

# THE AZREIA ADVANTAGE

ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

"AZ Real as it Gets"

MARCH 2022

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## ARIZONA REAL ESTATE INVESTORS ASSOCIATION

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## It's NOT the Price, It's the Return!

by John R. Burley

Right now, today, I hear so many people complaining about how they cannot find any good deals. Some of them go out of their way to tell everyone and find more data on how it cannot be done, all the deals are gone. Some of them have been saying this for the last few years (imagine if they had bought those deals a couple of years ago)!

The reality is that we are on an up cycle right now. Prices are higher, demand is higher, availability is lower. That is how it is. However, it does not mean there are not deals out there. There are always great deals out there for the well-trained investor. Reality Check – the deals are there; you just have to know where to find them and understand return vs price. Our students have been buying deals and making great returns, right now, today.

The first thing to do is to understand that it is NOT the price, it is the return. I see so many people stuck in a paradigm, a limited view of the market that they can not see the great deals right in front of them. When we and our students invest (NOW), we understand what less than 2% of investors understand: We look at the

return, not the price. We do not focus on the beginning process, prices being higher, rather we focus on the end process, Great Returns. And that is what we are getting right now in 2022!

### Phoenix ~ In-Person

Monday, March 14 – 5:45pm

- Market Update & Market News
- How to Make More Money and Do More Deals with John Burley
- Rental Update

### Tucson ~ In-Person

Tuesday, March 15 – 5:45pm

- Market Update & Market News
- How to Make More Money and Do More Deals with John Burley
- Haves & Wants

Yes, we pay more for properties than we did a year or two ago, however, the rents (Income) have literally exploded in the last few years. This along with historically low interest rates mean that there are many, many good deals (even on MLS) that will give us the result, a great return, regardless of the price. I learned decades ago from one of the

great Private Equity Managers of history, "It is not the price, it is the return." Over several decades I have learned that most investors do not truly understand this most fundamental investment principle. Sadly, most people run around complaining about the price and do not even see the returns available.

Second, value is "in the eye of the beholder." I see so many "local" people who just see the bad: it is too expensive, there are too many people buying, I cannot find a good deal, etc., etc. What they fail to see is that they are limiting themselves greatly. Because while prices seem high to a limited "AZ only" point of view, to other people (especially those

Continued on page 14



# AZREIA Member Benefits



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This is just a few of the available offerings. Others include HammerZen, Podio, idiCORE, Avis/Budget and more.



## The Appraisal Industry's Governance Problem



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Imagine if the Consumer Financial Protection Bureau's Board of Trustees was appointed by industry sponsors who paid a \$7,500 fee. In this scenario, the majority of the board would be required to be industry creditors. The board would also appoint the agency's rule-writing staff — and they would be creditors, too.

The staff wouldn't have to give up their industry perches while they wrote rules, and the rules they wrote would not only set the standards for industry practices, but also the criteria for entering it. The rules would be adopted in all 50 states. That was the startling and totally hypothetical analogy made, based on the current structure of the Appraisal Foundation, in a scathing report released this week.

The report, commissioned by the Appraisal Subcommittee, and led by the National Fair Housing Alliance, found that the appraisal industry, in sharp contrast to the other sectors in housing finance, has been allowed to regulate itself. The report comes as a task force to root out bias in appraisals, led by the Department of Housing and Urban Development.

Apart from questions of governance, the report found significant gaps in the Appraisal Foundation's fair housing requirements and training. The report also called on the government-sponsored enterprises to release parts of their vast trove of appraisal data, and urged lenders, the government, the GSEs and the Appraisal Foundation to standardize the reconsideration of value process.

In response, the Appraisal Foundation said it is already implementing some of the recommendations the report made. It said it has a task force to promote board diversity, has launched a demographic survey of appraisers, and expanded outreach to Historically Black Colleges and Universities. The foundation declined to point out

inaccuracies or specify where they disagreed with the authors and declined to make anyone available for an interview.

The authors also point out there is no one repository for appraisal complaint data. Appraisal complaints are most often made directly to the lender, when a borrower asks for a reconsideration of value. That process varies from lender to lender. Some lenders monitor and collect data on appraisal complaints, but no lenders contacted for this story agreed to share it.

It's yet to be seen what changes will be coming to the appraisal industry in terms of governance, data review, and complaint monitoring. In aggregate, the news reports of appraisal bias, forthcoming action from policymakers, and changes ahead likely do alarm some appraisers. The hope is that the report itself will end up as a catalyst for change.

For any specific questions in regard to refinancing and investor specific loan programs, always feel free to contact me directly with any questions!



