximately 15 million Americans and Canadians. The file functions like a credit score for health. About 600 insurance firms use this service to obtain information about life insurance and individual health insurance policy applicants. The MIB is a consumer-reporting agency subject to the federal Fair Credit Reporting Act and does not have a file on everyone. If you discover you do have an MIB file, you will want to be sure it is correct. You can obtain a free copy once a year by calling (866) 692-6901.

Another important way to maintain your privacy is to not respond to even the most reasonable sounding requests for confirmation of your account. Opening these e-mails will often either give you a virus or gather information about you. I recently received several requests from UPS saying that our shipment was undeliverable. The sender's e-mail address looked okay, but a couple of things looked suspicious. First, I could not recall sending anything on those dates and second, there was an attachment on the e-mail. Attachments can be a big tip-off that an e-mail can be bogus. My next step was to check out Snopes (www.snopes.com), the scam and urban legend reference page. Sure enough, that scam was listed there so I deleted those e-mails right away and reminded everyone in the office to be careful.

It can be tricky to navigate the information jungle out there, so please be sure to stay aware and alert about who really needs your information. Make it a conscious decision to give it to them, rather than just going along with what you are asked to provide.



Darity Wesley is a national expert on Internet law, social networking, and privacy and information security. She is the founder of Privacy Solutions, Inc (www.PrivacyGurus.com) and senior attorney at the Lotus Law Center (www.LotusLaw-Center.com). A veteran of the real estate information industry, Darity helps businesses manage the risks associated with protecting themselves and the valuable data they have gathered. She is a sought after speaker on social media and privacy.





Chuck Goss retired as manager of the Housing Choice Voucher Program of the Housing Authority of North Little Rock, Arkansas, after 18 years with the agency. He is now coowner of Goss Management Company in Little Rock and is currently serving as Education Chairman for the Central Arkansas Chapter. Married to Sally Goss, RMP®, Chuck has two grown children and one grandchild. He has two college degrees in music, was a professional musician, and is currently a church choir director and avid golfer.

Never ask a tenant what their voucher is worth! It is very likely they do not understand the program or that they will not tell the whole truth in order to get more than they are entitled to receive.

Make Section 8 Work for You! **Housing Choice Vouchers**

I have heard from many of you how difficult it is to work with Section 8 Housing Programs. With 18 years of experience in the Section 8 business, I hope I can address some of the issues you may find troubling.

Section 8 is actually no longer the official name of the program. It is now the Housing Choice Voucher Program that is administered by local housing agencies (PHAs) using federal funding authorized by the U.S. Department of Housing and Urban Development (HUD). The PHAs must follow HUD Federal regulations and their own administrative plan, which combines HUD regulations with their own local policies. This can be very confusing to tenants and landlords alike, especially when it relates to how much rent can be charged. Most prospective tenants you speak with will not understand any of this, and will ask, "Do you accept Section 8?" or "Do you accept HUD?"

RENT LIMITS

This would be a good place to start. Rents obviously vary from area to area (state to state, city to city, neighborhood). HUD requires the PHA to set payment standards based on published local fair market rents (you can find these "FMRs" at the website www.hud.gov). When a participant receives their voucher, they are given information on what approximate rents are for which they will be eligible, depending on their family size and income. Never ask a tenant what their voucher is worth! It is very likely they do not understand the program or that they will not tell the whole truth in order to get more than they are entitled to receive. The best rule of thumb is this: as soon as you have contact with a prospect, ask to see their voucher and contact the PHA who issued the voucher to inquire about the rent limits. One other problem is that many PHA employees do not understand the program either, so tread carefully when you question them. Also remember that participants' incomes change regularly, so what might be okay when they get their voucher may not be okay when they come to you.

