

The AZREIA Advantage

Arizona Real Estate Investors Association Newsletter

"AZ Real as it Gets"

April 2020

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Like a Solid Insurance Policy, AZREIA is There When You Need Us the Most!

Homeowners, car, travel, and even phone insurances...all of these can be perceived as unnecessary musts. You can all probably think back to a time when you think to yourself, I am so thankful that I opted for additional coverage or opted for a certain policy that cost a little more. In the long run, it ended up saving your shirt.

I am always reminded by long time member and Notes subgroup leader, Tom Chase. Tom used to come into my office, oftentimes to follow up on something, had a question or looking for direction. He shared a story of just how AZREIA saved him from bankruptcy heading into the great recession in 2008. Tom recalls that exact moment at an AZREIA meeting during one of Alan Langston's market updates. Tom said, "that information gave me enough foresight to correct my trajectory and ultimately saved me bankruptcy!"

I have always been enamored of the gratitude members show to AZREIA and its staff. There are certainly other options that exist to get what you need for your real estate business, but just like with an insurance policy you can opt for the cheaper version with less coverage...but? There's

always that "but" had you just invested five dollars a month you wouldn't be coming out of pocket for that huge deductible. And just like Tom, he invests both time and resources to stay an active member in

AZREIA because he knows just how hard we work to research, build, and present the information that matters the most in good times and bad.

AZREIA members, if you are reading this, we just want to say

that we are incredibly grateful that you have invested in us to be your source for updates and information. And now, we hope that you will lean on us as we navigate these very fluid times. Also, we appreciate your patience as we reformat and pivot to bring information and events to you virtually. We realize just how much you are counting on us during this time and promise not to let you down! Check out the Executive Director's article on just how we are adapting all of the resources you have come to expect from AZREIA in a way that you can access and digest during this time.

If you have yet to invest in AZREIA, well now might be that time to look into a "policy." We know the coming months will be difficult for all of us to navigate with "stay orders" in place across the country.

Phoenix, Tucson & Prescott Meetings

Monday, April 13 – 5:45PM

**Panel: Renting, Buying, Selling &
Funding Real Estate Amid Crisis
Market Update & News**

Special Networking Session

Virtual Haves & Wants

Tuesday, April 14 – 5:45PM

continued on page two



Executive Director's Message

Virtually...Everything You've Come to Expect from AZREIA!

AZREIA has been hard at work trying to keep all aspects of AZREIA that you need to help you with your investing business fully functional. Timely and factual information is what you need at this time. That is what we are doing and committing to continuing.

Where possible, we are converting in-person meetings to virtual meetings and adding additional communications. Here is exactly what we are doing:

- **The April AZREIA Phoenix, Tucson and Prescott meetings will be *combined* and provided virtually on Monday, April 13th beginning promptly at 5:45 PM.** Our focus during this time will be to focus on keeping you up to date. We will continue our conversation from the outstanding information our Phoenix Real Estate Club panel shared with us. Adding in updates, developments, and dive into a market update from Alan Langston to look for indicators of where we are headed to next. While addressing the biggest question for many, "Where is the opportunity, NOW?"
- **Statewide Virtual Haves & Wants** will take place on what is normally our Tucson meeting night, **April 14th at 5:45 PM.** We invite all of our members and investing community for a night virtual networking and problem-solving. Join us, and bring your **Haves & Wants** to get your

problems solved or find your next opportunity.

- **AZREIA Subgroups:** We are working with our Subgroup facilitators to have the option of delivering their meeting virtually, as well. Watch your email and our website for updates on which groups are meeting virtually and which are canceled. Visit www.AZREIA.org/calendar for the most up to date information
- **The Phoenix Real Estate Club Meeting on Tuesday, April 28th** will be presented virtually. Yes, this will include the Haves & Wants. We know this is important to your business and we have secured the virtual capabilities to provide this valuable networking on-line.

At AZREIA we are continuing to plan to stay ahead of the curve to minimize disruption and provide needed information to you. We highly recommend that if you haven't seen emails from AZREIA over the past few weeks, go into your inbox and review some of the great information that has come up, but also stay tuned to the continued information we will be sending your way. We will continue to do our best to be out in front of providing our members with the information they need.