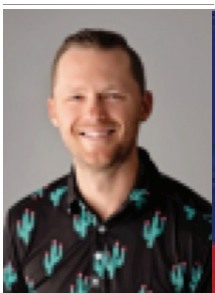
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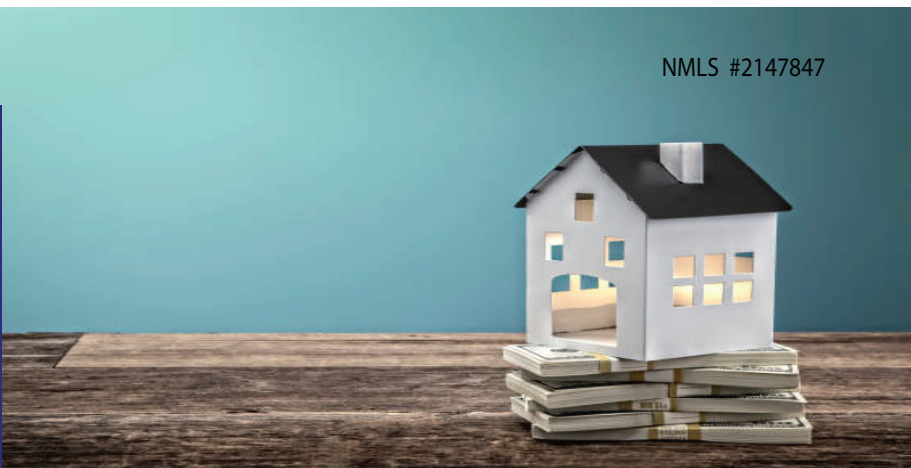
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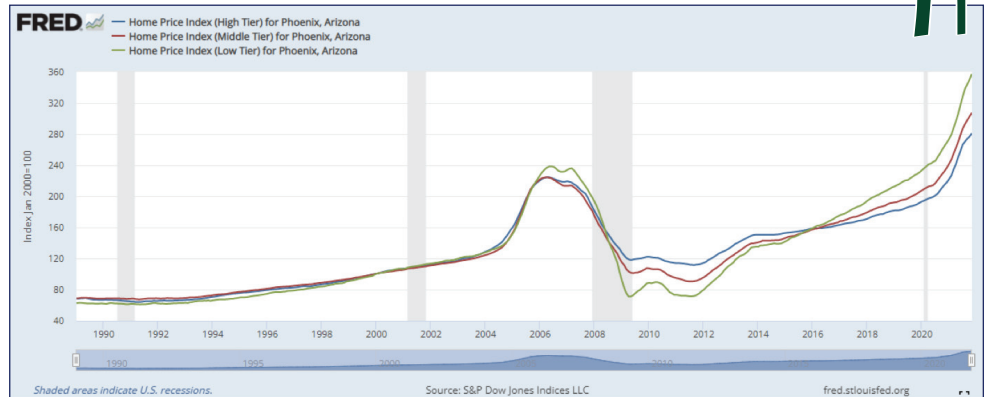
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As is well-known, millennials have begun to come into their home-purchasing years, and COVID accelerated that trend. This large group of excited new home buyers have created some oddities, one of which is that low priced homes have moved up in price faster than high priced homes, and not by a little bit.

For data, S&P Case Shiller breaks out the Phoenix area into price tiers. The Phoenix area includes Maricopa and Pinal counties. By tracking the same home over time, the change in prices can be determined. Then those sales are aggregated, and broken into three tiers: high, medium, or low. That data is then made available on sites such as FRED, the data site from the Federal Reserve Bank of St. Louis, and the result you can see on the attached graph.

Homes in the Phoenix low-priced tier are more volatile than the other tiers, and this time is no different. Coming out of the Great Recession, the lower tier was especially hard hit. Then, with Phoenix job creation accelerating faster than the rest of the country, and lifestyle considerations, demand came back quickly, especially starter homes. And since 2020, that spread has widened even further.



Interestingly, these new home purchasers also are not entirely happy with their purchase. [Bankrate teamed up with Yougov to understand how home buyers felt about their purchase.](#) As could be expected, purchasers had regrets, and one of the most telling was what they felt bad about, with many respondents concluding they had bought the wrong house, either the wrong size or in a bad location. These are prime candidates for a move-up house, and if the home you bought has gone up in value faster than a move-up house, and you don't really like it, why not move?

Chris Hodges, a realtor, investor and financier, points out another interesting phenomenon: "There is so much competition for these starter houses with not only people that want to live in these homes, but also the short-term rental and other kinds of investors, that first-time buyers are now going right to the mid-tier homes for their first homes. With the new norm for the lower in the 400s, the 6-700s are really heating up."

That's very consistent with what we are seeing. While demand for finished (rehabbed) homes

remains very strong at the lower prices, we are seeing increasing interest in areas like Arcadia Lite, Chandler, etc. that are more of second homes than starter homes. And they are selling much faster, in the same way the lower-end got in mid/late summer last year. In fact, a borrower last night had one bought out from under them last night while they were walking the property.

Of course, there are significant differences to consider when developing/fix-and-flipping a higher-priced home. While starter homes can all look alike, more expensive homes are expected to be customized, introducing risks as layout and design choices are made. These concerns manifest themselves in ways such as "What if the special granite counters I choose aren't what the buyer wants, and then I have to discount the price to accommodate replacement?" By the same token, though, if you are purchasing a higher-priced house to update and fix and flip, those fashion whims are likely to create a dated home that can then be purchased at a discount to allow you to replace those black sparkly granite counters that were so fab just five years ago.





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**Bridget Pruss**

As a new investor, Derek took the time to ensure I understood the process and provided me with key learnings/ considerations that I didn't have to ask. I value this since "I don't know what I don't know." I consider Derek/Gila to be my go-forward partner.

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## 2022 Legislative Session Has Started



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by  
**Mark  
Zinman**

With every legislative session, we keep track of bills that are relevant for our clients. Even when a bill doesn't get a hearing or get out of committee, it's important for our industry to be aware of such proposals. What may fail in committee this year, may be the first steps in encroaching on owners and managers rights tomorrow.

