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When is the best time to list a property – before or after the tenant vacates?

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Do you inform your clients of Fair Housing Rules and Regulations? You should.

p22

Use these financial arguments to convince your owners to keep their rental property.

RESIDENTIALResource

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

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#NARPMSmart is the new initiative from our Professional Development Committee to encourage our Members to enroll in NARPM® designation and certification programs. Designations and certifications prove NARPM® Members are serious about the residential property management profession, and the extra effort helps to generate more leads and bring in new clients.

See pages 10 and 11 to learn how Members are becoming #NARPMSmart.



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IN THIS ISSUE March 2017

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

FEATURE ARTICLES

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p8 My Client's Property: When to List It?

Pete Neubig, RMP®, looks into one of today's hot topics – when should I list my client's property? This question creates great discussion among Property Managers. On one side, list the property as soon as you can, and on the other, list the property only after it is rent-ready. There may also be a few folks that say list the property once the resident is out, but most are strongly on one side or the other.

p10 Are You #NARPMSmart?

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p13 The Application Screening Process: Fair Housing

Joe Levio, RMP® Candidate, shows why it is important that Property Managers understand and inform their clients of Fair Housing Rules and Regulations. There are potential issues that could arise from any application screening process, and it is imperative that strict policies and procedures are performed the same way with each applicant.

p22 When Your Owner Asks: Should I Rent It or Sell It?

Richard Hart, EA, CAA, President of Hart & Associates, a NARPM® Affiliate Member, provides some swaying arguments for convincing your owner to continue renting their property. You, of course, want an owner to rent out a property using your company for as long as possible. However, there has been a wave of recent owners considering if they should sell their rental properties, even if they have to reduce the asking price to attract buyers. How will you respond to that question when they ask you?



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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. 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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National Association of Residential Property Managers

PRESIDENT'S Message

“Many studies have shown that people are much more motivated to try to avoid losing something, as opposed to trying to gain something.”



Are you still charging full speed ahead to achieve all the goals you set out to accomplish this year? I sure hope so! If you need some help achieving your goals, don't forget to lean on your fellow NARPM® Members. Remember, you are among the best Property Managers on the planet!

Throughout the year, I'm going to share a few ideas that I have learned along my journey that will hopefully be of value to you, too. This first idea is what I call "The Oops Fund." I've taught this idea for the past four years or so. In fact, I've taught it to many NARPM® Members in the Southwest Region as I was serving as the Southwest Regional Vice President for NARPM®. Now is my chance to share it with the broader NARPM® audience.

The Oops Fund was born out of my desire to align the employees' interests with mine, as the business owner. Although I've always felt like I had a great team of people working with me, I became frustrated by the fact that when an employee made a mistake, I was the only one dipping into my wallet (yeah, that's right, Hip National Bank, where I like to make deposits, but not withdrawals!) to fix it. You know what types of things I'm talking about. Things like, "Oops, I lost the keys to the property and now we have to have it re-keyed," or, "Oops, I sent one of our vendors to complete the repair, but the owner has a home warranty." Whether you have seen this from the employee perspective or business owner perspective, I know you've been there, too.

I began thinking of a lot of very formal ways to tie the employee interests to mine, like creating a profit sharing plan. But all the details and legal ramifications weren't at all appealing to me. I wanted something much more simple and direct. Here's what I wanted the program to do: when the employee made a mistake that cost the business money, I wanted them

to share in that pain; I also wanted the team to look out for one another and tie their overall performance to each other and the business. I wanted it to be as simple as possible and something that I could modify or discontinue at the time of my choosing. Although I tried several different approaches, I eventually came up with The Oops Fund and it accomplishes all these goals.

Here's how it works. Each year, I fund The Oops Fund with \$X per employee. I also call this "at risk" money. Every employee's Oops Fund money is different, based on their ability to impact the bottom line of the firm, how long they have been with the firm, their level of responsibility, my expectations of their performance as it relates to guiding others in the firm, etc. Said differently, the general manager that has been in your firm for ten years should have more Oops Fund money than the new receptionist you just hired six months ago. For a simple illustration, let's assume you have four employees in your firm. You fund The Oops Fund with \$2,000, \$1,500, \$1,000 and \$500 for each person respectively, for a total of \$5,000. You track every "oops" during the course of the year. To track the money that is lost, I simply created a general ledger (GL) account in my Quickbooks called "Oops Fund." Every time I pay out for a mistake, it gets coded to that GL account. At the end of the year, I have one line item with the total amount of "oops." I can also look at the detailed break down with a description for each mistake and the corresponding dollar amount. Let's say you tally up the total at the end of the year and determine that \$3,000 was spent on mistakes. \$5,000 minus \$3,000 in mistakes equals \$2,000 left in the Oops Fund for all to share. Or said differently, \$2,000 divided by \$5,000 equals 40%. So everyone in the fund gets 40% of their original

Oops Fund amount. So, the person with \$2,000 originally, gets 40% of that, or \$800, and the others get \$600, \$400, and \$200, respectively.

I do not tell everyone who made each mistake, nor do I tell them the total amount of The Oops Fund, nor the individual amount of The Oops Fund contributions. My goal is to unify the team, not divide them by blaming one another for a mistake. So, although I may discuss their mistakes with each individual during their performance review, I do not share the mistakes of others. I simply tell them that this year the team earned X% of The Oops Fund.

Incidentally, one of the things that helps make this approach so effective is purely psychological. Many studies have shown that people are much more motivated to try to avoid losing something, as opposed to trying to gain something.

Since I've instituted The Oops Fund, I've strengthened the bond the employees have to each other and the firm. Now everyone wants to look out for each other and avoid mistakes. It's not just me or the person who made the mistake. It also helps all of us focus on solutions, so that when something happens, we all have a vested interest in figuring out how to avoid the same problem in the future.

If this idea makes sense for you and you decide to implement it, but you have questions, feel free to contact me, I am happy to help. After all, NARPM® is Engineered for Your Success! 🏠

Warm regards,

Steve Schultz, MPM® RMP®
2017 NARPM® President



Paige Sweeney is the Office Manager and a licensed REALTOR® with AHI Properties in Pelham, Alabama. She has recently become a Member of NARPM®, and is currently serving on the Membership and Chapter Excellence Committees for the NARPM® Atlanta Chapter. She has more than six years of experience in property management and legal collections. Her career in property management began as a debt collector specialist and quickly advanced to legal collections before she accepted her position with AHI Properties. Her witty charm has led to successful results of her account reviews and the recovery of financial debt owed to her clients.

Successful Debt Collection Recovery A Property Manager's Guide

Most property owners and Property Managers have been in one or more situations where the decision must be made between using legal collections or a third-party agency for their collection accounts. We all wish that recovering debts from former tenants was simple; however, this is generally not the case.

I have five years of experience in debt recovery and have had both successful and unsuccessful results. As a Property Manager, we strive to provide our clients with the best options for their investment; therefore, it is important that we are able to help them in their decisions regarding debt collection. When is it best to seek legal collections with an attorney? When is it more efficient to send the account to a third-party agency? These are two questions that our clients may reference and it is our duty to provide them with sufficient information to help guide them with each decision.

Legal collections can be a beneficial tool for debt recovery; however, it is also a “second investment.” I use the term “second investment” because it is imperative that our clients understand that their expenses relating to former tenant debt have yet to end. Generally, most attorneys will apply their hefty fee on top of the account balance for the collec-

tion efforts. This is because an account status can change at any point. Any different action from any party can lead to a different level of how the debt is pursued and/or recovered. This is where it can become tricky for our clients to make a good decision for their investment. The “different levels of collection efforts” are vague, and it appears that our client’s expenses could be lengthy, and high. Let’s review the example of how an account status could change, and how it would affect one of our clients. In this example, we will reference the former resident as, Joe Brown, who was evicted, and left owing a balance of \$9,000.

Joe Brown has been employed for a long duration, and the attorney successfully secured a wage garnishment against his payroll. Your client has just spent roughly \$500 in actual expenses for the collection recovery and received the first payment for the debt recovery. Joe Brown files Chapter 13 Bankruptcy and includes the rental debt in the case. The attorney files a claim against his case, but typically the bankruptcy court will consider the rental debt as unsecured, especially if the tenant is no longer in possession of the property. Joe Brown follows through with the bankruptcy case procedures, and is discharged from all debt liabilities. He

The “different levels of collection efforts” are vague, and it appears that our client’s expenses could be lengthy, and high.

tion file submitted. This means that our client will pay for *actual* expenses, not the attorney fee. What are actual expenses? How long will they continue to be charged to our clients? What happens if the collection efforts are unsuccessful? Again, we must be prepared to provide adequate, and easily understood information to our clients to allow them to make the best decision.