We are looking forward to the day when we can all get together in person once again. Until then join us virtually and stay healthy.



Like a Solid Insurance Policy, AZREIA is There When You Need Us Most _____ *continued from page one*

You're going to need access to service providers, up to date and detailed market stats to pivot and adapt your strategies, and networking if you haven't already built up a solid source. There is no reason to recreate the wheel when so many AZREIA members are in this together.

Remember, you are not alone. Just like AZREIA, our Business Associates

are there to help you, as well. Most of them have changed to adapt to the challenges and continue to provide you vital services and information. We were serious when we mentioned it earlier, please lean on us and our resources like our Business associates to help you through this very fast moving and fluid time.

As more information comes available

we will do our part to summarize and give you best practices to keep you and your business moving forward! While it is a minimal investment in your "AZREIA Insurance Policy," take it from our members, you'll be glad and grateful you did when we get to the other side of this! Stay safe, stay well, and foremost, stay in communication on how we can best serve you!



AZREIA Advantage: The Real Estate Investment Specialists

To Airbnb or Not to Airbnb? Part Three



Marco Leone

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by
**Marco
Leone**

In Part 1 and 2 of this series, I discussed some of the pros and cons of becoming an Airbnb rental host. So what about location? Studies show that some of the most profitable Airbnb locations in any city are near colleges and universities, festivals, concerts, plays, sporting events, large employers, medical facilities, hospitals, and nature areas for hiking and biking. Based on this alone, it isn't hard to understand why Phoenix hosted nearly 44 million visitors in 2017. If you're a buy and hold investor, you may want to do some research to determine if your rental property would produce considerably more cash flow as a vacation rental.

We already know that a home's proximity to attractions, sporting events and outdoor activities is important. And if you're familiar with the area, you already have a good idea of where to begin. If not, a simple google search of "popular tourist attractions in Phoenix" is a great place to start. You can then search Airbnb for hosts in those specific areas to see what the average nightly rate looks like.

HINT: Leaving the booking dates un-selected will show the days the property is available. Obviously, a lot of unavailable days is a good indication of a high occupancy rate for a particular property, as well as for the general area.

You can also use a little-known service called Airdna to locate popular Airbnb areas. It's a very robust system which pulls data directly from Airbnb. If you want to find out the top 10 Airbnb rentals in Scottsdale, for example, the information is readily available. Complete details can be found at www.airdna.co.

Once you have determined a great Airbnb location, we can help you locate "ready to rent deal properties" in that area, by using our own SmartMap Technology. Our system allows us to see what comparable properties are currently renting for.

If the data shows 2-bedroom condos in Scottsdale are renting for \$1500 per month long-term, the daily rate would be \$50. But if your Airbnb research shows the average nightly rate for 2-bedroom condos, located in the same area are averaging \$200 per night, would that pique your interest? Of course it would! Even at a very conservative occupancy rate of 50%, at \$200 per night you could stand to pull in \$3000 per month (before expenses), instead of just \$1500 per month.

Obviously, not all areas or properties are cash cows when it comes to Airbnb. Sometimes it makes more sense to sign a long-term lease with a tenant, but there are definitely pockets in the Phoenix and surrounding areas that are worth investigating further.






I hope this series gets you to think outside the box when it comes to Airbnb rentals.

Whether you're buying fix & flip properties or buy & hold rentals, generating your own

comps is an absolute must. We consider our "SmartMap After Repair Value (ARV) Compiling System" to be the smartest compiling system available. For fix & flippers, it quickly and accurately delivers the best "after repair value (ARV)" comps available. For buy & holders, it provides you with reliable rental data and accurate rental comps. There's no doubt that having accurate and reliable data before you submit your offer allows you to buy your next investment property with confidence. Successful investors are saving valuable time and protecting their profits, and so should you!

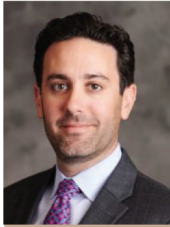
Go to www.SmartMapComps.com and sign up for your FREE 10-day trial (no credit card required).