Below is a sampling of the bills that have been proposed. We don't want to overwhelm people with bills, especially ones that do not have a chance of crossing the finish line and becoming law. As we get further into session, and we get more information on those bills that are more likely to become law.

What is evident from the bills below, as well as talk at all levels of government, is that housing affordability is a premier issue in our state. Never before has this topic been such a prevalent issue. When we say "housing affordability," this includes not only the lack of supply and increased rent in the landlord-tenant The AZREIA Advantage

world, but also the lack of supply in the sales world. Both of these issues are being looked at by various governmental entities. The obvious answer to such issues is to allow more development and building. We have been under-building for years and with the influx of people to Arizona during the pandemic, crossed with the effects of the eviction moratoriums, rents have increased significantly in the past year.

HB2401 - this is a proposal that would strike down Arizona's preemption on rent control. Currently, no city or town is allowed to establish rent control. This bill, if passed, would get rid of the state statute and allow municipalities to create rent control. It is not expected to pass, but this is part of an alarming trend in the state. In other states, there are numerous reports of building permits slowing down, wherever rent control is established. Such

legislation and reaction by the investment community would be horrible for development, and the housing we need in Arizona.

HB2457 - Creates a committee to study eviction prevention and housing affordability. The committee is tasked with create a report on these issues by December 1, 2022.

SB1110 - If a landlord intends to increase rent over 10% at the end of a lease, they must give 60-days' notice. This doesn't change the time period to terminate a lease, just increase the amount

**RELATED MATTERS** - City of Phoenix has increased its Landlord Incentive Program, meaning that landlords can receive up to \$2,000 signing bonus for participating in the housing choice voucher program.



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## What Can I Deduct on My Tax Return?



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by  
**David J.  
Hawks**

One of the most frequently asked questions I hear is, "what can I deduct?". It makes sense, since deductions reduce taxable income, thereby reducing tax. And who doesn't want to reduce tax?

So, let's talk about deductions. Deductions reduce your income before you calculate tax. Credits, on the other hand, can directly reduce the amount of tax you owe or increase your tax refund. Some credits even generate a refund when no tax is owed. But I digress. I can cover credits in a future newsletter.

### Standard Deduction

For most individuals, the standard deduction is the largest deduction on their tax return. Currently the standard deduction for single individuals, or those who are married and filing separate from their spouse is \$12,550. Married couples filing together get a \$25,100 deduction and individuals filing as Head of Household get \$18,800. The standard deduction was not always so generous. The amounts almost doubled in 2018 and since then, the amounts have increased steadily due to inflation adjustments.

The standard deduction appears on line 12a of the 2021 Form 1040 U.S. Individual Income Tax Return. It reduces adjusted gross income. If the standard deduction exceeds itemized deductions, you get to take the greater of the two. As an added bonus, individuals who take the standard deduction in 2021 can also receive the benefit of a deduction for cash contributions to qualified charities. Single individuals can claim \$300, while married couples can claim \$600.

### Itemized Deductions

Itemized deductions can be taken if they exceed the standard deduction. Itemized deductions are not what they once were. You used to be able to include things like unreimbursed employee expenses but sadly, these went away in 2018. The deduction still exists for qualified employees or eligible educators, but for most employees, the mileage deductions and home office deductions are a thing of the past. Another unfavorable change was the \$10,000 cap on property and state tax deductions.

The itemized deductions that remain can be

separated into four main categories.

1. Medical expenses
2. Taxes paid (up to \$10,000)
3. Interest paid
4. Gifts to charity

There are still deductions for casualty and theft losses, gambling losses to the extent of winnings, and other miscellaneous deductions but these are rarer than the four listed above.

Like the cap on taxes paid, **medical expenses** are limited on the federal tax return. To be deductible, medical expenses must exceed 7.5% of your adjusted gross income. As an example, if your adjusted gross income was \$100,000, you would only be able to deduct medical expenses that exceeded \$7,500. Thankfully, medical expenses are 100% deductible on your Arizona tax return. So, if you itemize, it may still make sense to provide your medical expenses to your tax preparer.

The **tax deduction** includes your state and local income taxes or general sales tax. If you make a large purchase subject to sales tax, it might be more beneficial to take the general sales tax deduction rather than the state and local income tax. Another deduction is real estate tax. If you own multiple properties, you can deduct the real estate tax on each of your properties, including RVs and mobile homes. Next is personal property tax. Personal property tax includes the tax paid when registering your vehicle. The entire registration fee is not deductible, only the vehicle license tax.

The **interest deduction** includes home mortgage interest and points, mortgage insurance premiums (if you qualify) and investment interest. The mortgage interest on your primary home is fully deductible subject to the \$750,000 limitation. If your mortgage exceeds \$750,000, you only get to deduct the interest on the first \$750,000. You can also only deduct the interest on home acquisition debt. Home acquisition debt is a mortgage to buy, build, or substantially improve a qualified home. This applies to your main home and your second home. If you own more than two homes, your deduction is limited to the interest expense on your main home and one other. Keep in mind, for the mortgage interest to be deductible, it must be secured by that home. As an example, if you take a second mortgage out on your main home to buy a second home, the interest on the second mortgage is not deductible. To be deductible, the mortgage should be secured by the second home.