Actual expenses are typically filing fees, garnishment orders, judgment costs, court searches, mailings, etc. Most attorneys will not advise a specific time limit for recovery turn around, or for the col-

is no longer liable for your client’s debt account, and no further collection efforts, or wage garnishments will be performed.

This example provides a clear definition of legal collections being a “second investment,” and how account status changes can affect our client. Our clients must be aware of all situations which could occur, and then decide how much they are willing to continue to invest in the recovery efforts in legal collections.

Third-party collections have become more suc-

Continued on next page.

NAVIGATE



THE NARPM.ORG WEBSITE

DONATING TO NARPM® PAC

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- When you login under the "Members" section at www.narpm.org, the Member drop down menu will be available for viewing.
- Hover your mouse over "Members" in the menu bar and a new drop down will appear with several different options.
- Click on "Update Member Info." You will be redirected to a new page that will instruct you to login to Online eCommerce.

- Click on the link to login to Online eCommerce.

Login to Online eCommerce

- Enter your Member ID and password to login.
- Once you are logged in, you will see your Member Services Menu. The first section is now "NARPM® PAC Contributions." Click on "Contributions" and follow the prompts to enter your donation amount and payment information.

Want to know more about NARPM® PAC and why you should donate? Go to <https://www.narpm.org/legislative/issues/learn-narpm-pac/> for all the information you need to know about this important part of our organization!

cessful over the previous years, and are an effective tool to utilize in debt recovery. It is necessary for our clients to understand all of the procedures, fee percentages, and policies of a third-party agency. Standard collection procedures are the best option if our clients do not wish to accrue the expenses for former accounts. We should inquire with the agency if our client can apply a transfer fee to the account balance before submitting the file to the agency. This can offer additional offsets for the fee expense reduced from the agency receiving payments. Since third-party agencies have the ability to perform both standard and legal collections, we must ensure that when we submit a file to the agency, we clearly communicate if legal collections are permitted, or if they are not.

Standard collection procedures within an agency include some of the following efforts: daily phone screenings/calls, securing payment arrangements and/or settlements, written collection notices, and the number one priority: reporting the debt to the credit bureau. A beneficial aspect of having the debt reported to the credit bureau is that the likelihood of the debt being recovered increases. Having housing debt reported to the credit bureau prevents individuals from renting homes, apartments, vacation rentals, furniture, cars, etc. It also affects their ability to purchase a home.

In conclusion, we should be able to perform successful debt recovery in our offices. If quickly pursued, a debt collector can utilize tactic strategies to secure a payment plan, or settlement of the debt, with no actual expenses to our clients. This is the first choice option that we should offer to our clients if able. In-office debt collection can be more difficult if a Property Manager is not fully equipped with all the necessary collection tools and techniques. Good debt collecting policies and procedures can lead to recouping a good deal of past tenant debt that you may have previously

written off as a loss.

Additionally, as Property Managers, we must be extremely careful upfront during our screening process to limit the amount of bad debt that could become due from a former tenant, and lead to a severe loss in the investment of our clients. 🏠

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Pete Neubig, RMP®, is the Co-founder of Empire Industries Property Management in Houston, Texas. Empire currently manages approximately 600 homes throughout the Houston area. Pete is the 2015 Past President of the NARPM® Houston Chapter and holds the designations of Texas Residential Property Manager (TRPM) and Texas Residential Leasing Specialist (TRLs), and has also served on the Property Management Committee for both the Houston and Texas Association of REALTORS®.

By listing the property once it is rent ready, you remove a lot of the hassles you incur when the property is occupied.

My Client's Property When to List It?

Go into any property management seminar or convention and one of the hot topics will be – when should I list my client's property? This question creates great (heated?) discussion among Property Managers. On one side, list the property as soon as you can, and on the other, list the property only after it is rent-ready. There may also be a few folks that say list the property once the resident is out, but most are strongly on one side or the other.

LIST THE PROPERTY AS SOON AS YOU CAN!

What I mean by this is, actually list the property while the resident is still living in the property. The advocates on this side (which I must admit, I am one) will point to the fact that, as the Property Manager, you have a fiduciary responsibility to the owner. By having the property listed and marketed while the resident is in the property, you can potentially have the property leased before the old resident moves out. Landlords and Property Managers love this and in a perfect world, this works great. The old resident moves out and the new resident is sitting there with their U-Haul waiting to move in. Easy peasy, right? I am not sure about you, but I live in the regular world, which is not quite the perfect world.

At our company, we do list the property during the last 30 days of the lease, but we set the available date to be the 15th of the next month. We typically can get the property rent ready by the 10th, but we only do that if the prospective resident is pushing us. We do not allow anyone to rent the property that is undergoing "make ready" before the 10th. This gives us time to perform our move out walk through, get quotes for the make ready, and get the make ready completed without stressing out the team.

The benefits of this method are that the property is vacant for less time, which equals more money for the investor. Other benefits include: the investor is more apt to submit funds for the make ready knowing we have a resident in place and the investor has an overall better experience with the turnover, meaning they are more likely to stay as a client, and even refer you more business.

There are, however, downsides to this method

because lots of other Property Managers list the property once it is rent ready.

LIST THE PROPERTY ONCE IT IS RENT READY

By listing the property once it is rent ready, you remove a lot of the hassles you incur when the property is occupied. Also, your days on market are typically lower in the Multiple Listing Service (MLS), which can help lessen any pricing negotiations, and you do not have the challenge of what was supposed to be done to the property when a new resident moves in.

When the property is currently leased and you are showing the property, there are potential challenges with the resident – do they keep the property clean, do they accept showings, do they call your office daily and yell at your staff, letting them know that they don't want to be called or that they don't want the house to be shown at specific times? This obviously causes stress on your team and your resident, and potentially showcases the property in a negative light with prospects/agents.

The other challenge (and more important one) is that many folks do not want to go view a property that is occupied. Fewer people viewing a property means less chance the property is going to receive applications. If the property is not leased while occupied, the days on market pass 30 days. In a lot of cases, once a property is vacant more than 30 days, it may fall off of showing agents' reports or become "stigmatized" as a bad property. Even after you perform the greatest make ready of all time, it will be difficult to get showings. Also, many people will want to negotiate with you because the property has been on the market longer.

CONCLUSION

There is no right answer as to when to list the property. Choose the one that best fits your processes and fits the culture you created for your investor clients. Sometimes your clients will tell you what they want. It may not always be the best for you, but keeping clients happy and growing your business is always the most important. 🏠



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Are you #NARPMSmart?

HEY, WHAT IS #NARPMSMART?

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Be on the lookout for #NARPMSmart articles, tips and testimonials in *Residential Resource* and online. Whenever your designations or certifications help to grow your business, put a message on social media with the hashtag #NARPMSmart – because with NARPM® designations and certifications, you are!

DOUD REALTY SERVICES EMBRACES NARPM® EDUCATION, SEES BUSINESS GROW

You don't need to spell out to Lisa Doud, RMP®, the value of NARPM® designations. She's doing just fine in that department. As the Owner of Doud Realty Services in Portsmouth, Virginia, this NARPM® Member has attained her Residential Management Professional (RMP®) designation and now pursues her designation as a Master Property Manager (MPM®).



"I'm a firm believer that if you're stagnant, you're never learning," said Lisa. "That's why I believe the MPM®, in addition to my RMP®, will give me more prestige and people will take me more seriously." Already, Lisa says her NARPM® designation helps her land clients as they prove she is trustworthy and knowledgeable about property management.

Now Lisa has encouraged the rest of her team to become NARPM® certified. Bookkeeper Priscilla Horner is working to be a Certified Residential Management Bookkeeper (CRMB), while Sjockiea Mann is attaining the status of Certified Maintenance Coordinator (CMC). Finally, Jeanessa Killebrew will soon

obtain her real estate license and will also pursue her RMP®.

Already, the Doud team understands the impact of designations and certifications. Priscilla says, "I take care of our accounting, accounts receivable, and payables. With my CRMB, clients will know I have that much more knowledge of what comes in and out of a business."

What do all the abbreviations mean to Lisa Doud, RMP®? More clients, more revenue, and more success in 2017 and beyond. "A lot of times I go to a new client for a meeting and they'll ask me, 'What does your designation mean?'," said Doud. "Then, I explain the classes I took and the extra time I spent, so I could be a better Property Manager for them. It's a strong pitch and has helped me grow my business."