If you would like us to find you the right property to fix & flip or buy & hold, tell us what you're looking for at: www.TheEquityFinders.com/get-started/ and we'll be happy to help you.

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Governor Ducey's March 24, 2020 Executive Order



Mark B. Zinman,
Attorney

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by
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Today (3/24/20), Governor Ducey signed an executive order delaying writs of restitution on non-payment of rent cases. The order will expire in 120 days.

There is NOT a complete moratorium on evictions. This means that managers are allowed to serve notices and file any type of eviction (non-pay, noncompliance, immediates).

There IS A STAY on writs of restitution in non-payment of rent cases, provided certain criteria are met. In other words, a property manager and owner can proceed all the way through the court process, but may get delayed in executing the writ if:

- The resident has been quarantined due to a diagnosis of having Coronavirus.
- The resident is ordered by a medical professional to quarantine due to showing symptoms of Coronavirus
- The resident has a household member that has been diagnosed with Coronavirus;
- They have a health condition that makes them more at risk for Coronavirus than the general public;
- The resident can show they have been substantially financially impacted by Coronavirus;

It will be an affirmative duty for the resident to bring forth evidence of the foregoing claims to be able to get the writ of restitution delayed (there is no timeline of when this is required to be given). We understand and recognize that almost everyone in the entire state will be able to fit into one of the previous categories. Every Arizona resident can make a claim about how they have been negatively affected by Coronavirus, whether medically or financially.

Currently, writs are available up to 45 days after judgment, and if it is later, the Plaintiff is supposed to file a motion explaining why they waited so long. We are hoping that Governor Ducey will amend his Order so that 45 day period is extended enabling landlords to order writs later on judgments.

The Order provided that it will expire 120 days.

It does provide an exception that a writ can be issued upon motion of a party, if approved by the court. Therefore, landlords can get writs in immediates and noncompliances, and in other cases where the court deems appropriate. While this is very general and vague, this does give

additional assistance to landlords.

We understand the impact that having residents in units that are not paying the rent. This Executive Order could be disastrous for this industry. We are advising clients to continue to file their evictions and attempt to work with residents at the same time. For those residents who don't want judgments entered against them, this will motivate them into paying. Many residents will fall behind due to the Coronavirus, and a landlord who takes no action will provide no incentive to their resident. If they start the process, they are more likely to communicate and hopefully enter into a payment plan. Further, for other people, landlords may be able to use the judgment as leverage to negotiate to get the resident to simply vacate and in exchange the landlord could vacate the judgment or waive amounts owed. Despite all of this, we are sure that there will be residents who simply abuse the system and attempt to not pay rent for months. We are discussing whether repeated non-payments in back-to-back months, may be grounds to file a motion and have the judge order the writ be issued to avoid abuse of the system.



AZREIA Advantage: Self-Directed IRA Expert

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J.P. Dahdah
Chief Executive Officer

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by
J.P. Dahdah

Any time current events and negative headlines create significant losses and volatility in the stock market, I feel compelled to remind investors that there are safer alternative investment strategies which can help protect your retirement account savings from a potentially devastating blow to your nest egg. In uncertain times like these, I've come to appreciate the passion that some of our clients have for lending money through their Vantage Self-Directed IRAs. There can be many reasons that individuals choose this alternative fixed income strategy for their retirement plan investments:

- **Easy to Manage:** Unlike most real estate purchases, lending generally requires minimal management once the loan is in place.
- **Provides Liquidity:** While some real estate investments may have a long gestation period, loan payments can be structured monthly, quarterly or annually, providing cash balances that are especially important for individuals who require routine withdrawals or those facing required minimum distributions (RMDs) after reaching the age of 70.5 years.
- **Permits Flexibility of Terms:** The Self-Directed IRA holder can create the terms of the note to properly reflect the amount of risk he or she is willing to take vs. the amount of interest the borrower is willing to pay. For example, the down-payment or interest rate can be

increased based on the strength of the borrower's financial statement or credit rating.