**Gifts to charity** can be either cash or non-cash contributions. There are limitations on deductions based on the type of charity. In 2020 and 2021, the cash contributions to

qualifying organizations may be 100% deductible. Normally contributions are limited to 60% of adjusted gross income. If you donate \$250 or more to a charity, be sure to keep a record of the donation. Most charities will issue acknowledgment letters to prove the amount of the donation and specify whether any goods or services were provided in exchange for the donation. If goods or services were provided, their value must be subtracted from the donation to arrive at the tax-deductible amount. If you make noncash donations, be sure to keep the receipt. Any noncash donations exceeding \$500 must be reported on a separate tax form.

### Business Deductions

Section 162 of the tax code allows a deduction for all the "ordinary and necessary" expenses of carrying on a trade or business. This means that any expense that is considered normal for your business, is generally deductible. However, the tax code is full of exceptions. One such exception is Section 262 that disallows the deduction of personal, living, or family expenses. For example, if you have a vehicle you use for business, the commute between your home and your place of business is considered "personal" and is nondeductible. Another exception is the disallowance of entertainment expenses and 50% of business meals. However, in 2021 and 2022, there is a temporary 100% deduction of business meals purchased from a restaurant. It is an exception to the exception.

If you ever have a question about what deductions are available for your business, you can always consult your tax return. Whether you file on Schedule C, Schedule E, Form 1065, Form 1120, or Form 1120-S, there are expense categories listed right on the tax return. Examples include advertising, vehicle expense, wages or contract labor, depreciation, insurance, interest expense, legal and professional fees, repairs and maintenance, supplies, taxes and licenses, travel, utilities, and if none of these categories aptly describe your business expense, you can always list the expense under "Other expenses".

I hope that answered some of your questions about deductions. There is not enough space within this newsletter to cover all the deductions available to you or your business. That is why you should hire a tax professional to help you navigate the tax code and find all the deductions that will reduce your taxable income and reduce your tax. If you need the help of a CPA who understands real estate taxation, you can call me at (480) 626-5557 or email me at [dhawks@hawks-cpa.com](mailto:dhawks@hawks-cpa.com).





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**The term deed or title theft can be deceiving. With the circulation of inaccurate information, homeowners may believe that thieves can steal title to their home simply by forging a deed and recording it in the county records. Homeowners may also believe that the deed to their home can be stolen and pledged as collateral to obtain a loan and strip all the equity from the home without the true homeowner's knowledge.**

Recently, companies have formed a new type of service which offers deed monitoring services where they purport to regularly check the county records to identify any fraudulent activity involving the title to a homeowner's property.

The companies describe a very rare criminal act. Through an elaborate and carefully worded marketing campaign, these companies prey on the fear that someone is going to "steal" a homeowner's deed or title to their home.

These providers charge a monthly or annual service fee and simply notify the homeowner if anything pops up. This all occurs AFTER someone has recorded a forged deed. It does not prevent a scammer fraudulently transferring your title. Their service is not an

insurance product and does not fix the fraudulent recording.

Although it is true that anyone can forge someone's name and record documents, such as a deed, it does not make the thief the rightful owner of that property. Here are a few items to consider when contemplating a subscription to this type of service:

- First, there is no way to "lock" a title or deed.
- Second, anyone can monitor the county records at any time by either visiting the county office in person or checking online. In most cases, monitoring the county records online is free of charge and some counties offer an automated option.
- Third, this type of service is not a replacement for title insurance. A home title lock cannot replace title insurance. Their services do not help cover any financial burden of title issues or mortgage fraud.
- Last, even if a forged deed is recorded in the county — the homeowner does still own their home. Even if the fraudster does take out a loan secured by the stolen property the homeowner is not the victim; the lender is, since the scammer never legally owned the property, a lender has no legal claim and would be unable to foreclose when the fraudster fails to repay the loan.

Lenders protect themselves by requiring the borrower to purchase a lender's title policy as a part of the loan closing process. When a lender suffers a loss due to a

forgery in the chain of title, they file a claim under their title insurance policy. This is why it is important to understand these title lock services are nothing like title insurance.

Title insurance is purchased once, at the time a buyer purchases the property, and it provides the insured or their heirs protection against fraud or forgery that occurred prior to the time the insured purchased the property. Title insurance companies protect the integrity of the county records in this country since they examine the chain of title for any potential discrepancies. It is the best way for homebuyers to protect their investment.

### MORAL OF THE STORY

Always purchase title insurance when purchasing real property. Learn how to monitor the county records for free. If a forged document is recorded, affecting title to your home, notify the county and law enforcement.

If the forged document is a mortgage or deed of trust, contact the beneficiary to notify them it is a forgery and ask them to release their lien. If you prefer, contact an attorney.

Finally, keep in mind someone cannot simply steal your property out from under you by forging your name. Although it may be a nuisance to clear it up, it is still your home.

**Article provided by contributing author:**  
**Diana Hoffman**  
**Corporate Escrow Administrator**  
FNTG/National Escrow Administration





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Powers**

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<https://unbridledwealth.com/>

Over the years, I have met hundreds of real estate investors, and in talking with them, I've heard hundreds of reasons as to why they have gotten into the industry. Great Wealth. Passive Income. Greed. To Support a Family. Replacing that 9-5 Job. Boredom. A Smart Investment. Diversification. Legacy. To Rule the World... and the list goes on. (Okay, maybe not that last one.)