Lisa, like so many other Members who have attained designations or certifications, is #NARPMSmart. Look for the hashtag on social media content through 2017, as we encourage more Members to register for classes. As Lisa says, "With designations, I am #NARPMSmart."

Ready to join her? Visit www.narpm.org/education to begin your journey! 

“We’re excited to launch #NARPMSmart because we know our educational



programs generate huge value for our Members. We see time and again how a

designation or certification at the end of a Member's name impresses clients and leads to more business. In 2017 and beyond, we want all Members to become #NARPMSmart.”

~ Shannon McLaughlin, MPM®
RMP®, NARPM® Professional
Development Chair

To see how Lisa Doud, RMP®, became #NARPMSmart, view the video at <https://www.narpm.org/education/designations-and-certifications/residential-management-professional/>

DESIGNATIONS & CERTIFICATIONS

The power that comes with increased knowledge and confidence is tangible. It is what sets you apart from your competition. Professional designations and certifications from NARPM® have an impact on your company and your clients, and the results translate directly to the bottom line. Add the credibility of our professional designations and certifications to your name and to your company name!

NARPM® designations are earned with a combination of property management experience, NARPM® and industry education, and service to the association through volunteer activities. You may have taken clock-hour courses to maintain your license. Imagine the gains when the courses are specifically focused on what you do as a Property Manager – and are being taught by a property management professional. Take it one step further and envision networking with other experienced Property Managers from across the country. Earning your NARPM® designation will bring a whole new dimension to your daily tasks.

Designees approved at the December 2016 Professional Development Committee meeting:

MPM®

Bryan Jenkins, MPM® RMP®

RMP®

Amanda Frazier, RMP®

Lisa Goodman, RMP®

Linda P. Luna, RMP®

Craig Richey, RMP®

Kate Roth, RMP®

CSS®

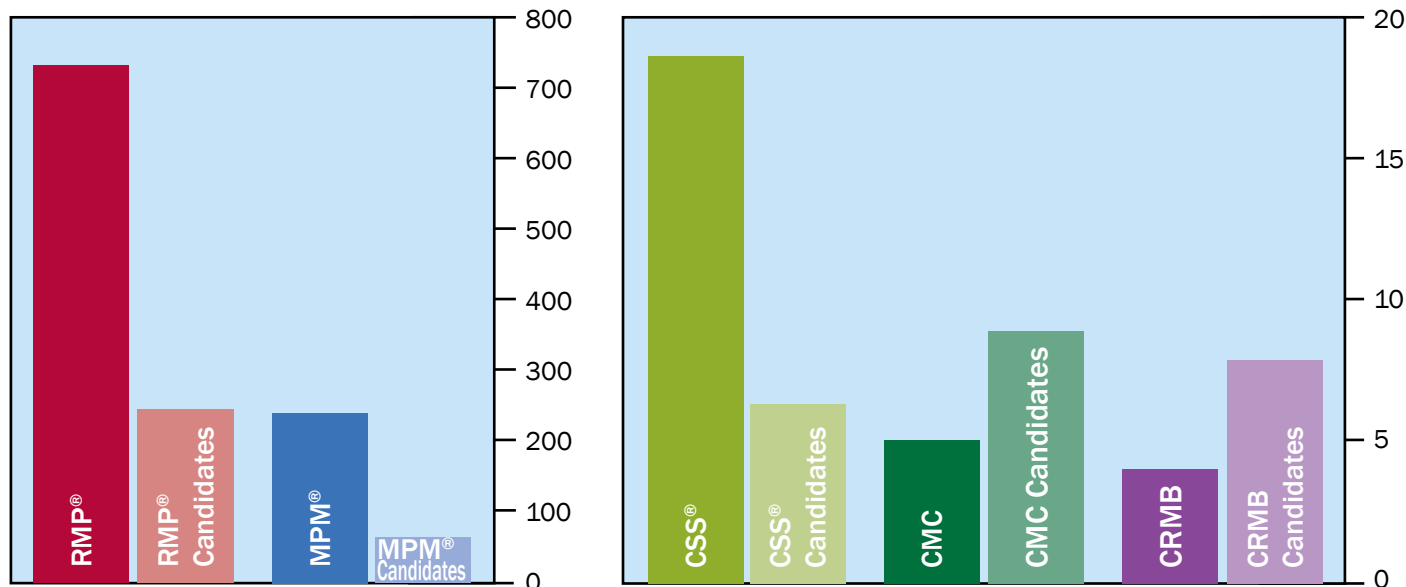
Deborah Thornton, CSS®

The Professional Development Committee now approves Designation Packets monthly.

- Please submit your packet by the **15th of each month** to be approved.
- Deadline for the NARPM® National Convention in October is **August 4, 2017**.

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

#NARPMSmart – Where do we stand as of December 2016?





Are you a property owner or property management company?

- Have you ever been a defendant in a discrimination claim brought by one of your tenants or prospective tenants?
- Has a tenant ever alleged that you have been in violation of H.U.D. regulations?
- Have your tenants alleged personal injury motivated by discrimination?
- Has a tenant ever alleged that you have been in violation of the Fair Credit Reporting Act?
- Has a tenant filed suit for wrongful eviction?

If yes . . . then all roads lead to Markel!

Markel offers a comprehensive tenant discrimination policy which includes protection against:

- Claims brought by current tenants, former tenants, and prospective tenants
- Claims brought by tenants alleging violations of the Fair Credit Reporting Act
- U.S. H.U.D. claims (sublimit available)

Contact your insurance professional to learn how Markel's tenant discrimination insurance policy can help you mitigate these exposures.

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The Application Screening Process **Fair Housing**

Why is it important that Property Managers understand and inform their clients of Fair Housing Rules and Regulations? As licensed real estate professionals, we are bound by Fair Housing Laws. It is important to ensure that all clients are not only aware of this legal requirement, but are also advised of what the requirements are. There are potential issues that could arise from any application screening process, and it is imperative that strict policies and procedures are performed the same way with each applicant.

The first step would be to have a policy and procedure manual that outlines the application process that your company has adopted. The initial step my company enforces is the pre-qualification credit check prior to any applicant viewing the property. This is performed to ensure that we are working with a qualified applicant that meets all of our credit criteria. Another reason that we implemented the pre-qualification process is to maintain time efficiency, and have the ability to know that the applicants meet at least the minimum credit criteria. During this initial process, we also determine if the

to rent a property. These policies and procedures need to be followed in strict order, with every applicant, and do not ever need to be omitted. Following step-by-step procedures helps ensure that every procedure is in compliance with Fair Housing Laws.

I had a couple of company reviews that said that I personally acted like an 'assembly line worker,' with how I treat, process the application, and respond to applicants. This is an exact example of why following strict policies and procedures is imperative in the screening process. If I were ever to treat any applicant differently than another, this would provide the applicant the opportunity to initiate a Fair Housing complaint against myself, personally, and my company. Personally, I consider the comments regarding being an 'assembly line worker,' as a compliment as it shows that I follow my company's policy and procedures as it pertains to the application process and that I treat all applicants equally.

Non-compliance with Fair Housing Laws can potentially ruin a company, or REALTOR®'s livelihood as a real estate professional, and can be quite costly. Once a Fair Housing complaint is filed against



Joe Levio, RMP® Candidate, is the Leasing Manager and Associate Broker at AHI Properties, in Pelham, Alabama. AHI Properties currently manages over 700 properties in the Birmingham, Huntsville, and Mobile markets. Joe has been in real estate for 13 years, and in property management for more than 11 years. He recently received his Military Relocation Professional (MRP) certification which allows him to serve our current military and veterans with their housing needs. His co-workers refer to him as "The Face" of AHI Properties for his well-known performance and personality.

It is important during the credit approval process that you do not relay any information to your client that would be a violation of Fair Housing Laws.

applicant has any pets. We then allow our client to approve or deny the pet request prior to processing the pre-application. Once the pet is approved, and the credit is processed, we contact our client for credit approval in order to schedule a showing of the property.

