

THE AZREIA ADVANTAGE

ARIZONA REAL ESTATE INVESTORS ASSOCIATION NEWSLETTER

"AZ Real as it Gets"

SEPTEMBER 2024

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INVESTORS ASSOCIATION

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Deconstruction vs. Demolition: 4 Primary Benefits

by Karen L. Jayne, Stardust

When a business and/or homeowner

decides to rebuild or remodel an existing structure, they want to finish the project as soon as possible and at the lowest cost. At first glance, it seems easier and quicker to demolish the building. After all, demolition is the most common method employed today to clear a piece of land leaving a clean, buildable lot.

However, there is a better, more cost-effective alternative. This alternative is called deconstruction.

Deconstruction is a process of carefully disassembling a structure so that the material used during the initial construction can be repurposed and given a second life. Benefits to the community and the owner of the deconstructed building are realized when the salvaged materials are donated to a non-profit organization.

1. Giving salvaged building materials a second life.

According to a recent study, 75-90% of the materials in a home can be reused, repurposed or recycled. In other words, property owners can save most items within a residential home or a commercial building. Here is a partial list of some of the items that can be carefully removed and given a second life, below:

- Windows
- Copper Wiring
- Kitchen Cabinets
- Appliance Packages
- Lumber

- Bathtubs and Sinks
- Roof Rafters

Phoenix

Monday, September 9 – 5:15 pm

- Market Update & Trends
- Bold Moves in A Slower Market: How AZREIA's Resident Experts Lead the Way
- Networking & Tradeshow

Tucson

Tuesday, September 10 – 5:15 pm

- Market Update & Market News
- Bold Moves in A Slower Market: How AZREIA's Resident Experts Lead the Way
- Haves & Wants

- Bricks
- Floor Joists
- Plywood
- Flooring (Hardwood, Tile, Marble, etc.)
- Plumbing fixtures
- Bathroom Vanities
- Molding
- Heating and Air Conditioning Systems
- Exterior and Interior Doors
- Fireplace Mantles
- Other Significant Architectural Details

Demolition may appear at first to have a small-time advantage. However, the time variance can be reduced to

almost nil by starting to deconstruct the interior while waiting for permits. Plus, with demolition, many salvageable furnishings are lost forever and buried somewhere in a landfill instead.

2. Deconstruction makes us better stewards of the natural resources of our planet.

Every time a demolition company razes a structure, it sends all the building materials and debris to a landfill. According to the EPA, 534 million tons of construction and demolition materials were sent to landfills in 2019. That figure is twice as much as the amount of municipal solid waste (or regular garbage) that went to landfills in the same year.

By utilizing the process of deconstruction in lieu of demolition, 75 to 90% of the used building materials are diverted from our landfills. By diverting some of the waste going to our landfills, in addition to giving that material a second life, we are also

Continued on page 2

EXECUTIVE DIRECTOR'S MESSAGE

Why AZREIA Exists: Strengthening Arizona's Real Estate Investor Community for Over Two Decades



As we move through the year, it's important to take a moment to reflect on why AZREIA exists and what we strive to achieve for our members and the broader Arizona community. For 22 years, AZREIA has been a staple in Arizona real estate, providing a trusted platform where knowledge, support, and opportunities come together to create lasting success for everyone involved. Our mission goes beyond just being a resource for real estate investors; it's about fostering a community that impacts both our members and the citizens of Arizona.

A Community Built on Education and Support

Since our founding over two decades ago, AZREIA's goal has been simple yet powerful: to create a community where real estate investors, whether seasoned veterans or just starting out, could come together to learn, share, and grow. We recognized early on that the key to success in real estate investing lies in having access to the right information and being surrounded by a supportive network of peers.

Through our monthly meetings, educational workshops, and online resources, we provide our members with the tools they need to navigate the ever-changing real estate landscape. Our focus on continuous education ensures that you're always up to date with the latest market trends, investment strategies, and legislative changes that impact our industry. This dedication to education and support has earned AZREIA national recognition as one of the most respected real estate associations in the country.