I would say the why for me has morphed throughout the past 10 years as I've gotten older (and theoretically wiser). I was moving along, happy with my goal of passive income by retirement, and being a slave to the grind until then. Then one day someone introduced me to the term, *Private Family Banking System*. This intrigued me.

Setting up a Private Family Banking System wasn't about setting up a brick-and-mortar store. It wasn't opening my own true "bank". It was about creating a financial strategy, a banking system, where YOU take over the banking function in your life. Imagine a world where you never had to pay interest to an outside bank again. Imagine

a world where you never had to approach a traditional bank again, but could borrow from yourself, and pay yourself back, time and time again throughout your life. This is a game changer in real estate endeavors, and so many other areas of one's life. I'll leave you to dream all the ways your life would change by controlling the banking function in your life.

Now that we've created a system that can change the financial trajectory in our lives, it doesn't just stop there. How can we create a financial trajectory that can literally last for generations? Through this approach, one can be building up their warehouse of wealth throughout their own life, utilizing it along the way – then, their children can also be accessing it to replace the banking function in their lives. Those children then begin setting up their own banking system, thus combining and compounding the growth for the 3<sup>rd</sup> generation. And this can go on and on and on, as long as each generation teaches the next. As a matter of fact, the Rockefeller Family have a very simi-

lar system in place, and they are some six generations in, with the wealth still flowing.

With a system like this in place in your life, you're leaving more behind than just a rental property, or a life insurance death benefit, or equity in your home. You're leaving behind more than just a legacy. You leave behind a legacy that can last for generations – A Generational Legacy – and that is worth pursuing.

It has been said, "A good man leaves an inheritance for his children's children."

What's your Why?

\*\*\*\*

Jason K Powers is a Private Family Banking Systems expert helping people create financial velocity that can last for generations. Give Jason a call today to learn more and see how this can work in your own life.

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## Who Else Has a Right to Your Land?



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by  
*Michel J.  
McGirr*

I love writing this monthly article for AZREIA because it provides an opportunity for me to crystalize thoughts I've encountered during my work from the previous month. Often, inspiration for articles comes from items that have been recent recurring themes. Such is the case this month. At an increased rate, the real estate transactions I have handled recently have had various issues related to cell tower and billboard agreements. The purpose of this article is to give you a quick overview of what to be looking for on your investment properties related to cell towers or billboards.

It is quite common that engineering companies that handle cell towers and billboards will lock up their interests in properties where they believe it may become beneficial, in the future, to construct a cell tower or billboard. In this instance, they will enter into an option agreement with the property owner. In essence, these contracts are between the property owner and the engineer, providing that, in exchange for some up-front money, the engineer will have the right to acquire an interest in the subject property for a future period of time, often within one to five years. If, during that option period, the engineer elects to move forward with the construction of the cell tower or billboard, a separate purchase agreement would be entered into whereby the engineer's interest in the property would be perfected through an acquisition or easement.

Why would a property owner consider allowing a cell tower or billboard to be constructed? First, because it can be quite lucrative. I've seen deals vary greatly, but it's not uncommon to see a cell tower deal worth tens of thousands of dollars up front to the property owner. It's also not uncommon for a billboard lease to be worth more than that up front and include a provision for the property owner to receive a healthy portion of the advertising revenue generated by the billboard.

While those factors make this type of deal attractive, there are also negative factors that need to be considered. In some instances, a cell tower or billboard can have a negative impact on the value of the property to future buyers. Additionally, the engineer or end-user of the cell tower or billboard are often granted extensive rights to access it, meaning that, without notice, they may enter your property for maintenance or other needs. Finally, depending on the design, cell towers and billboards can be eyesores depending upon the type of property we are discussing.

While the above may be helpful in deciding whether to enter into an agreement to allow use of your property for a cell tower or billboard, I want to also quickly discuss what to be aware of as you are acquiring properties. First, you should make

it a practice to expressly request that any cell tower or billboard option or purchase contracts be disclosed. While these often will show up on a title report, I have also seen instances where the agreement was not recorded. Once you've received any relevant agreement, review it to see whether the right of the engineer is ongoing, whether there is a monetary impact (positive or negative) to the agreement, what access rights are granted, and whether there are any restrictions to transfer. By that, I mean whether the engineer drafted into the agreement a right-of-first-refusal to purchase of the property, or whether there is any notice requirement when a transfer of the property is going to occur.

Ultimately, billboard and cell tower uses can be financially beneficial and can have a positive impact on deal cashflow. However, you, as the investor, need to be aware of all of the impacts such uses will have on your investment. If you are considering investing in a property that is impacted by a cell tower or billboard agreement, I would love to assist. I can review the agreements and give you a synopsis of the legal and monetary impact.

Feel free to reach out to me at (602) 457-2191 or via email at mick@phocuscompanies.com



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## Adding Your Property Manager to Your Landlord's Insurance Policy



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by  
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Virtually all contracts for property management include a requirement that the property owner must add the property manager to the owner's insurance policy. By doing this, the insurance company agrees to defend both the owner and the property manager if a lawsuit (or other claim for their negligence) should occur.