It is important during the credit approval process that you do not relay any information to your client that would be a violation of Fair Housing Laws. The two main questions I receive from my clients that would violate Fair Housing Laws are: (1) Does the applicant have any children?; (2) Is the applicant male or female? While it is our duty to provide our clients with the most information available, we are bound by these laws that protect individuals' rights

you, HUD will contact you to determine the validity of the complaint. You may often hear people discuss HUD and their appearance at a real estate office. If this were to happen to you or your company, call your lawyer, and get out your checkbook because when the audit of your files is performed, HUD will conduct a thorough investigation of your company's files and records. Civil penalties can be levied from \$6,000 to \$100,000 or more, in addition to punitive and non-economic damages.¹

Additionally, you or your company will have a time duration of loss production, and the possibility of you and/or your company's license suspended or revoked. To finalize their efforts of making sure it is

Continued on page 21 "Fair"

LEGISLATIVE Scoop

KEEPING OUR MEMBERS CURRENT ON THE NEWEST INDUSTRY LAWS AND POLICIES NATIONWIDE



Kristi Malcom, RMP®, is the President/Broker of New Hope Realty and PMI NW Atlanta, located in the suburbs of Atlanta, Georgia. Kristi has been in the real estate/property management industry since 1990 and purchased an existing property management company in January 2015. She is active in her local Board of REALTORS®, the NARPM® Atlanta Chapter, and her church. Kristi was awarded her RMP® designation at the 2016 NARPM® National Convention, where she was also the first recipient of the Darryl Kazen Memorial Scholarship. Kristi and her husband of 25 years are from the Atlanta area, where they raised two children and now have one grandson. Kristi is proud that her husband and daughter have joined in the property management business, making this truly a family business.

I want to encourage each Chapter to plan an event in 2017 that will help introduce NARPM® to the lawmakers in your State and help us achieve our vision of being the recognized leader in residential property management.

Day on the Hill

NARPM®'s vision is to be the recognized leader in residential property management. In order to do that, we need to let the public and the lawmakers know that we exist. On the federal level, we do this annually by sponsoring a "Day on the Hill" in Washington, DC. During that time, attendees meet with members of the House and Senate to introduce them to NARPM® and to discuss hot topics that affect our industry. In the past, those topics have included Protecting Tenants at Foreclosure, Assistance Animals, and Disparate Impact. In addition to the members of the House and Senate, attendees also meet with representatives of certain regulatory agencies, such as Housing and Urban Development (HUD).

NARPM® would like to see our sphere of influence spread by reaching lawmakers at the local level. One way to do this is for local Chapters to sponsor a "Day on the Hill" at their State Capitol. There are various ways to make an event like this successful and each State Capitol will provide varying protocols. I want to encourage each Chapter to plan an event in 2017 that will help introduce NARPM® to the lawmakers in your State and help us achieve our vision of being the recognized leader in residential property management. Even if you have no experience, I am certain you can plan a successful event and your Governmental Affairs Committee is here to help along the way.

Steps to plan a successful Day on the Hill:

- Form a Committee to help with the planning.
- Determine what issues you would like to discuss with lawmakers (limit of two to four items).
- Schedule a day to hold the event.
- Invite NARPM® Members to participate.
- Select the lawmakers with whom you wish to meet that day. Select those who serve the district in which your attendees live and those who serve on Committees that affect our industry.
- Schedule meetings with the legislative members you have chosen.
- Prepare a leave-behind or brochure that introduces NARPM® to leave with the representative that you meet.

There are various ways to hold your meetings. Each year, when we go to Washington, DC, we have meetings with each representative individually. There are no more than five in the group. You can do this at the local level, as well. Another option is to reserve a room at the State Capitol and invite the legislative

members to meet your group in that room. If you elect this route, plan to have refreshments to serve to them.

There are pros and cons to each way to hold your event. With the individual meetings, you are able to have more one-on-one time with the representative, which allows you to build a more meaningful relationship. However, it also means that your group is running around trying to be on time to each meeting. Having a meeting room is nice because there is only one place for everyone to meet, however, it may be more difficult to make that meaningful connection with representatives. You also have to be careful that the group is not spending most of their time socializing with each other versus conversing with the guests.

Another way to have an effective legislative event is to simply sponsor a dinner in which a small group of NARPM® Members, along with a small group of select legislators, meet for dinner. The small, intimate setting is a great way to start building those meaningful relationships.

No matter which way your Chapter chooses to host an event, it is important that you follow up with those with whom you met by writing a personal note or sending an email. Remind them who NARPM® is and offer to be available should they have questions or issues that pertain to the residential property management industry. The first goal of meeting with your local legislatures is to introduce them to the wonderful world of NARPM®. We've drank the NARPM® Kool-Aid – now it is time we share it!

Now let us talk about money. Did you know that NARPM® offers Legislative Grants of up to \$500 for each Chapter to help cover the cost of your legislative event? That's right – \$500!!! Just for holding a legislative event and applying for the grant, your Chapter would also qualify for more points towards Chapter Excellence! So what would your Chapter use the money for, you ask? Let me give you just a few ideas: (1) If your Members do not live close to your State Capitol, your Chapter can rent a van or bus to transport the group. Have you ever been on a party bus? You can make this fun if you want! (2) Renting a meeting room. (3) Paying for refreshments. (4) Paying for dinner, if that is the route your Committee takes.

So what are you waiting for? Let's get busy planning for all those "Day on the Hill" events and we can start our own movement – protecting the residential property management industry! See page 21 about this year's Day on the Hill in Washington, DC. 🏠

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Michael Mino is President and CEO of PropertyBoss Solutions, a provider of property management software. A serial entrepreneur, he has started a number of software technology firms and became a landlord in 1977 when he purchased his first rental units. PropertyBoss Solutions is a NARPM® Affiliate Member, based in Greenville, South Carolina. For more information about Michael or PropertyBoss Solutions, visit www.propertyboss.com or call Michael at 864.297.7661 x26.

Paying the Rent – Part Four

In our previous discussion, we examined the history of charge cards and how they are processed. Now you understand the mechanics of how rent payments can be made electronically to eliminate the physical handling of cash and paper checks. The next step is to obtain a merchant account to handle the Electronic Funds Transfer (EFT) process. Let's examine the considerations in setting up an EFT merchant account.

PROCESSOR/ACQUIRER VS. ISO/MSP

An important step on this journey is to select a Merchant Processor. Generally, a processor or acquirer will specialize in either bank draft (Automated Clearing House – ACH) or credit/debit card transactions.

An Independent Sales Organization (ISO) will often represent multiple processors providing a one-stop shopping experience for you. An ISO is an organization or individual that is not an Interchange member (a Visa or MasterCard member bank), but is registered and authorized by an Interchange member to act as a third-party service provider. The term originated with Visa, although you may see the term Member (or MasterCard) Service Provider (MSP) which is used by MasterCard. An ISO/MSP must display the name of their sponsor bank in their marketing materials and on their website. A typical disclosure looks like: "Vantage is a registered ISO/MSP of Wells Fargo Bank, ... and is located at ..."

The top four U. S. acquirers (First Data, Vantiv, Chase, and Bank of America) handle over 70% of the credit card transaction dollars. You might think that dealing directly with the acquirer will save you money by cutting out the middle man (ISO/MSP). This may be true if you have high transaction volumes, but in most cases the increased flexibility and wider variety of services provided by an ISO/MSP make them a better choice for a Property Manager.

SELECTION OF AN EFT PROCESSOR

Whether you are considering an acquirer or ISO/MSP, there are a number of considerations in selecting your EFT processor:

Pricing model – Two approaches dominate: tiered or bundled and interchange plus.

- Tiered or bundled pricing is the most common

plan in which transactions are classified as qualified, mid-qualified and non-qualified; since rent payments are typically card-not-present, they seldom qualify for the lowest-rate category; most reward and purchase cards are non-qualified resulting in the highest rate.

- **Interchange plus pricing** is the most transparent plan in which the merchant processor adds a fixed markup to standardized interchange (wholesale) fees; your statements are more complex, but you will have a better understanding of your costs if you analyze the reports.

Fees – Understand the various fees charged by the merchant processor.

- **Transaction** – Typically, there is a per-transaction fee of ten to twenty-five cents and a percentage of the dollar amount, depending on the pricing model (tiered or interchange plus) of two to three percent.
- **Batch** – A small fee (10 to 30 cents) for each group of submitted transactions; negligible amount since there are typically only one or two batches each day.
- **Minimum** – A floor on the amount of total transaction fees each month.
- **Statement** – Monthly fee charged for reporting or account maintenance.
- **PCI** – Monthly or annual fee paid to the Payment Card Industry either as a fine for not being compliant or to subsidize the cost of the merchant processor's compliance efforts.
- **Application** – Initial fee for processing your application and conducting the underwriting process
- **Early Termination** – Fee to discourage you from breaking the contract.
- **Gateway** – Monthly fee associated with providing a connection with your website portal or property management software.
- **NSF** – Fee if there is non-sufficient funds in your bank account to cover your account fees.
- **Chargeback** – Fee each time a tenant challenges an EFT transaction.

Customer assistance – Look for 24/7 live trained domestic support people; you want to immediately resolve the tenant claiming they made payment on the fifth day of the month.