HOUSING QUALITY STANDARDS (HQS)

There are many standards that are universal throughout all HUD agencies, and there are others that apply due to local code enforcement standards. The first major one to consider that applies everywhere is, of course, the Lead-Based Paint requirement. We all know about the new EPA requirements for certification in safe work practices. HUD has been requiring this for quite some time now. Another area of concern is the location and safety of gas water heaters; if one is located in an area used for other living purposes (washer/dryer room, kitchen), some form of shield may be required. (In our area, there is a wide variety of enforcement on this; check with your local agency or wait until you receive your repair letter before doing anything.) Most other issues are self-explanatory (broken windows, outlet covers, weather-stripping, trip-hazards in flooring, deteriorated wood). Some agencies may require central heat and air, some will allow gas space heaters (vented to an outside wall), and some may not give a care (not likely). Ask your local agency for an inspection book to get an idea of what is required according to HUD regulations. I cannot guarantee that you will receive a satisfactory answer, but you can ask.

PORTABILITY

Portability allows participants to transfer their voucher anywhere in the country for educational or employment purposes. This aspect of the program is often abused. If a prospect contacts you about accepting vouchers, make sure that the voucher is from your local PHA. If not, the prospect will need to have their voucher transferred. One problem when transferring is that their income likely will change and, therefore, their eligibility will change. They may have been living in a three bedroom place for \$1,200 per month, but in the new location (and different income at least temporarily) they may be eligible only for a three bedroom at \$750 per month. They will not know this or, if they do know, they likely will not tell you. The eligibility is determined by the receiving (local) PHA, so wait until you see their paperwork before proceeding.

TENANT SCREENING

You have every right to screen a voucher prospect just as you do a regular prospect. The PHA probably has done a criminal background check if it is a new participant off the waiting list. If the tenant is transferring from one unit to another, a recent check has probably not been done. Also, you may need to set a policy of relaxing your credit and income requirements for voucher holders as HUD rent calculation takes care of the "income three times the rent" standard.

OVERVIEW

You may object to having your tax dollars going towards these programs, but consider that in North Little Rock, we paid out approximately \$270,000 per month in rent subsidies. I am sure you can Google how much is paid nationally. Why not get your hand in some of that? Another positive aspect is allowing elderly and disabled people to continue to live a normal life that they could not otherwise afford. Despite all the failures of the program, there have been many success stories of people who took advantage of the opportunity in the right way. The Housing Choice Voucher Program can serve a positive purpose, and you can benefit financially and be rewarded for service to low-income families.

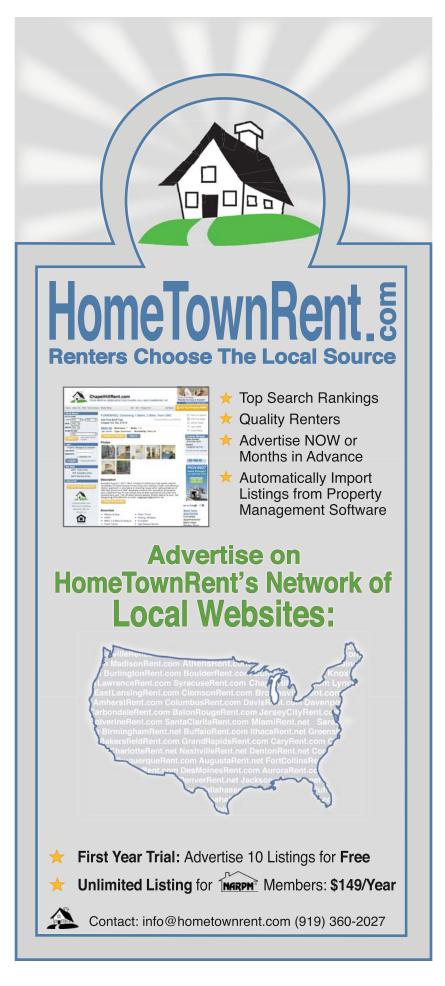
Continued from page 21.

solid data that is comprehensive, detailed and timely. Use of Internet startup companies or those that lack industry expertise can be costly.

When screening to fill a vacancy, or a prospective one, take the requisite time. The essential bits of information needed are the applicant's rental, employment and credit history, references and, perhaps, a criminal background check. Landlords and management professionals should not hesitate to reject an applicant if he does not meet minimum standards. More is lost in the long run by taking a marginally qualified applicant who may turn into a problem. Losses will not stop with non-payment of rent. Damage to the investment's reputation, loss of current good tenants and physical destruction of the premises have a negative impact on cash flow.