All property insurance policies contain two standard sections. Section One applies to the insurance that applies to the structures or building, and Section Two applies to liability or lawsuit protection. If there is a mortgage, the loan holder is added to Section One because they have loaned money on the value of the building. However, the property manager has no financial interest in the building, so the requirement to add the property manager applies only to Section Two.

Lawsuits involving rental property can arise from a long list of causes. The tenant may be injured and claim the owner and property manager did something (or failed to do something) that caused their injury. A visitor or passer-by may feel they have a claim, and if the tenant owns a dog or other pet (a snake ??) someone

may feel they were injured or damaged. A lawsuit against the owner will virtually always include a claim against the owner's property manager. The claimant's attorney will "cover all the bases" by naming everyone potentially involved in the lawsuit.

As the property owner, you want the best possible outcome for yourself in these situations. That happens when both you and your property manager are represented by the same lawyer or law firm. There is (almost always) no additional cost to add your property manager to your landlord's insurance policy.

So by adding your property manager as an 'additional insured' or 'additional interest' to your policy, you are helping to create a stronger legal defense for both you and your property manager. Remember too, that the management fee you pay your property manager assumes that you will be providing this coverage for them.

A very small number of insurance

companies may charge a fee to add the property manager or simply refuse to add your property manager. These companies are definitely not "investor friendly" and I would recommend switching insurance companies.

State Farm Insurance actually includes "...any person or organization while acting as real estate manager for the named insured" in every landlord's policy. That way, the property manager is always protected. However, even in such cases, the property manager really should be added by name and address so that they are notified if the insurance policy lapses or cancels. After 42 years in the business, I am not aware of any other insurance company that does this.

\*\*\*\*\*

Clark Sanchez is a 20+ year AZREIA vendor member and an insurance resource with over 42 years of Arizona experience. He can be reached at (602) 803-2179



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A-C

moving here in record numbers) our prices are super low, our rents are super low, interest rates are super low, and there is a phenomenal buying opportunity with lots of upside.

Lots of people from AZ are looking to smaller, historically lower priced (thus low appreciation) areas as a cheaper place to invest. Throughout my career I have invested in over a dozen different states, so I am very familiar with this process. And while yes, I could get solid cash flow numbers, there was very little growth. Remember, cheap housing values are in large part cheap because they do not go up!

The fact is, more people from outside of AZ see us as cheap and a great deal (that does go up), than people from AZ who go to the Midwest or the South where it is cheap and does not go up(much).

The key is to stop looking at things from (only) your point of view, but rather to look at them from the people who are moving the markets. That viewpoint is the one that matters. That viewpoint is, "I want to buy or rent AZ Real Estate NOW, compared to where I am. The prices are super cheap and I am willing to pay top price for it."

MLS still offers value if you know the criteria that will add

value, although, many do not meet snuff. The rest we are finding are off market deals, either at a discount or with creative financing – Subject 2, Mirror Wrap, Owner Financing. The great thing is that as we find our deals, we literally have waiting lists of fully qualified residents willing to pay top of market for them!

I look to markets that offer the following: Value Today, Positive Cash Flow, Potential for Growth. And we certainly have that in abundance here in AZ.

The lesson is, there is way more to a market than just the "local opinion." Lots of factors move markets and one of the biggest ones right now in AZ is the "non-local opinion." People are moving in at unprecedented numbers from places like CA, OR and WA, with lots of money that want a home now and are willing to pay for it. There are lots of opportunities to sell, owner finance or rent for great returns, you just have to "see" it. And remember, "It's NOT the Price, It's the Return!"

At the upcoming AZREIA meetings we will be focusing on how to "see" the value, how to find the deals, and how to get the money to do even more deals. Plus, we will share some recent deals to show you how the numbers stack up today. I look forward to seeing you soon.



# LEGALLY SPEAKING



**Q:** I have a home that is up for rent. Do I have to accept a tenant that uses a Section 8 voucher? They are claiming they are protected by law.

**A:** The short answer is that right now, source of income is not a protected class in Arizona or any municipality in the state and therefore you don't have to accept applicants who utilize Section 8. What is important to remember is that you must have a written application standard that all residents must meet. To often we have seen AZREIA members "trust their gut"

when approving or denying residents. To comply with fair housing laws, a property owner should use a consistent, objective standard for whether someone qualifies for a property. This standard should be in writing, to avoid needless problems. Also, its important to remember that City of Tucson is looking at making source of income (including Section 8) mandatory, so always check up on these laws before making any decisions.

– Mark B. Zinman, Attorney

*Information contained in this article is for informational purposes only and should not be considered legal advice. You should always contact an attorney for legal advice and not rely on information published here.*

# AZREIA ADVANTAGE: MONTHLY MEETINGS

## AZREIA Phoenix Meeting

Monday, March 14  
In-Person 5:45 pm  
Venue 8600  
8600 E Anderson Dr

## AZREIA Tucson Meeting

Tuesday, March 15  
In-Person 5:45 pm  
Tucson Association of Realtors  
2445 N Tucson Blvd

## Phoenix Real Estate Club

Tuesday, March 22  
In-Person 6 pm  
Grid.Works  
5227 N 7th St

We are still having our monthly meetings in-person! This month we are joined by one of our favorite successful local investors, John Burley. John graces the stage at AZREIA at least once a year, and that is because his approach to investing is about being nimble and adapting to market trends and variables. Every investor should hone in on these skills and qualities to make their strategy market proof! While the market is doing great right now, you want to know the right skills and strategies successful investors use in even the worst of times! Timely, market-driven information and education makes these meetings must see. Don't miss it!