Funding time – Time from submitting the transaction to money in your bank account, typically one to three days; instant funding means you are loaned the money, longer timeframes result from the processor holding your money.

Contract length – Avoid long-term agreements; one year or less is best for the first engagement.

Compliance/Fraud – Is the processor PCI-Compliant? Do they help you be compliant?; What fraud protection services are available?

Reputation/Longevity – How long has the processor been in business? Can they provide references of other clients, preferably other Property Managers?; Do they have experience in our industry?

Underwriting – The margins on EFT transactions are very thin, prompting the processor to carefully vet applicants prior to issuing a merchant account; Find out what and how stringent these requirements are; How quickly can you expect to be approved?

Compatibility – Does the processor have a relationship or gateway to your property management software vendor?; Ask your software vendor for recommendations.

rent is due in advance), the EFT processor was acting as an intermediary in the extension of a line of credit. If we did not deliver the goods, the processor would be responsible for refunding the payment. What if we disappeared or did not have the funds?

Many processors have significantly streamlined their underwriting with some reviews completed in a few hours. What are the risk factors reviewed by the underwriter?

- **Merchant type** – A rent payment is less likely to be disputed than an auto repair disbursement; however, rent is a relatively high transaction amount.
- **Card acceptance method** – Most rent payments are card-not-present which are higher risk than swiped or read-card transactions; the business model is more carefully reviewed for card-not-present merchant accounts.
- **Delivery method** – rentals are categorized as future delivery (e.g. gym membership) with a higher risk of the service not provided.
- **Credit history** – A credit report is reviewed for verification of identity, as well as credit criteria
- **Capital/collateral** – How well capitalized is your business?; Are there cash reserves or other assets?


An account is typically approved subject to certain parameters:

- **Processing volume** – Maximum monthly total dollar amount of EFT transactions.
- **Ticket limit** – Maximum dollar amount of any individual EFT transaction.
- **Reserve** – Funds held as collateral; may be returned after some experience period.
- **Deposit delay** – Processor holds your deposit for additional days for higher risk accounts.

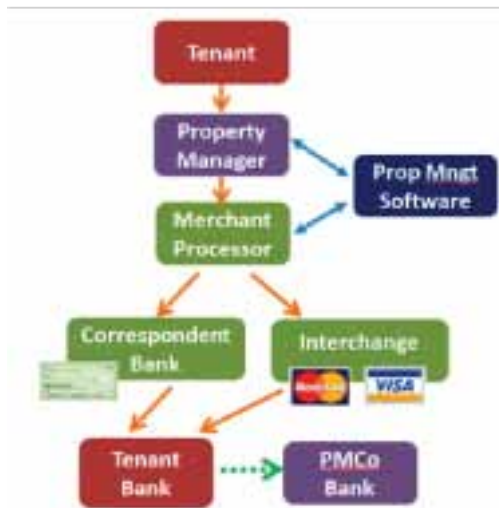
The identity of each merchant account applicant must be verified (government-issued ID) as required by Section 326 of the USA PATRIOT Act of 2001. All processors require two-way access to your bank account so they can deposit funds into your account and also withdraw them in the event of a charge back.

IN SUMMARY

You now have some perspective on navigating the process of establishing a merchant account. In part 5 we will examine the risk factors in accepting EFT payments and how to minimize your exposure.

Please share your experiences with us for inclusion in this continuing discussion. 

An important step on this journey is to select a Merchant Processor. Generally, a processor or acquirer will specialize in either bank draft (ACH) or credit/debit card transactions.



UNDERWRITING

Although it was more than a decade ago, I still remember the pain from my first experience with the arduous underwriting process. I provided bank statements, tax returns, financial statements, copy of our business license, etc. It was multiple weeks of requests for just a few more documents. Why were they putting us through all of this scrutiny? What I learned was that, since we were paid in advance for a service (e.g.



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Continued from page 13 "Fair"

known that Fair Housing Laws were violated, in some States the Real Estate Commission will announce your name, your company's name, and the violation in their monthly newsletter.

As Property Managers, we must be aware that even when we may not be "purposely" or "intentionally" violating any law, we will still be held to a higher standard as a licensed professional. In 2011, there were 27,092 complaints of housing discrimination and 65 % of those complaints were investigated by private Fair Housing

organizations. The basis of Fair Housing complaints typically involve race, disability, familial status, sex, national origin, color, religion, etc. One of the highest complaints recorded was that regarding disability with a high of 46.5 % complaints made nationwide.²

The most difficult thing to do as a Property Manager is to know when to terminate a relationship with a client who has asked you to violate Fair Housing Laws on their behalf. In this case, it is only in your, your company's, and potentially your clients' best interest, to terminate the listing agreement with your client immediately. While this may affect the company inventory list, the income from a single property will not exceed the cost and liabilities from a HUD violation.

In conclusion, an outline in your application policies and procedures manual will drastically decrease the amount of Fair Housing complaint possibilities that may be received against you or your company. After knowing and understanding the severity of HUD complaints and violations, a good Property Manager would be wise to perform like an 'assembly line worker.' 

¹ Laurence Jankelow, Chapter 3: *Penalties for Fair Housing Violations*, <https://www.rentalutions.com/education/guides/fair-housing-laws/penalties-for-fair-housing-violations/>

² National Fair Housing Alliance (NFHA), *Fair Housing in a Changing Nation*, 2012.



NARPM® DAY ON THE HILL MAY 15-16, 2017 WASHINGTON, DC

Make contacts with key Members of Congress and their staffs on Residential Housing issues, such as criminal background checks, certifying standards for Service Animals, and ADA reform.

*Additional information will be forthcoming.

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Richard Hart, EA, CAA, earned a Degree in Accounting and has since acquired experience putting his knowledge to work in the construction, manufacturing, service, restaurant, banking, and real estate industries for more than 13 years. In 2006, Richard opened his own practice, Hart & Associates Tax Consulting and Preparation Services, to specialize in tax accounting and has earned the credentials of Enrolled Agent and Certified Acceptance Agent with the Internal Revenue Service. Hart & Associates now has offices in Las Vegas, Nevada; Manhattan, New York; and Beverly Hills, California. Richard has effectively helped hundreds of clients to successfully navigate U.S. tax law and preserve their wealth. Hart & Associates is a NARPM® Affiliate Member.

When Your Owner Asks Should I Sell It or Rent It?

As a Property Manager, these are probably not the words you want to hear from your owners. You want an owner to rent out a property using your company for as long as possible. However, there has been a wave of recent owners considering if they should sell their rental properties, even if they have to reduce the asking price to attract buyers. How will you respond to that question when they ask you?

Everyone has different motives for selling. If you are dealing with an owner who is just tired of being a landlord, well, there is nothing you can really do or say to talk them out of this. Ditto for someone who is cash strapped and needs to sell the property fast for access to liquid cash.

However, what about owners who are on the fence because in their mind, selling now, even at a reduced price seems to make more financial sense to them? This is the type of owner with whom you can reason and, hopefully, continue to keep as a client.

received from renting a property.

So, let's say an owner makes \$12,000 gross rents. We can automatically reduce that amount by the \$2,545, used in the example above, which brings us down to \$9,455. Then, we have property taxes, mortgage interest, HOA fees, management expenses, maintenance, etc., reducing taxable net income to a very low amount and in most cases to zero. Under ideal conditions, the gross rental income will cover all of the carrying costs of the property. So ask your owner, "Where else can you make \$12,000 cash tax free?" Your owner is using tax-free money to cover the expenses of an appreciating asset – that is a very sound basis for holding onto a property instead of selling low.

Even if the rental income doesn't cover all of the expenses (which is another reason some just want to unload a property), it may be possible to make up that loss if the home's value rises before they sell it. Using the same \$100,000 example, let's say that the expenses are \$1,000 more a year

Your owner is using tax-free money to cover the expenses of an appreciating asset – that is a very sound basis for holding onto a property instead of selling low.

Does your owner know that when you rent a home instead of selling, you get to depreciate it for tax purposes? In most cases, you divide the amount you paid for the house, plus the cost of major improvements (less the value of the land) by 27.5 years. This is how many years the tax law says a house must be depreciated to arrive at your annual depreciation.