- **Provides Security:** Loans can be secured by first or second mortgages, providing the IRA recourse should the borrower default. In the unlikely event foreclosure is required; the IRA should pay any expenses in obtaining payment or collection on the loan.
- **Can Result in Significant Returns:** Vantage IRA account holders' issue first and second mortgages from their Self-Directed IRAs at rates from 8% - 16%. While some clients locate their own mortgages, many rely on local companies who will match their funds to borrowers or will aggregate several IRAs into one mortgage.
- **AZREIA members:** Members commonly utilize private note strategies to both lend money to Fix and Flippers seeking short-term capital to acquire or rehab a property using a Joint Venture approach or to borrow money from other people's Vantage Self-Directed IRAs for their real estate investment needs. You don't have to have an IRA to still benefit from the power of Self-Directed IRAs!

As with all investments you make, we suggest you speak to your legal and financial advisors regarding the structure of any loan you would issue from your IRA. Many times, title companies are happy to provide the basic note and mortgage forms for you to get started.

For more information as to the very basic process by which your IRA savings can become the "bank" and fill the void currently felt due to the lack of capital being lent by traditional lending institutions and the low yielding bond instruments, please visit www.VantageIRAs.com/azreia

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AZREIA Advantage: Title Expert

Navigating Technology



by
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It's been harder to find inventory than a pack of toilet paper in this pandemic climate we are living. One thing I have learned is that technology is definitely where it's at when we look towards the future of real estate. Are you up to speed on everything that technology has to offer your business? We can now sign most documents for the transaction electronically. Soon online notarizations will be the way of life, and not the exception in extreme emergency. This concept of technology excites some but puts others

into panic mode. It's a great time to look at the business model you are working with and see how it may be enhanced with technology.

The new age is here and it is a wonderful thing filled with virtual meetings, virtual happy hours and more family time.

I recently found a property I liked online and wanted to see it before I pulled the trigger. I am still working on my technical skills, but I found I was able to click a button on the website to view the property. I thought it may bring up a virtual tour, but instead led me to set up an appointment to see the property all on my own. Once I registered, I was sent a code to the lock box for my own private viewing. The agent left their business cards on the counter and two weeks later the place was all mine. Now is a time to concentrate on the wave of the future. We certainly talk about it enough, but

now is a time of action. If you are not deeply entrenched in technology to fuel your business model, you should be meeting with others who are more tech savvy. Meeting with investors and your title company representatives will help give insight to see where you can implement new technology into your business. It is an exciting time hidden behind this pandemic, and we should not allow the negative to blur the new possibilities of our future!

As the largest title company in the nation and a Fortune 500 company, Chicago Title is committed to protecting you and bring you the resources needed to navigate our changing market. If you would like to learn more about how we can help you, please do not hesitate to reach out!

Guest Author: DiAnna Jackman
VP | Escrow Operations Manager
Chicago Title



Ask Chicago Title About...

Chicago Title's Investor Division handles Assignments, Agreements for Sale, Double Closings, Wraps, Subject To & Seller Carryback Transactions. In addition to these special types of transactions, we also close "normal" residential/commercial files every day.

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2020



MARICOPA COUNTY LOAN LIMITS

CONVENTIONAL

PROPERTY SIZE	LOAN LIMIT
1 unit	\$510,400
2 units	\$653,550
3 units	\$789,950
4 units	\$981,700

FHA

PROPERTY SIZE	LOAN LIMIT
1 unit	\$331,760
2 units	\$424,800
3 units	\$513,450
4 units	\$638,100

VA

There is no longer a "VA Loan Limit" as there has been in the past.

Maximum guaranty amounts are expanded for purchase, construction and cash-out refinance loans greater than the Freddie Mac conforming loan limit, in certain circumstances, for loans greater than \$144,000.

- Veterans with full entitlement- The maximum amount of guaranty entitlement available to the Veteran is 25% of the loan amount
- Veterans who have previously used entitlement (partial entitlement)- The maximum amount of guaranty entitlement available to the Veteran is 25% of the Freddie Mac conforming loan limit, reduced by the amount of entitlement previously used or not restored.