SET POLICIES AND ACCEPTANCE CRITERIA

When screening applicants, policies and standards must relate to tenant quality, stability and the type of rental arrangements to be made. Set a realistic minimum that you are willing to accept in a long-term tenant. They must be written and distributed to all applicants. Tenant selection policies should not be shortchanged by habit, conventional understanding or bravado. Seek capable assistance.



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CHAPTER Spotlight

SHEDDING SOME LIGHT ON THE EXCELLENT NARPM® CHAPTERS ACROSS THE UNITED STATES.



Leslie Guevara is a property manager for Clark, McDowell & Kic, Inc. She joined NARPM® in 2009 and is currently the secretary for the Houston Metropolitan Chapter. She also has her Bachelor's degree in Finance with a math minor.

Houston, Texas

My journey began with a fax from Mr. Rekey inviting property mangers in the Houston area to a free luncheon at Café Adobe. My boss, Wojciech Kic, recommended that I go to the free luncheon and get involved in an organization for property management, like NARPM® or IREM®, in order to further my education. As I continued to go to the free luncheons hosted by Ken Jennings, I started to see the enthusiasm and passion for NARPM® from Mr. Rekey. That enthusiasm made me Google NARPM®, and I began reading about the designations that they offered and the conventions hosted on a yearly basis. I just knew I had to get involved.

In the meetings, I met Mike Mengden, MPM® RMP®, and he too would talk about NARPM®. He was the first to mention a convention being held in Orlando, and the fact that he had attended the last 13 years. After my conversation with Mike, I asked my boss if I could attend and join NARPM®. He agreed, and I booked everything that same day.

When I arrived at the Orlando Convention, I had mixed emotions. I was one of the youngest ones there and I felt like everyone knew everything about property management. I was embarrassed to ask any questions, fearing people would laugh, and I was also well aware that I was possibly the only Hispanic. I felt a little out of place, but after speaking with several people, I realized we had one thing in common—property management—and I forgot about all of my insecurities. I realized that they were having the same issues with tenants and property owners as I was.

My first course was Habitability Standards & Maintenance with Kit Garren, MPM® RMP®, and I wanted to jump with excitement because the classes I had taken to get my real estate license focused on sale, sale, sale! What really got me on the NARPM® train was my instructor for Office Operations, Elizabeth "Betsy" Darling Morgan, MPM® RMP®. She was like an open book; she shared information from her personal experiences as well as her company, and did not hesitate to answer any questions. After the class, I was ready to fly back to Houston, make some changes, and implement new ideas that had risen from discus-

sions. I could not sleep from the excitement; I was taking notes in the middle of the night and was pacing my room. I was beside myself. I could not believe there was an organization that understood me and was open enough to share information. At this point, I had the NARPM® bug.

During the trade show, I had people coming up to me, congratulating me for starting the Houston Chapter and handing me their business cards. Members were excited that I was going to be Houston's future president; they were giving me advice and telling me about their own personal experiences on starting a chapter. By that time, I was very confused. I smiled, listened and figured they were just picking on me. I had a badge that said "First Time Attendee" and thought it was a form of initiation for rookie NARPM® members. I could not figure it out, but I was determined to get to the bottom of it. I figured my best bet would be to speak to someone from Houston, so I looked for Mike Mengden. He told me he was the culprit and, after a long discussion, I told him all the reasons why I could not start a chapter. Then, I met Stephen Foster, MPM® RMP®; Marty Hutchison, MPM® RMP®; and Michele Brassard, RMP®. They shared their stories with me, and I thought the least I could do is help the Houston Chapter.

The Orlando Convention sealed the deal with me, and as the monthly meetings continued in Houston, I started asking for volunteers and members to sign up with NARPM®. I had no luck, but luckily for us, the San Antonio Chapter came to one of our meetings to speak about NARPM® and gave me some great ideas and all the information I needed to start a chapter.

On January 21, 2010, we were able to get 13 members to sign up a Chapter Charter and, after submitting the required paper work, we became a chapter in August 2010. The Houston Metropolitan Chapter is young but has a lot of heart. We will look to our regional area for further assistance and guidance. The future is looking bright for us. We hope to get the Chapter Excellence Award by 2012 and increase our Houston membership. Hopefully, others will get the NARPM® bug just like I did.