Empowering Arizona's Citizens Through Real Estate

But our impact doesn't stop with our members. AZREIA also plays a crucial role in strengthening communities across Arizona. Real estate investors have the unique ability to revitalize neighborhoods, create affordable housing, and

contribute to the local economy. By equipping our members with the skills and knowledge to make smart investments, we're helping to ensure that these positive changes reach every corner of our state.

Whether it's through fix-and-flip projects that breathe new life into aging properties or rental investments that provide quality housing for Arizona families, our members are on the front lines of community development. AZREIA exists to support these efforts, ensuring that each investor is not only successful in their ventures but also mindful of the broader impact of their work.

Looking Ahead: Building a Stronger Future Together

As we continue to grow, AZREIA remains committed to leading the way for real estate investors across Arizona. Our mission is to provide the education, resources, and networking opportunities that enable our members to thrive. With 22 years of experience behind us, and recognition from national organizations affirming our impact, we're more dedicated than ever to creating a community that works together to build a brighter future for all Arizonans.

Your involvement in AZREIA is what makes this possible. Every workshop you attend, every connection you make, and every piece of advice you share contributes to the strength of our community. Together, we're not just building wealth through real estate—we're building a legacy that will benefit Arizona for generations to come.

Thank you for being a part of AZREIA. We look forward to continuing this journey with you, and we're excited about the opportunities that lie ahead.

Happy Investing,
Michael Del Prete, AZREIA Executive Director



Deconstruction vs. Demolition: 4 Primary Benefits

Continued from page 1

extending the life of our landfills and creating jobs. In 2007, the recycling industry created over 230,000 jobs.

How are the salvaged materials from a deconstructed property reused? The answer to that the question lies in the next section.

3. Donating salvaged building materials provides financial support to a non-profit Organization.

Many people are curious and have asked us who will use their donated deconstructed materials and how. This financial support for organizations that help the less fortunate in our communities are crucial to their long-term success. Non-profit organizations decide whether to resell the donated items or use them for a community project.

Stardust Building Supplies is one such non-profit

organization that takes advantage of donated deconstructed building materials. In fact, Stardust's two stores offer a variety of deconstruction services. When Stardust deconstructs a property, it removes the most used building materials, furnishings, and other goods at a nominal charge to the owner making the donation. Stardust stores sell these items. The people who buy the items save considerable amounts of money.

Instead of paying the full retail price for new items, Stardust sells its donated items at a fraction of the retail price.

4. Deconstruction has significant tax benefits for the donor whereas demolition does not and is a dead expense.





Taking Back the Banking Function



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by
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In the world of real estate investing, the importance of managing your cash flow and maintaining control over your financial resources cannot be overstated. Yet, many investors find themselves with wealth tied up in traditional investments and qualified retirement plans that often carry significant risks. These traditional vehicles are frequently exposed to market volatility, leaving your hard-earned money vulnerable to fluctuations beyond your control. Additionally, the lack of liquidity in these investments can pose a problem; accessing your funds, especially from qualified retirement plans, can lead to penalties and taxes, eroding the value of your wealth. While some investors may be comfortable with these risks, understanding and owning them as part of their overall strategy, the question remains: Is there a better way to safeguard your wealth while maintaining control and flexibility?

Imagine a strategy that allows you to maintain full control over your money, ensures consistent growth, and provides penalty-free access whenever you need it. This approach isn't bound by the constraints of traditional financial systems. Instead, it empowers you to become

your own banker, giving you the flexibility to use your capital when opportunities arise without interrupting its growth. Imagine having the ability to fund a new real estate investment, cover unexpected expenses, or take advantage of a lucrative deal, all while your wealth continues to grow uninterrupted.

Enter the Infinite Banking Concept, a strategy coined by R. Nelson Nash, which revolutionizes the way you think about and manage your finances. The core purpose of Infinite Banking is to regain control of the banking function in your life. By becoming your own banker, in effect, you can take advantage of uninterrupted compounding of your wealth, while still having the ability to access and utilize your funds whenever you need them. Unlike traditional banking systems, where you are dependent on external lenders and financial institutions, Infinite Banking puts you in the driver's seat, allowing you to leverage your capital to your advantage. This is not just about creating a financial strategy—it's about creating a financial system that works for you, providing stability, flexibility, and growth throughout your entire life.