As part of the Blue Water Navy Vietnam Veterans Act of 2019, Veterans will now have MORE BUYING POWER allowing them to apply for a larger loan amount than in previous years.

Call today for more information!



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Monthly Meetings

AZREIA Phoenix Meeting

Monday, April 13
Webinar

AZREIA Prescott Meeting

Monday, April 13
Webinar

AZREIA Tucson Meeting

Monday, April 13
Webinar

Phoenix Real Estate Club

Tuesday, April 28
Webinar

We focus on vital information for you and your investing business during our meetings this month. This includes expert panel discussions, market data and analysis. Plus, we are adding a special Haves & Wants Networking meeting where we will facilitate your Haves & Wants from all Chapters, all over the state at one time.

Phoenix, Tucson and Prescott Main Meetings – Panel: Renting, Buying, Selling & Funding Amid Crisis

- Market Analysis – Up to the minute data and analysis.
- Legal – The latest information and actions and how you should respond.
- Lending – Latest changes based on market conditions and the impact on your business.
- Title/Escrow – Market impact, virtual closing, etc.
- Plus, more as conditions warrant.

Also, many of you have sent in questions and concerns we want to tackle:

- How are various investing strategies affected currently?
- What added due diligence or factors should I consider with each?
- New laws, Executive Orders, etc. and how they help and/or hurt.
- Buying sight unseen.
- What happens when the buyer no longer qualifies due to financial hardship?
- What happens when a buyer gets the jitters prior to closing?

- Are closing speeding up or slowing down?
- Virtual closings with title companies and recording documents.
- Where is opportunity now?

Market Update & Market News with Alan Langston

The latest in trend analysis for the US, Arizona and Greater Phoenix including existing homes, new homes, foreclosures and traditional sales. Full analysis of Fix & Flip and Rental markets. Plus, the latest Market News affecting your business.

Statewide “Haves and Wants” Session Webinar April 14th – 6:00 pm-7:00 pm

This session will take place on what is normally the Tucson meeting night, April 14th, and we invite all of our members and investing community for a night of virtual networking and problem-solving. Join us, and bring your haves and wants to get your problems solved or find your next opportunity.

Phoenix Real Estate Club – The Best Real Estate Investing Anywhere!

Haves & Wants, Structured Networking activities and the Market Discussion all combine to make the Club an integral part of any active investor's month.

Phoenix, Tucson, Prescott Agendas

5:45 – Panel Discussion
6:15 – Association Update
6:30 – Market Update & Market News
7:30 – Adjourn

Statewide “Haves & Wants” Webinar

6:00 – Virtual Networking and problem solving
7:00 – Adjourn



AZREIA Calendar of Events

Check www.azreia.org for the current schedule.

APRIL VIRTUAL MEETINGS	ALL SUBGROUPS IN APRIL ARE VIRTUAL	
<ul style="list-style-type: none"> • AZREIA – All Chapters Monday, April 13 - General Meeting • AZREIA – All Chapters Tuesday, April 14 - Haves & Wants • Phoenix Real Estate Club Tuesday, April 28 	Subgroups are an important benefit of AZREIA PLUS membership. Join like-minded investors, share ideas, network, and learn.	
	<ul style="list-style-type: none"> • Income Property Owners Thursday, April 2 • Burley Tuesday, April 14 • Beginners Thursday, April 16 • Notes Thursday, April 16 	<ul style="list-style-type: none"> • Fix & Flip Wednesday, April 29 • Tucson New Investors Monday, April 6 • Tucson Wholesaling tbd
Pre-register online to get the links to these virtual meeting		
INFORMATION & REGISTRATION ONLINE AT WWW.AZREIA.ORG		

LEGALLY SPEAKING



Q: My tenant is claiming that they have Coronavirus. Do I need to go into his unit to make repairs?

A: We are in unprecedented times. The conservative answer is that the Arizona Residential Landlord and Tenant requires that you make repairs as they come up. However, due to the emergency orders put in place by the President of the United States as well as the Governor of Arizona and numerous mayors,

there is an argument that a landlord need only to enter for essential services, such as to fix immediate health and safety issues and to make sure that heating, cooling and water work. Basically, the things that a resident isn't allowed to fix, the landlord must still maintain.