For Example, if you paid \$100,000 for the house and the land value is \$30,000 then the formula would look like this: $(\$100,000 - \$30,000) = \$70,000$. $\$70,000 / 27.5 = \$2,545$ annual tax depreciation). Therefore, each year \$2,545 of gross rental income is tax free in this example. This, along with all expenses related to the rental property, usually drastically reduces the taxable cash income

than are collected. Over five years, the owner will lose \$5,000. But in five years, even if the property appreciates at 3% per year, the property value will be \$115,000, which covers the annual rental losses. So again, a person who is just looking at the dollars will see it makes perfect sense to hang on to a property as opposed to losing money by selling it now. There are some good forecasting models out there that can help a person predict, to a reasonable degree, the financial impact of selling now or renting and selling in the future. NARPM® is currently working with Buildium to provide a Rent vs. Sell calculator and we will announce it's location and instructions for use on the NARPM® website upon completion.


Since we are talking about appreciation, let's

briefly summarize the positive things one can do with an appreciated property. The first thing to remember is that under current tax law, which may change under the Trump administration, long term capital gains is 15%. So as long as an owner has had the property longer than a year, any capital gain will only be taxed at 15%, not the higher ordinary income tax rate. So, for ease of calculation, if a person turns a \$100,000 net profit, they would only pay \$15,000 in Federal taxes, instead of \$20,000+ in taxes. This is assuming the person is in a high tax bracket, into which most individuals who can afford an investment property usually fall. Obviously, if the property is in a State that taxes income, the State income tax rate would also have to be taken into account.

Another great feature of property appreciation is that you can use it for leverage to finance another investment property. Good investment properties can generate the kind of compound tax-deferred growth investors dream about. So, imagine for argument's sake that you have a property that has appreciated 20% in five years. The appreciation is not taxed until the property is sold. However, one can tap into that appreciation by taking out a second mortgage or refinancing the property with a bigger first mortgage. The cash can then be used to put a down payment on another investment

property. The beauty of this is that the cash out will be tax free, and the interest payments on the refinance will be tax deductible against the gross rental income of the investment properties.

On a final note, when it comes to the sale of an investment property, there are many other tax deferral strategies of which you can take advantage, such as a 1031 Exchange or an Installment Sale. Under Section 1031 of the United States Internal Revenue Code (26 U.S.C. § 1031), a taxpayer may defer recognition of capital gains and related Federal income tax liability on the exchange of certain types of property. An Installment Sale is a sale of property where you'll receive at least one payment after the tax year in which the sale occurs. However, those transactions are quite complex and should only be considered with the advice of a qualified tax accountant, as each person's situation is truly unique.

The bottom line is that you want to manage as many properties as possible. Sometimes it makes sense for an owner to sell, but other times the owner is just emotionally frustrated or perhaps does not see the benefits of holding onto the property. By being subjective, showing the pros and cons – guiding your owner to think it through, you just might convince them to keep the property after all. 

If you are dealing with an owner who is just tired of being a landlord, well, there is nothing you can really do or say to talk them out of this.



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CHAPTER Spotlight

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



Eric Bessett, RMP®, MPM® Candidate, is the Owner of Madison Real Estate and Property Management, Inc. in Spokane, Washington. He served as the President of the Inland Northwest Chapter, in Washington State, from 2013 to 2016. He has also served as the local Governmental Affairs Chair for his Chapter and served on several Committees for the Spokane Association of REALTORS®. Eric is currently the Residential Resource Chair on the NARPM® National Communications Committee. Eric earned his education degree from Eastern Washington University, was an instructor at a local vocational college and enjoys teaching, especially on business-related topics. In addition to running his business, he enjoys spending time with his wife and two kids, staying active in politics and reading anything that might improve his business.

We will work hard to bring in dynamic speakers and provide continuing education credit classes to our Members. Also, this November we are hosting an official NARPM® credit hour education class.

Inland Northwest Chapter

THE PAST

Eric Bessett, MPM® RMP®, 2013-2016 Chapter President

The Inland Northwest Chapter of NARPM® was formed in 2003 by Maria Trunkenbolz, RMP®, and founding Members Rawley Harrison, Helen Harrison, Marshall Gates, Bev Gates, and Marie Swigard. These amazing individuals built a foundation that continues to serve us well to this day. Maria served as our first President and tirelessly guided the Chapter through 2012. I joined NARPM® in 2008 and quickly saw the benefits of this amazing organization. I was in awe of the amazing Property Managers that surrounded me at the time and I am now honored to be able to call them friends.

By January of 2013, I was at the helm of the Chapter. Maria, Rawley, and many others in our growing Chapter encouraged and mentored me throughout my tenure as President. Rawley would often take me to lunch to share his thoughts on how to make the Chapter better, as well as give me insights to be a better leader. Maria would send texts and e-mails at all times of the day and night to help keep me on track and make sure I had everything I needed. Our Inland Northwest Chapter of NARPM® was always on her mind and her efforts, encouragement, and guidance were instrumental in helping us to grow and thrive. I couldn't imagine ending my term as President without acknowledging the individuals who built the foundation of our Chapter to be Engineered for Success!

This past year has been busy for our Chapter. We have brought in a great lineup of speakers and held Betty Fletcher's, MPM® RMP®, "Cover Your Assets" class, which brought in more than 40 attendees. This is a huge number for our small, developing Chapter. The Chapter had three incredibly fun social events: 1) Taco Thursday at a Member's beautiful home on Spokane's South Hill; 2) Held our 2nd Annual "Summer at Sandpoint, Idaho" event in June and; 3) had a blast at our Annual Christmas Dinner and Charity Fundraiser. Speaking of the Charity Fundraiser, we collected \$3,500 dollars for a local charity that helps foster kids transition into living on their own as they age-out of the foster care system. Not bad for a Chapter with less than 30 Members! We also increased our visibility to the entire local real estate and business community by sponsoring and manning a table at the largest and most attended

annual real estate event in our area! Lastly, we recruited more Members to serve the Chapter and are excited to see the next generation of leaders develop!

THE PRESENT

Ned Brandenberger, 2017 Chapter President

Ned Brandenberger is taking the helm as our new President. His amazing attitude, solid business sense and fun demeanor will mean great things moving forward. Ned's proven leadership will take our Chapter to the next level. Joel Tampien is our new Treasurer. His military background and solid business acumen has helped his family's fledgling business already become a powerhouse in the Spokane, Washington market. That same approach will serve the Chapter well to keep us on solid financial footing. Jeannette Gordon took over as our Secretary this year. Her passion for NARPM® and our Chapter is tremendous. As if that wasn't enough, she is also our Technology and Governmental Affairs Chair.

THE FUTURE

Ned Brandenberger, 2017 Chapter President

The New Year gave us a good opportunity to make resolutions and set goals for the coming year. Though my personal resolutions may be similar to others (spend time with family, work out, eat healthy), my resolution for our Chapter may surprise you. My resolution for the Chapter was to keep doing what we're doing! Just do more of it and get better at doing it.

We will work hard to bring in dynamic speakers and provide continuing education credit classes to our Members. Also, this November we are hosting an official NARPM® credit hour education class. We will continue to have fun Chapter social events. The 3rd Annual "Summer at Sandpoint" event in June is still on course and we would love to see some of our NARPM® brothers and sisters from other Chapters and Regions attend this year! We will continue to develop Chapter Leaders and grow the Chapter. Last, but not least, we will raise even more money this year for a deserving local charity!

My goals for our Chapter are real and achievable. It is up to us, the present Board of the Inland Northwest Chapter of NARPM®, to build on the momentum of the past year. And this is already shaping up to be a great year! 🏠

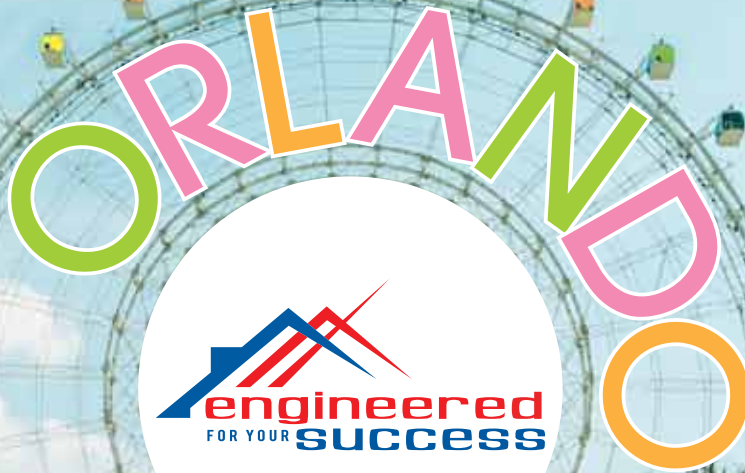
NARPM® 2017 Annual Convention and Trade Show

October 18 - 20, 2017

Rosen Shingle Creek • Orlando, Florida

Education classes are on October 16 & 17

Pre-Convention activities begin October 17



REGISTER AT
<http://www.narpmconvention.com/register/>



REGIONAL Communications

CONNECTING THE EXPANDING NARPM® MEMBERSHIP ONE REGION AT A TIME



Kellie Tollifson, MPM® RMP®, has been in the property management business since 1996, first as a landlord managing her own investment properties; and then soon after, as an Owner of T-Square Properties, which now manages over 400 properties and 40 Homeowner Associations. Kellie is the Vice President of Operations and oversees all of the day-to-day activities of the business located in Woodinville, Washington, outside of Seattle. Kellie holds a Bachelor's Degree in Behavioral Science from San Jose State University and is a Past President of the King County NARPM® Chapter. She has served on several NARPM® Committees, including Finance and National Convention. Kellie also served for two years, as the NARPM® National Member Services Committee Chair.