For additional ideas on how to strengthen your chapter, visit the Chapter Leader Services area at www.narpm. org/chapter-services.

REGIONAL Communications

CONNECTING THE EXPANDING NARPM® MEMBERSHIP ONE REGION AT A TIME.



Southwest RVP Carolyn Rogers, MPM® RMP®,

has managed properties in Colorado Springs since 1983, and in 1986, she formed All Seasons, LLC. She has always been active in the NARPM® Colorado Springs Chapter, and has served on the national Governmental Affairs and Long Range Planning Committees. She earned her MPM® designation in 2003 following her RMP® designation, which she received back in 2001.

Contact Southwest Regional Vice President Carolyn Rogers, MPM® RMP®, by phone 719/632-3368 or e-mail her at southwestrvp@ narpm.org.

The RVP Bulletin

Who does not like free money? That is why we clip coupons, buy lottery tickets, call radio stations for free tickets, use rebates, and recycle.

Did you know NARPM® is also a source of free money? When I first learned this earlier in the year, I thought it was very generous of NARPM® to share the proceeds from the regional conferences. However, I had no idea we were talking thousands of dollars; I was thinking hundreds!

The chapters will receive an unexpected surprise if they had a participating member on the planning committee for a regional. It is my understanding that all regions had a substantial profit, and now the participating chapters will share in the windfall. Planning how to use the money will be the best part!

- Donate the money to a good cause and get some free press.
- Give the participant from your chapter a "thank you" surprise.

These are just a few ideas off the top of my head, but I am sure your Board can come up with even more interesting ideas. It would be fun to share how the money was used so that we all get new ideas!

All Board members from each chapter were recently sent an e-mail and asked to assign someone from their chapter to be on the Committee. This person will need to be an active participant in order for the chapter to receive a cut of the proceeds. Plan ahead now to be part of the free money for next year.

If we do not keep the meetings informative and get people involved, new members will not want to continue to pay dues.

SPENDING IDEAS

- Send a member of your chapter to the National Convention who has never attended. They could write a short summary on why they would like to attend, and the Board could choose the best entry. They will become a regular once they attend their first conference!
- Have a popular guest speaker come give a presentation to your chapter. Invite all the property managers in your area, charge a fee to attend, and make some more money! You might even gain a few new NARPM® members.
- Buy a billboard ad in your area to promote NARPM[®]. Use a message such as, "Are you a landlord out of default instead of out of desire? Call a NARPM® member for help!"
- Hold your first community landlord symposium and bring in good speakers. Then, make even more money and get new members from the
- Build up your cash reserves or purchase a CD.

ON A COUPLE OF OTHER NOTES...

Many chapters are having trouble getting quality leadership. Now is the perfect time to groom new leaders with all the new members. If you recognize someone in your chapter that is a good candidate, encourage them to get involved. The recent influx of money for dues for new members will quite likely not happen again, so try to keep up the momentum. Remember to mention NARPM® and your chapter meetings to every property manager you have dealings with.

The 12x14 initiative is not only about getting new members. We have to remember that retention is also a huge piece of the puzzle. If we do not keep the meetings informative and get people involved, new members will not want to continue to pay dues.

NARPM® has so much to offer on every level if we just take advantage of the opportunities available to us through education, networking with other members, the wonderful website, and all the information at our fingertips! @

Northwest: Tom Guyer, MPM® RMP® Alaska, Washington, Oregon, Idaho, Montana,

Pacific: Candice Swanson, MPM® RMP® California, Nevada, Hawaii.

Wyoming.

Southwest: Carolyn Rogers, MPM® RMP® Utah, Arizona, Colorado, New Mexico.

North Central: James Emory Tungsvik, MPM® RMP® North Dakota, South Dakota, Nebraska, Minnesota, Iowa, Wisconsin, Illinois, Michigan, Indiana.

Northeast: James Emory Tungsvik, MPM® RMP® Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, New Jersey, Delaware, Maryland, Washington DC, Ohio, West Virginia.