Imagine if you could access your wealth whenever you needed it, without the fear of penalties or market downturns affecting your plans. Imagine using your funds to seize a once-in-a-lifetime investment opportunity, knowing that even while you're using the money, it's still growing in the background. Picture a financial

future where you are not only securing your retirement but doing so on your terms, with a stable and reliable source of income that you've built over time. By controlling the banking function in your life, you can create a legacy of financial freedom that extends beyond your working years, ensuring that your wealth continues to serve you and your loved ones for generations to come.

In essence, this strategy is about taking control of your financial future and using your resources in the most efficient and effective way possible. The Infinite Banking Concept allows you to navigate the complexities of real estate investing with confidence, knowing that your wealth is growing steadily, and you have the flexibility to access it when you need it.

Jason K Powers is a Multi-Business Owner, Real Estate Investor, and an Authorized IBC Practitioner. In an exclusive partnership with the National Real Estate Investor Association, Jason is the go-to expert for all aspects of Infinite Banking and Life Insurance. Connect with Jason today to explore how the Infinite Banking Concept can empower you to reach your financial goals.

Visit www.1024wealth.com/NREIA for more information and reach out anytime!

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Conversations with An Insurance Agent



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by
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Kartchner*

Over the last couple of months, I've repeatedly had 1 of the following 3 conversations. I could have set up an automated message, and my job would have been done! Here are the three most common questions that I hope help you as well:

1. What in the world is happening to insurance rates?

In short, they are going up. Insurance is a lagging indicator. Money is taken upfront and paid out later when you have a claim. So, insurance companies are feeling the squeeze of inflation that started several years ago. The number of claims is up. Payouts are up. Reinsurance costs are up. Profits are down or have turned into losses. It's not just one company, it is the insurance market as a whole. If you haven't felt the pinch, then you will - your insurance carrier is losing money like a sieve.

Arizona is not immune. Rates since 2019 are up more than 60%. In my experience, probably more. In addition to rates, insurance companies have ratcheted up the underwriting and are rejecting business like never before. This will continue at least into Q2 of 2025. As profits rise, they will be stinging from their losses and nervous (not unlike the Federal Reserve), to take their rates down.

2. Can't I just switch companies and get a better insurance rate?

Well, we certainly have been

conditioned to think so, but maybe not. In addition to the rates increasing, insurance companies have tightened underwriting guidelines. No joke, if the roof on your building is more than 15 years old, the number of carriers I can insure you with dwindles from 10 to 2. There will be limitations on the payout of the roof, and the rate may or may not be better.

Once you have switched, home inspections are a bear. On one recent policy we wrote, the insurance inspector took a picture of a bag of trash next to a full trash can and called it Debris, and the insurance company canceled the policy. There was a bit more to it, but not much. All the fighting with the underwriter I could muster didn't change their mind. This wasn't a dilapidated fixer-upper in the middle of a forest far away from a fire station, this was in Scottsdale, the home had recently been gutted and was beautiful.

There may be a possibility that you can switch but proceed with caution. Yes, I just said that, and yes, I make money from people switching their insurance companies. It's not that we won't look at it or try to help. It's more an issue of wanting you to go in with eyes wide open.

3. I just had a claim - now what do I do?

If it's a liability issue (i.e., someone got hurt) - file it immediately. No questions asked. If it's property damage, we'll find out if it makes sense to file the claim. I know we all pay increasingly insane insurance rates, so you might feel entitled to file a claim, but does it make sense? Here are questions to ask yourself.

1. Will the damage exceed your deductible? If so, by how much? If you had a \$1,000 deductible and had a \$1,500

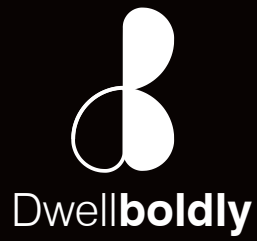
claim, does it make sense to file? Probably not. Only you can know that, but insurance companies are cracking down hard on excessive claims. One claim of the wrong type can be excessive, and multiple claims in this environment are a death knell. You have proven to the company that you will file a claim, and one large claim can result in a carrier never being able to make money on your account again. Insurance companies are profit-seeking entities, and that kind of formula will have them running for the hills.