*** Did you know that RVP stands for Regional Vice President? Each RVP represents one of our Regions and they are elected to oversee the work of NARPM®. See page 27 for the 2017 RVPs.**

The RVP* Bulletin



One of my favorite things to listen to when passing time (driving, working out or just relaxing) is the TED Radio Hour podcasts. I love them! TED is a nonprofit devoted to spreading ideas, usually in the form of short, powerful talks. TED began in 1984 as a conference where Technology, Entertainment and Design converged, and today covers almost all topics, from science to business to global issues, in more than 100 languages. Through a recent podcast, I discovered a TED Original book called *Beyond Measure* by Margaret Heffernan. The focus is the big impact of small changes. This focus dovetails nicely into our 2017 NARPM® theme, Engineered for Your Success. In the field of engineering, even the slightest adjustment can make a big difference. So often, we think we need to make a big splash to alter the direction of things.

A small change was made with the Northwest Region Ambassadors. Last year, I had an awesome support team with Leeann Ghiglione, MPM® RMP®, and Melissa Sharone, RMP®, as part of the Northwest Leadership Team. Both Leeann and Melissa

One big change we have made in the Northwest Region is the start of the Washington State CIF, headed up by Chrysztyna Perry, MPM® RMP®, as President. Chrysztyna is joined by an active and enthusiastic group of leaders to round out the Board of Directors. The initial emphasis for the Washington State Chapter is two part. The first will be to spearhead the momentum to get the Northwest Conference planning started. Our goal is to make the Conference content-rich, convenient, and affordable for those Members who are unable to attend the NARPM® National Convention, while still providing the education and networking opportunities we all know and love about NARPM®. The second focus is to reignite the spark of our Members to participate in the Washington State Legislative activity. Each year many local residential rental industry groups head to Olympia, the Washington State Capitol, for Day on the Hill. The goal of the new Washington State CIF is to increase NARPM® activity in this very important movement.

Another change that has made a big impact is the local partnerships we have with other local property management organizations.

were there whenever I needed them and they were fully committed to making the Northwest Region the best in NARPM®. I very much appreciated all their support. This year, to provide opportunity for other Members, Steve Williams, RMP®, has joined Melissa on the Northwest Region Leadership Team. Both attended the Leadership Training in St. Louis last November and have hit the ground running in 2017!

Last year, we were sad to say goodbye to the Northwest Counties Chapter. After many years of being a thriving Chapter, they found the enthusiasm and Member involvement had waned and felt it was time to deactivate the Chapter. The continuing Members will have the opportunity to visit the Greater Snohomish County Chapter or get involved in the newly formed Washington State Chapter-Information (CIF).

Another change that has made a big impact is the local partnerships we have with other local property management organizations. Each year, the Greater Portland Chapter works closely with Multifamily NW by participating in their annual Convention and Trade Show. Greater Snohomish County, King County, Pierce County, Southwest Counties, and Kitsap County Chapters are taking steps to work more closely with the Rental Housing Association of Greater Seattle. The Greater Montana Chapter continues their efforts to work with local Housing Authorities. These are great partnerships to help increase their memberships, as well as expand their Chapter meeting speaker content! In 2017, the Washington State CIF plans to have a vendor booth at TRENDS, one of the leading Property Management symposiums in the Northwest. 🏠

Northwest: Kellie Tollifson, MPM® RMP®
Alaska, Washington, Oregon, Idaho, Montana,
Wyoming.

Pacific: Tim Wehner, MPM® RMP®
California.

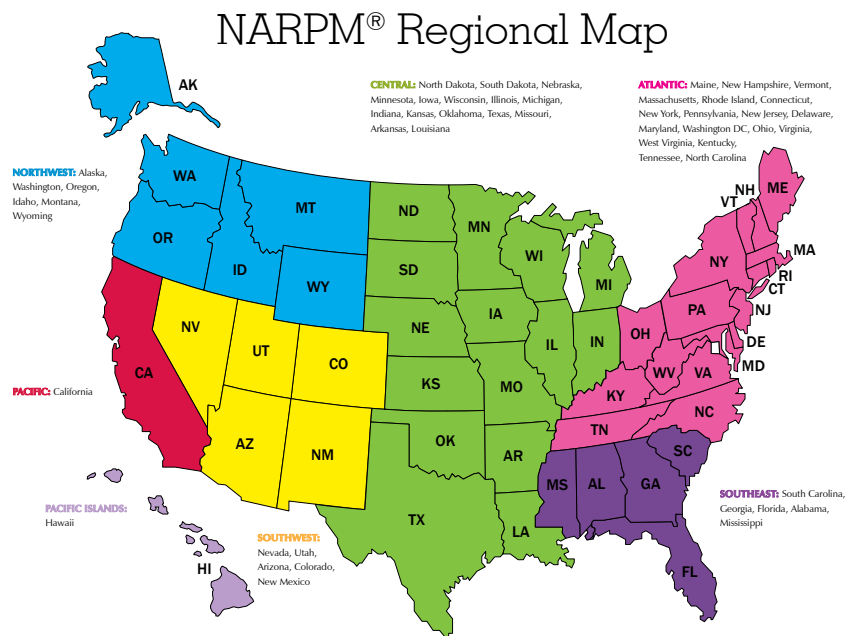
Pacific Islands: Tim Wehner, MPM® RMP®
Hawaii.

Southwest: Mike Mumford, MPM® RMP®
Nevada, Utah, Arizona, Colorado, New Mexico.

Central: Greg Doering, MPM® RMP®
North Dakota, South Dakota, Nebraska, Minnesota,
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Atlantic: Scott Abernathy, MPM® RMP®
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Rhode Island, Connecticut, New York, Pennsylvania,
New Jersey, Delaware, Maryland, Washington
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Southeast: Joel Elliott, RMP®
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2017



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**Become a
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See page 34.**

Continued on next page.

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Heather Roberts
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DATE	LOCATION	HRS	CLASS	INSTRUCTOR
03/14/2017	San Jose, CA	8	Managing Single-Family Homes & Small Investment Properties SFH201	Kellie Tollifson, MPM® RMP®
03/23/2017	Las Vegas, NV	6	Finance: Cash Flow Analysis	Tom Sedlack, MPM® RMP®
03/23/2017	Las Vegas, NV	6	Personnel Procedures Advanced	Michael McCreary, MPM® RMP®
03/23/2017	Las Vegas, NV	6	In-House Maintenance	Dave Holt, MPM® RMP®
04/06/2017	Tampa, FL	6	Maintenance: Basics and Beyond	Fred Thompson, MPM® RMP®
04/07/2017	San Antonio, TX	6	Finance: Cash Flow Analysis	Michael McCreary, MPM® RMP®
04/10/2017	Grapevine, TX	6	Finance: Cash Flow Analysis	Mike Nelson, MPM® RMP®
04/12/2017	Grand Junction, CO	6	Essentials of Risk Management	Bev Perina, MPM® RMP®
04/12/2017	Reno, NV	6	Developing Rewarding Owner Relationships	Peter Meer, MPM® RMP®
04/12/2017	Napa, CA	6	Marketing	Melissa Prandi, MPM® RMP®
04/12/2017	Napa, CA	6	Tenancy	Michelle Horneff-Cohen, MPM® RMP®
04/12/2017	Napa, CA	6	Maintenance: Basics and Beyond	Kellie Tollifson, MPM® RMP®
04/12/2017	Napa, CA	8	Managing Single-Family Homes & Small Investment Properties SFH201	Dave Holt, MPM® RMP®
04/13/2017	Orlando, FL	6	Advanced Risk Management	Betty Fletcher, MPM® RMP®
04/19/2017	Henrico, VA	6	Personnel Procedures Essentials – Hiring Your First Assistant	Betty Fletcher, MPM® RMP®
04/20/2017	Lakewood, CO	8	Managing Single-Family Homes & Small Investment Properties SFH201	Bev Perina, MPM® RMP®
04/20/2017	Lakewood, CO	6	Developing Rewarding Owner Relationships	Peter Meer, MPM® RMP®
04/20/2017	Lakewood, CO	6	Finance: Cash Flow Analysis	Mike Mumford, MPM® RMP®
04/20/2017	Meridian, ID	6	Marketing	Kellie Tollifson, MPM® RMP®
04/21/2017	Bremerton, WA	6	Developing Rewarding Owner Relationships	Brian Birdy, MPM® RMP®
04/25/2017	Seattle, WA	6	Advanced Risk Management	Vickie Gaskill, MPM® RMP®
04/26/2017	Chandler, AZ	6	Advanced Risk Management	Mike Mumford, MPM® RMP®
04/27/2017	Killeen, TX	6	Developing Rewarding Owner Relationships	Robert Locke, MPM® RMP®
04/27/2017	Tigard, OR	6	Essentials of Risk Management	Tom Sedlack, MPM® RMP®

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is available through Member log-in at www.narpm.org. Look for Register for Events / Pay Dues and select your Classes. It's FAST and Easy!!