South Central: Stephen Foster, MPM® RMP® CCIM® Kansas, Oklahoma, Texas, Missouri, Arkansas, Louisiana.

Southeast: John R. Bradford, III, RMP® Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi.





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NATIONAL TENANT NETWORK

NARPM PLATINUM SPONSOR 2009, 2010

RESIDENT SCREENING—MORE THAN MEETS THE EYE.

\$12,607,901,007.00*

Can 12 billion dollars in lost rental revenue in 2008, that's just over \$34,542,190.00 dollars lost per day, destroy investment objectives and damage management reputations?

\$13,832,171,239.00*

Can 13.8 billion dollars in lost rental revenue in 2009, that's just over \$37,896,359.00 dollars lost per day, destroy investment objectives and damage management reputations?

FACTS

• The losses above result from only three tenant problems out of a potential 17 objective, lease violations.

THE SOLUTION: NTN TENANT PERFORMANCE PROFILE

- There are at least 4 million fair housing violations annually.
- HUD states that "Only one percent of individuals who believed they experienced housing discrimination reported it to a government agency."
- Funding for FAIR HOUSING INITIATIVES PROGRAM (FHIP) should be \$52 million and should expand to approximately \$109 million per year.
- RECENT FHIP DECISION: The defendants (landlords/owners) will pay \$35,000 in damages to three victims who the United States contends were discriminated against because of their race at Ivanhoe House Apartments; pay \$7,500 in a civil penalty to the United States; and pay \$40,000 to the Fair Housing Center of SE Michigan as damages for the non-profit's efforts in testing and investigating the apartment complex. The settlement also requires the defendants and their employees to undergo fair housing training, conduct self-testing.

THE SOLUTION: NTN DECISIONPOINT

• EXECUTIVE ORDER 13224 prohibits all U.S. individuals and businesses from engaging in any form of financial transaction with persons or entities designated as terrorists or their associates. The Office of Foreign Assets Control (OFAC) maintains a list of "Specially Designated Nationals" (SDNs) that contains names of persons and organizations with which no U.S. individuals or firms may conduct business. Criminal violations of OFAC regulations can result in corporate and personal fines of up to \$1 million per count as well as prison terms.

USE OF INTERNET STARTUP COMPANIES OR THOSE THAT LACK SOLID INDUSTRY EXPERTISE CAN BE COSTLY.

THE SOLUTION: SEEK CAPABLE ASSISTANCE

NTN

In a recent survey of real estate management companies and owners, the NTN national organization was identified as having the best screening data available today – data that is cutting losses substantially and NTN regional offices as providing the ultimate in customer service.

Conducted by the national agency HMH (www.thinkHMH.com)



Cash Flow & Resident Screening More Than Meets the Eye

Observing fundamental principles accounts for success in all investments. If you are involved in the stock market, perhaps you focus on Price Earnings (PE). In the mortgage industry, credit-worthiness and a repayment ability standard play critical roles as fundamental principles. When analyzing a loan application for development or refinancing of commercial or residential real estate, you face factors that must be brought into balance. What is the credit standing of the borrower? What are the investment objectives? How will the borrower achieve and maintain initial and continuous cash flow, meeting repayment ability standards? A successful analysis must not only identify the investor goals but also whether or not investor policies and practices will assist in achieving them.

"It is all about the ability to repay the loan and cash flow from collection of rents that determines repayment capacity. The higher the quality of those cash flows (e.g. tenant credit-worthiness), the more stable the cash flows should be. Stable and recurring cash flows underpin a good loan," states Joe Connors, Commercial Banking, Pacific Continental Bank.

Rental income, without exception, is critical to repayment ability. After the analysis, these are the challenges. In the US today, there are over 38,000,000 residential rental units. It is estimated that the residential rental population hovers around 88 million. Typical rental situations present just under 20 objective lease infraction possibilities. Violation of three, in particular, accounts for over 12 billion dollars that rental owners and managers lost in 2009. This loss is not static. It increases minute by minute. While only five percent of the residential rental population of 88,558,000 is responsible, the total loss is staggering and shared by all investors. Can 12 billion dollars in lost rental revenue, that is \$32,876,712.32 dollars lost per day, have an effect on repayment ability? Could it destroy investment objectives? No matter how well thought out, average rental income losses of just under one million a day can turn a very good looking loan into a disaster.