2. What was the cause of the loss? Can you point to something that suddenly happened, or is it just normal wear and tear? This is often a question around roofs. Did something happen to cause the roof to leak (Wind or Hail), or is the roof just 40 years old? For an insurance policy to respond, everything begins with a covered peril. Meaning, what caused the damage, and was it covered? There are exclusions and limitations on all policies. Getting to know them can be helpful, and your insurance agent can help. Determine if you have a covered peril and you can decide whether you have a claim.

As I have described before, the insurance industry is having the real estate version of 2008 right now. This too, shall pass and maybe as early as Q2 of 2025, but for now hopefully we have saved you a call to your insurance agent.

Still need to talk? Gila Insurance Group Specializes in working with Investors of all kinds: Rehabbers, Long-term buy-and-holders, and Multi-Family Investors. Let us answer your burning insurance questions!





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Phoenix Housing Levels Improving

by **Maria Brandenburg & Janet Moe**
Great American Title

We wanted to share some recent reports indicating that housing levels have improved in the Phoenix Metro area, with sellers more willing to reduce their sales prices.

Phoenix Housing Inventory Jumps 61% - Hits Post-Pandemic High.

According to the Realtor.com July housing data, the market is becoming more buyer-friendly through a combination of rising housing inventory levels and price cut reductions. Homes actively for sale grew 36.6% in July 2024 relative to the same time last year, hitting a post-pandemic high for housing inventory, while the share of listings with price cuts reached 18.9%, the highest rate since October.

"The inventory scars of the pandemic-era housing market are continuing to fade," said Danielle Hale, Chief Economist of Realtor.com. "Although active listings are still short of the pre-pandemic mark, we saw the gap continue to narrow meaningfully as active listings hit a post-pandemic high. As sellers continue to list homes and buyers become choosier, the time a home spends on the market is extending, thereby helping the housing market move in a more buyer-friendly direction. In response, sellers are curbing expectations and reducing listing prices

more often which could set the stage for more sales this fall, especially if mortgage rates continue to decline."

Sellers Warm Up to Listing Homes and Cutting Prices

With the recent decrease in mortgage rates, more sellers are getting into the market and have seemingly open minds as the share of listings with price cuts increased to 18.9%; the highest since October of last year. This marks the ninth consecutive month of an increased number of newly listed homes, leading to more options and availability of homes for those who are eager to buy.

This is GREAT news for investors reaching out directly to sellers, to purchase their home.

As always, we look forward to facilitating a successful closing on your next transaction!

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The Role of Environmental Regulations in Real Estate Investments



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by
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Sometimes, dealing with the laws and regulations surrounding environmental regulations can get frustrating, especially when they start to affect your investments. This is nowhere more apparent than here in Arizona, where it takes careful utilization of resources to keep over seven million people alive in such a beautiful, but sometimes inhospitable, place.

Environmental regulations in real estate exist to prevent the possible contamination, destruction, or misuse of natural resources. This applies to the way you use the piece of property you own, as well as the effect on the private property of others. These potential threats are regulated by the Environmental Protection Agency (EPA) and the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) of 1980, as well as by other state and municipal agencies and laws.

In real estate investing, the biggest environmental issues center around a few key concerns. One is relatively obvious: water usage. In a place like Arizona, it's a big deal, and how the area you are trying to develop gets its water can

make the difference between having a successful investment, or not. For instance, approval for residential communities that rely on pumping groundwater was paused last year by Governor Katie Hobbs. If you happen to try and develop a property that requires the use of groundwater, you may want to reconsider until the pause is lifted.