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

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

FEES PER COURSE

(subject to change)

8-Hour Course	Early Registration*	Registration
Member/IREM®	\$ 99	\$149
Non-member	\$149	\$199

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

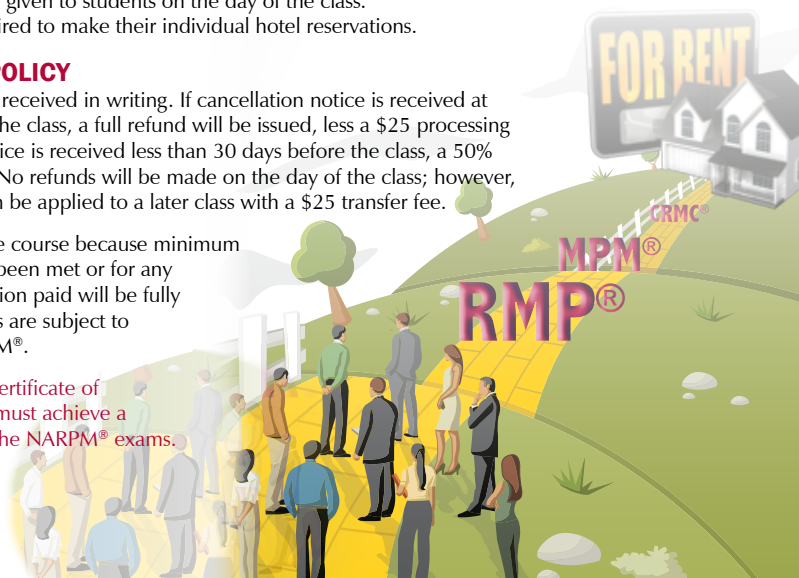
- Course flyers containing additional information may be downloaded from www.narpm.org/education/course-schedule/
- All materials will be given to students on the day of the class.
- Attendees are required to make their individual hotel reservations.

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®.

In order to receive a certificate of completion, students must achieve a minimum of 70% on the NARPM® exams.



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1. Contact NARPM® National for membership application brochures. Upon request, National can mail the application directly to the prospective Member.
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Shannon Cornell
Sue Flucke
Harry Heist
Gary Lundholm
Kevin Martin, RMP®
Sherri Mayes, MPM® RMP®

Kim Meredith-Hampton, MPM® RMP®
Pete Neubig, RMP®
David Pruitt
Tressa Rossi
Ramer Spurr
Laura Vogel

JANUARY 1 - JANUARY 31, 2017

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Brian Birdy, MPM® RMP®	Lionel G. Bila
Brian Birdy, MPM® RMP®	Brandon Brown
Brian Birdy, MPM® RMP®	Andrea Hebert
Brian Birdy, MPM® RMP®	Roland Jean Charles
Brian Birdy, MPM® RMP®	Sabrina Ortiz
Brian Birdy, MPM® RMP®	Sergio Ramirez
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Gregg Birdy, RMP®	Heather Roberts
Susan Collier	Dylan K. Farish
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Patricia Ferrier, RMP®	Elizabeth Rodriguez
Sherrie Featherly, MPM® RMP®	Melissa Davis
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Marie Gabriel	Sara D. Ward
Cynthia Garrett	Dustin Drabot
Angela Gonzales	Shawn A. Murphy
Chris Harwell	Thomas Williams
Jared Hastey, RMP®	Kimberly Knight Denise
Helbig	Kimberly Small
Sophia Herrera	Nanci Chavez
Jeremy Hunter	Meagan K. Torres
Kristin Johnson, RMP®	Leslie Van Belle
Shawn Johnson, RMP®	Jesus J. Camacho
Shawn Johnson, RMP®	Jasmine M. Pena
Jennifer Kellogg, MPM® RMP®	Vikkilyn Gallagher
Jennifer Kellogg, MPM® RMP®	Dawna J. Hartman

REFERRING MEMBER

NEW MEMBER

Glenn Lehman, RMP®	Christopher B. Wyman
Adona Lowery, MPM® RMP®	Jureta Zalaznik
Michael McCreary, MPM® RMP®	Joseph Smith
Shannon McLaughlin, MPM® RMP®	Megan Allen
Susan McQuillan	Nicole Crim
Steve Meadows	Monica Gonzales
Kelly Miller	Jesse J. Risley
Pat Muneno	Jim Muneno
Pete Neubig, RMP®	Paula Lyons
Forrest Noble	Kylie McConnell
Dulce Perez	Keith C. McKeachie
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John Prescott	April A. Rose
John Prescott	Andrea Sierra
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Sherri Russell	Sherry Young
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Tony Sims, MPM® RMP®	Charles Thompson
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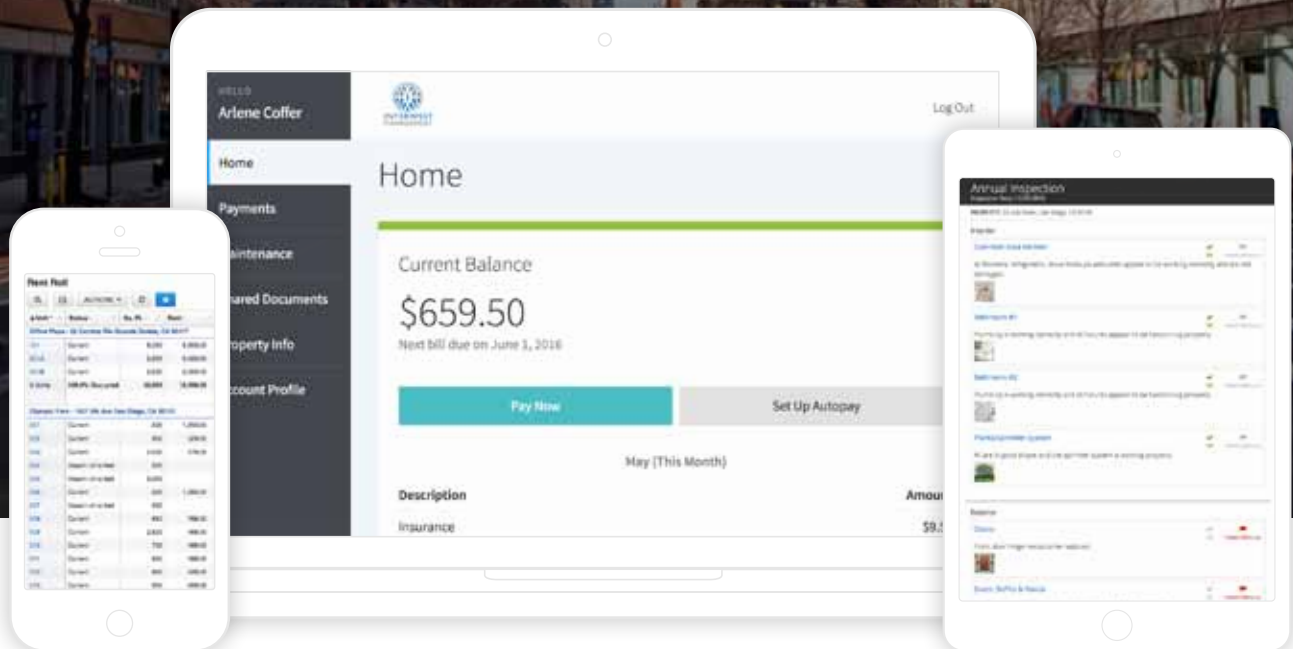
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