## Phoenix – Current Market Trends & Activity

Updates on Market Data Analysis and the Rental Market from Alan Langston provide the absolute latest information essential to your real estate investing business.

## Phoenix Main Meeting – How to Make More Money & Do More Deals with John Burley

Join us to hear from John Burley as he will be focusing on how to “see” the value, how to find the deals, and how to get the money to do even more deals. Plus, he will share some recent deals to show you how the numbers stack up today.

John will cover:

- How to Get Paid \$10k Upfront on Every Deal
- Secrets to Raising Private Money
- How to Get Money Coming to you for Deals
- Private Equity Model

- “Cash Flow” Model
- How to Maximize Income and Profits on Every deal

It is truly a privilege to have John Burley here at AZREIA. John Burley lives and breathes the concepts he teaches on a day-to-day basis. He has been an active real estate investor for over 35 years and has been teaching others to invest for 25 years. Having completed thousands of real estate deals, this international bestselling author of many books, has the perfect mix of street-savvy knowledge and sound investing practices.

## Market Update & Market with Alan Langston

The latest Fix & Flip and rental data along with further analysis of our Seller's market. Plus, current events and news important to your investing.

## Tucson Monthly Meeting

We will be joining in-person for all the great networking sessions including Haves & Wants and a Market Update for the Tucson area, and a presentation from John Burley about how to Make More Money and Do More Deals.

## See Phoenix Main Meeting

## Phoenix Real Estate Club

This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find what your real estate investing business needs! Haves & Wants, structured networking activities, market.



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# AZREIA ADVANTAGE: CALENDAR OF EVENTS

Check [www.azreia.org](http://www.azreia.org) for the current schedule.

MARCH MEETINGS		
<b>AZREIA – Phoenix – In-Person</b> <i>Monday, March 14</i>	<b>AZREIA – Tucson – In-Person</b> <i>Tuesday, March 15</i>	<b>Phoenix Real Estate Club – In-Person</b> <i>Tuesday, March 22</i>
<b>MARCH SUBGROUPS</b> – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"><li><b>Income Property Owners (Buy &amp; Hold) – In-Person</b> <i>Thursday, March 3</i></li><li><b>Tucson New Investors – In-Person &amp; Online</b> <i>Monday, March 7</i></li></ul>	<ul style="list-style-type: none"><li><b>AZREIA Prescott – In-Person</b> <i>Monday, March 7</i></li><li><b>Raising Capital &amp; Options –In-Person &amp; Online</b> <i>Tuesday, March 8</i></li><li><b>Shared Living – Online</b> <i>Wednesday, March 9</i></li></ul>	<ul style="list-style-type: none"><li><b>Beginning Investors –In-Person</b> <i>Thursday, March 10</i></li><li><b>Notes – In-Person</b> <i>Thursday, March 17</i></li><li><b>Fix &amp; Flip – In-Person</b> <i>Wednesday, March 30</i></li></ul>
<div><b>Launch Pad Group Session</b> <i>Saturday, March 26, 2022   9:00 am – 1:30 pm   Available In-Person</i> The Launch Pad Group Session is for AZREIA Members and future members new to real estate investing who want to dramatically increase their probability of success and shorten the time to complete real estate investment deals to reach their financial objectives. Launch Pad is designed to take months off your development cycle and get your focused where you need to be focused! Virtually all new investors start without a clearly defined path. Without a path your odds of success plummet. AZREIA is here to help you get started the correct way and help you design your personal pathway to achieving your goals and changing your life. Want to get started today? You can take the Entrepreneurial Self-Assessment for free right now! Visit <a href="http://azreia.org/entrepreneurial-self-assessment/">azreia.org/entrepreneurial-self-assessment/</a></div>		
<div><b>Deals are Made, Not Found with Maria Giordano</b> <i>Wednesday, March 16, 2022   6:00 pm – 8:00 pm   Available In-Person</i> Maria Giordano will be showing you the exact strategies, techniques, and steps she took to burn down her business and start over again in the middle of a worldwide pandemic. The strategies she used to read the market and decide what direction it was going in. How she thrived when so many other investors were running scared and losing out on real estate opportunities. How she was able to use alternative investment strategies to fund her deals. These strategies work regardless of whether you are investing for buy and hold, wholesaling, fix and flip, and more. It is paramount that you know how to seize and make money on the opportunities that are present in today's changing real estate market. Whether you are a beginner or seasoned investor you must expose yourself to these secrets. If you register for her full-day “Investing with No Limits” workshop, this class is included free!</div>		
<div><b>Investing with NO Limits – Wealth Builder Blueprint with Maria Giordano</b> <i>Saturday, March 19, 2022   9:00 am – 5:00 pm   Available In-Person</i> Get exposed to investment strategies that you can implement immediately. These skillsets will be the building blocks to your successful real estate investing future. Every successful business needs capital. How would you like to start attracting private money and get paid upfront? Yes, get paid for putting the deal together. You will learn a step-by-step formula to attract private money and motivated sellers. Part of attracting private money and motivated sellers is becoming an effective negotiator. You need to master the negotiation skills that will become your common thread for everything you do. Whether you are negotiating for private money, with sellers, contractors, wanting to buy a new car, or negotiating bedtimes, and curfews with your kids, you must know how to negotiate. In order to negotiate with sellers, you need to know how to create profitable deals. This is paramount to your success.</div>		
<b>CORE SKILLS CLASSES ARE BACK IN-PERSON!</b>	<ul style="list-style-type: none"><li><b>Where’s the Money?</b> <i>Wednesday, March 2<sup>nd</sup>, 6pm-8pm</i></li></ul>	
<b>UPDATED INFORMATION &amp; REGISTRATION ONLINE AT <a href="http://WWW.AZREIA.ORG">WWW.AZREIA.ORG</a></b>		