RESIDENT SELECTION & MAINTAINING GOOD LOANS

Sustained cash flow and applicant screening should be considered synonymous. Applicant screening today is a labyrinth of requirements and potential liabilities. What reports will provide a clear and comprehensive picture of the applicant? How should the reports be interpreted? How should the conversation with the applicant be conducted? What can you do with the background reports? What is the proper procedure for accepting or rejecting the applicant? The wrong answer to any one of these questions can destroy investment objectives, the ability to repay on schedule and credit-worthiness.

Relevant laws require recognition of and proper dealing with protected classes of applicants. Equally as critical is the truly consistent application of rental policies and protection of sensitive applicant data. At any step along the way, improperly dealing with the issues raised will lead to liabilities under Fair Credit Reporting Acts, Fair Housing Laws, and regulations implementing the US Patriot Act. Penalties for violation of requirements or an unintended misstep are substantial. For instance, inadvertently dealing with any individual or entity or any person acting on their behalf who appears on the US Treasury's Specially Designated Nationals List can lead to having company assets frozen and up to \$1,000,000 in fines. Individuals can be fined up to \$500,000 and face up to twenty years' imprisonment for violations.

BASIC STEPS TO SMART APPLICANT SCREENING

Borrowers functioning as landlords and management companies should seek the assistance of an experienced applicant screening company. While the Internet offers access to background screening data from numerous sites, investors and management professionals cannot meet required standards by only ordering reports successfully. The screening company selected must have a reputation of providing rock-

Continued on page 15.

Edward F. Byczynski is

CEO and general counsel for National Tenant Network, Inc. As general partner for Lake Forest Equities and Bay Venture Corporation since 1979, these corporations have handled real estate investments valued in excess of \$20 million. Approximately \$10 million represented residential rental real estate investments.

Sustained cash flow and applicant screening should be considered synonymous. Applicant screening today is a labyrinth of requirements and potential liabilities.

DESIGNATION Classes

DEMONSTRATE THAT YOU HAVE EXPERT KNOWLEDGE ABOUT RESIDENTIAL PROPERTY MANAGEMENT.

Interested in Sponsoring?

Opportunities are available to chapters that would like to further member education and increase their chapter funds. However, it takes time to plan a class so give your chapter five to six month's lead-time if you wish to sponsor.

DATE	LOCATION	CLASS	INSTRUCTOR
October 11, 2010	Seattle, WA	© NARPM® 101	Betsy Morgan, MPM®
October 11, 2010	Seattle, WA	⑥ Personnel Procedures I	Sylvia Hill, MPM®
October 13, 2010	Seattle, WA	⑥ Personnel Procedures II	Suzanne Cameron, MPM®
October 13, 2010	Seattle, WA		Darryl Kazen, MPM®
October 13, 2010	Seattle, WA	© Tenancy	Peter Meer, MPM®
October 14, 2010	Seattle, WA	③ Ethics	Melissa Prandi, MPM®
October 16, 2010	Seattle, WA	Office Operations	Suzanne Cameron, MPM®
October 16 & 17, 2010	Seattle, WA	@ Op. Maintenance Co.	Dave Holt, MPM®

Online Designation Courses are now available through OMG Distance Learning. For information and/or to enroll visit www.narpm.org/education.

FEES (subject to change)

6 hour Course	Early Registration*	Registration
Member	\$195	\$250
Non-member	\$295	\$350
Retake	\$75	\$150
RMP®/MPM®	\$100	\$150
Candidate	\$180	\$250
@ hour Course		
Member	\$395	\$450
Non-member	\$495	\$550
Retake	\$150	\$300
RMP®/MPM®	\$200	\$350
Candidate	\$360	\$450
3 hour Ethics		
Member	\$45	\$45
Non-member	\$95	\$95

^{*}to receive the early registration price, payment must be postmarked, faxed or e-mailed 30 days prior to the class.

COURSE INFORMATION

- Course flyers containing additional information may be downloaded from www.narpm.org/education/schedules.html.
- All materials will be given to students on the day of the class.
- Attendees 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®.