Mark B. Zinman, Williams, Zinman & Parham P.C.

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.



4/2 - ONLINE: Virtual Meeting of the Income Property Owners Subgroup (Buy & Hold)

Join a group of active rental property owners and landlords who discuss issues and strategies so you get the solutions you need.



4/6 - ONLINE: Virtual Meeting of the TUCSON New Investors Subgroup

Our vision is to get new investors into action: saving capital, learning the market, gaining experience, and getting deals done.



Monday - April, 13 - ONLINE: AZREIA Monthly Meetings (All Chapters)

Phoenix, Tucson & Prescott Main Meeting – Expert Panel: Renting, Buying, Selling & Funding Real Estate Amid Crisis



Tuesday - April, 14 - ONLINE: AZREIA Haves & Wants Session (All Chapters)

Statewide "Haves & Wants" Session: Bring your haves & wants to get your problems solved or find your next opportunity!



4/16 - ONLINE: Virtual Meeting of the Beginning Investors Subgroup

Join other new investors in a online group setting to share ideas, ask questions, network, and acquire skills necessary to succeed.



4/16 - ONLINE: Virtual Meeting of the Promissory Notes Subgroup

Learn about investing in promissory notes secured by real estate. Join us in the paper side of real estate where you are the bank.

"Helping Investors is our Passion"

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Dawn Kirkpatrick,
SFR, CLHMS, CNE

Chris Kirkpatrick,
CRS, ABR, CRII, CSSN, CSSPE, e-Pro, SFR, RSPS

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- Diamond Club Award (Top 3%) - 2013, 2012
- Executive Club Award (Top 10%) - 2013, 2012, 2011, 2010
- Silver Team Award - 2012
- Bronze Team Award - 2011
- Scottsdale Association of Realtors Top Producer - 2012
- Top 1% of Agents in MLS - 1st Half 2013



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NMLS #1191246



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REAL ESTATE INVESTING: Making It Work For You

2020 CONFERENCE & EXPO

Presented by  **AZREIA**
ARIZONA REAL ESTATE INVESTING ASSOCIATION

Sponsored by  **Boomerang**
Capital Partners

Saturday, August 15th – Sunday, August 16th

Phoenix Convention Center

General Session Speakers



Jim Rounds
8/15: Opening Session
Economic Opportunity
and Why Arizona &
Greater Phoenix Grows



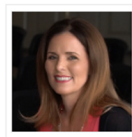
Tony Youngs
8/15: General Session
Finding Homes in
Hidden Markets



Bill Cook
8/16: General Session
Deal Making in a
Highly Competitive
Market



John Burley
8/16: Special Session
Panel of Experts: How
I would make
\$1,000,000 in the next
5 years



Maria Giordano
8/16: Special Session
Panel of Experts: How
I would make
\$1,000,000 in the next
5 years



Bob Zachmeier
8/16: Special Session
Panel of Experts: How
I would make
\$1,000,000 in the next
5 years



AZREIA Monthly Meetings at a Glance

Phoenix, Tucson & Prescott Main Meetings

Panel: Renting, Buying, Selling & Funding Real Estate Amid Crisis

- Market Analysis – Up to the minute data and analysis.
- Legal – The latest information and actions and how you should respond.
- Lending – Latest changes based on market conditions and the impact on your business.
- Title/Escrow – Market impact, virtual closing, etc.
- Plus, more as conditions warrant.

Market Update & Market News with Alan Langston

The latest in trend analysis for the US, Arizona and Greater Phoenix including existing homes, new homes, foreclosures and traditional sales. Full analysis of Fix & Flip and Rental markets. Plus, the latest Market News affecting your business.

Statewide “Haves & Wants” Session Webinar | April 14 at 6:00-7:00 pm

This seminar will take place on what is normally the Tucson meeting night, April 14th, and we invite all of our members and investing community for a night of virtual networking and problem-solving. Join us, and bring your haves and wants to get your problems solved or find your next opportunity.