## AZREIA MONTHLY MEETINGS AT A GLANCE

### March 14th Phoenix Meeting

- **Current Market Trends and Activity** Updates on Market Data Analysis and the Rental Market provide the absolute latest information essential to your real estate investing business.
- **Phoenix Main Meeting: How to Make More Money & Do More Deals with John Burley**  
Join us to hear from John Burley as he will be focusing on how to “see” the value, how to find the deals, and how to get the money to do even more deals. Plus, he will share some recent deals to show you how the numbers stack up today.
- **Market Update & Market News with Alan Langston** The latest Fix & Flip and rental data along with further analysis of our Seller's Market. Plus, current events and news important to your investing.

### March 15th Tucson Meeting

- **Tucson Market Update:** The latest sales volume, pricing, supply and demand numbers for both the Phoenix and Tucson markets.
- **Tucson Main Meeting: How to Make More Money & Do More Deals with John Burley**  
Join us to hear from John Burley as he will be focusing on how to “see” the value, how to find the deals, and how to get the money to do even more deals. Plus, he will share some recent deals to show you how the numbers stack up today.
- **Haves & Wants, Power Networking and Deal Sharing:** Come prepared to listen, learn and share.

### March 22nd Phoenix Real Estate Club

- This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find what your real estate investing business needs! Haves & Wants, structured networking activities, market discussion, and Member Deals. It all still happens!

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<b>\$100 / YEAR</b> Pay as you go for your own personalized AZREIA experience	<b>\$239 / YEAR</b> \$309 PLUS Family Option: Add one family member to your membership	<b>\$0</b>
<p><b><a href="#">Monthly Events</a></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meeting (\$10/Meeting)</li> <li>✓ Phoenix Real Estate Clubs (\$10/Meeting)</li> <li>✓ Subgroup Meetings (\$5/Meeting)</li> </ul> <p><b><a href="#">The Home Depot Discounts</a></b></p> <ul style="list-style-type: none"> <li>✓ The Home Depot Rebate</li> <li>✓ The Home Depot Paint Discount</li> <li>✓ The Home Depot Cabinet Discount</li> <li>✓ The Home Depot Appliance Discount</li> </ul> <p><b><a href="#">Education &amp; Seminars</a></b></p> <ul style="list-style-type: none"> <li>✓ Significant Member Only Discounts</li> <li>✓ \$30 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>✓ Discounts from <a href="#">AZREIA Business Associates</a></li> <li>✓ Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>	<p><b><a href="#">Monthly Events</a></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meetings FREE</li> <li>✓ Phoenix Real Estate Club FREE</li> <li>✓ Subgroup Meetings FREE</li> </ul> <p><b><a href="#">The Home Depot Discounts</a></b></p> <ul style="list-style-type: none"> <li>✓ The Home Depot Rebate</li> <li>✓ The Home Depot Paint Discount</li> <li>✓ The Home Depot Cabinet Discount</li> <li>✓ The Home Depot Appliance Discount</li> </ul> <p><b><a href="#">Education &amp; Seminars</a></b></p> <ul style="list-style-type: none"> <li>✓ Significant Member Only Discounts</li> <li>✓ \$30 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>✓ Discounts from <a href="#">AZREIA Business Associates</a></li> <li>✓ Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>	<p><b><a href="#">Monthly Events</a></b></p> <ul style="list-style-type: none"> <li>✓ AZREIA Chapter Meeting (\$20/Meeting)</li> <li>✓ Phoenix Real Estate Clubs (\$20/Meeting)</li> <li>✓ Subgroup Meetings (\$20/Meeting)</li> </ul> <p><b><a href="#">The Home Depot Discounts</a></b></p> <ul style="list-style-type: none"> <li>X The Home Depot Rebate</li> <li>X The Home Depot Paint Discount</li> <li>X The Home Depot Cabinet Discount</li> <li>X The Home Depot Appliance Discount</li> </ul> <p><b><a href="#">Education &amp; Seminars</a></b></p> <ul style="list-style-type: none"> <li>✓ Guest Pricing</li> <li>✓ \$100 <a href="#">Launch Pad</a></li> </ul> <p><b>Additional Features</b></p> <ul style="list-style-type: none"> <li>X Discounts from AZREIA Business Associates</li> <li>X Access to Market Updates &amp; News Charts</li> <li>✓ AZREIA <a href="#">Newsletter</a> &amp; <a href="#">Blog</a></li> </ul>

# Don't Forget to Use AZREIA's Premier Business Associates!



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