- **1. Mail** form below to NARPM®, 638 Independence Parkway, Suite 100, Chesapeake, VA 23320.
- **2. Fax** your form with credit card payment to 866-466-2776. Please do not mail the original.
- **Online** registration is also available through Internet Member Services at www.narpm.org.

Name		
Company		
Address		
City/ST/Zip		
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E-mail		
Register for Classes		
Name of Class	Class Date	Cost
		\$
		\$
	Total	\$
Method of Payment		
□ I have enclosed a check for \$	Check #	
□ Please charge my credit card in the am	ount of \$	
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Card Number	Ехр. [Date
Name of Cardholder		
Signature		
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2010 Designation Candidates

(since 2009 convention)

RMP® CANDIDACY

Debi Alexander Angela Allen Paul Arrington Andrea Bailey Deborah Bailey John Bailey Keith Becker Eric Bessett Barbara Barrows Gregg Birdy Kate Bode Diana Brambley Melanie Butler Franceanna Campagna David Campbell Wess Cason Joe Collier Laurie Collins Thomas Cowan, III Stephanie Crandell Mary Ann Crumpton Darren Dowda Karyl Elliott Bill Evans Mark "Buzz" Farlow Silas Frazier, Jr. Earlene Gardner Jesse Gilbert Tammy Golding Chuck Goss Carol Griggs Deanna Hansen Jason Hanson Dawn Hardley Daniel Harlow Deryk Harper V. Blair Hart Heidi Hartman Justin Herbelin Christina Hogan Kerrick Hutchison Cindy Jacobs Allison Janowski Susan Johnson Julie Keys Gary Kornegay Gary Lee Janice Lerma-Lozano Nancy Marshall Doug Maschoff Catherine Matthews Kasey Medina Lisa Medina **Hunter Miley** Charles Millikin Chrysztyna Montanez Kimberly Mulligan Amanda Muniz

Reginald Myco Deborah Newell-Wagley Kristy Oneto Deborah Porth Curtis Price Charles Riska Jonathan Sadoyama Nick Scarabosio John Scheffert Dave Shearer Shelly Smith Susan Storms Angela Tobey **David Thomas** George Trombley Kristy Vallee Kristi Villani Megan Zellers

MPM® CANDIDACY

Daniela Anderson, RMP® Karen Ayers, RMP® David Birdy, RMP® David Campbell, RMP® Debra Carson, RMP® Hugh R. Cross, RMP® Bill Evans, RMP® Darlene Higa, RMP® Eric Hoglund, RMP® Anthony Irizzary, RMP® Janice Lerma-Lozano Kevin Martin, RMP® Kirk McGary, RMP® Tracey Norris, RMP® Beverly Perina, RMP® Andrew Propst, RMP® Danielle Rogers, RMP® Worth Ross, RMP® Kellie Tollifson, RMP® Daniel Wilhelm, RMP® Laurene Young, RMP®

CSSsm CANDIDACY

Debi Alexander Laura Hughes Laura Lofgren Christy McGory

CRMC® CANDIDACY

Bell-Anderson & Assoc. Blue Sage Realty Dave Poletti & Associates Efurd Properties, LLC Kalles Properties Pickett Prop. Mgmt., Inc. Worth Ross Mgmt. Co.

Start down the road to designation today!

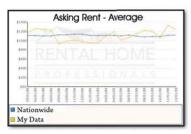


How well do you know your market?

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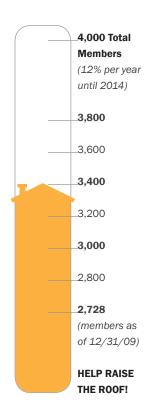
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August Winner

Heidi Hartman Bremerton, WA

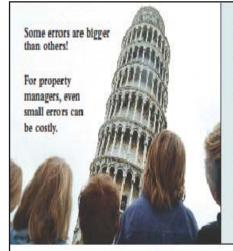
AFFILIATES

Steve Hart Property Management, Inc. Lehi, UT 801-407-1301

David Margolies Tenant Approve Far Rockaway, NY 972-904-6137

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