Another concern is ground contamination, either from your actions in developing the area or from the residual effects of the previous owner. This might be from waste leaking into the soil, failure to replace old, outdated plumbing, or other forms of contamination. While the environmental effects can be harmful to the investor personally, it will likely be overshadowed by the high cost of cleaning up the mess, whether you made it or not. When looking into buying a property, but most especially when considering a higher-risk commercial property, consider having an Environmental Site Assessment (ESA) done on the property. These professional inspectors will make sure that there are no surprises, especially in the case of a brownfield, or previously developed property, where outdated and possibly environmentally dangerous structures or activities could have polluted the area before your ownership.

In planning to develop a property, you should exercise a concept called Environmental Due Diligence. In a nutshell, this means making sure that your real estate investment,

whether residential, industrial, or otherwise, is environmentally friendly enough to be accepted by investors. Often, the form that environmental regulation can take can become political and even heated, so making sure that you know your investors and the proper way to address their concerns is critical.

If you do find an issue and need to inform your investors, focus on resolving the environmental concerns head-on rather than sidestepping them. Investors are not necessarily concerned about the existence of an environmental issue, but instead about how that will affect their personal liability. Due to the highly publicized environmental crises of the past few decades, people are increasingly wary of taking part in environmentally hazardous business opportunities. If you are unsure of how a property has been affected by an environmental issue even after going through the due diligence process, you may consider buying insurance that covers environmental damage liabilities.

Facing environmental regulation can be daunting, but if you would like some help with making sure you successfully navigate these regulations, the law professionals at Phocus Law are always willing to assist. Give Phocus Law a call to set an appointment to discuss at 602-457-2191 or reach out via email at MMAdmin@PhocusCompanies.com.





Metal Roofs in Arizona: Advantages and Disadvantages



by
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by **Ethan Draper, State 48 Roofing**

Advantages:

- 1. Durability and Longevity:** Metal roofs are highly durable and can last 40-70 years, significantly longer than traditional asphalt shingles. This longevity is particularly beneficial in Arizona where intense sun and heat can rapidly degrade fewer durable materials.
- 2. Heat Reflectivity:** Lighter-colored metal roofs can reflect solar radiant heat, which can reduce cooling costs in the Arizona summers.
- 3. Resistance to Weather Extremes:** Metal roofs are resistant to various weather conditions, including high winds, heavy rain, and hail. They are also fire resistant, and an essential feature in areas prone to wildfire.
- 4. Lightweight:** Metal roofing materials are generally lighter than tile or asphalt shingles, reducing the structural stress on homes and making them easier and quicker to install.
- 5. Eco-Friendly:** Many

metal roofs are made from recycled materials and are 100% recyclable at the end of their lifespan, making them an environmentally friendly option.

Disadvantages:

- 1. Initial Cost:** The upfront cost of metal roofing is higher than traditional roofing materials. Homeowners must consider whether the long-term savings on energy bills and reduced maintenance justify the initial investment.
- 2. Noise:** During rain or hailstorms, metal roofs can be noisier than other types. While proper insulation can mitigate this issue, it is an important consideration for those sensitive to noise.
- 3. Expansion and contraction:** Metal roofs expand and contract with temperature changes. This can lead to the fasteners loosening over time, requiring periodic

maintenance to ensure the roof remains secure and watertight.

- 4. Color Fading:** Arizona's intense sun can cause the color of metal roofs to fade over time. While high-quality finishes and coatings can reduce this effect, some fading is inevitable in such a sunny climate.
- 5. Installation Complexity:** Proper installation is critical for metal roofs to perform well. It requires specialized knowledge and experience. Which can limit the choice of contractors and increase labor costs. *The proper underlayment MUST be used (high temp, peel & stick).

In conclusion, while metal roofs offer numerous benefits such as durability, energy efficiency, and weather resistance, their higher initial cost and potential for improper installation should be carefully weighed.



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The Alternative Asset Summit



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by
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Mark your calendars for the #1 Investor Summit of 2024!

The annual Alternative Asset Summit, sponsored by Directed IRA is coming to Scottsdale, AZ this October 24-25. The summit promises to be a valuable opportunity for investors looking to learn more about real estate investing, tax savings, asset protection and understanding the world of alternate investments. And AZREIA Members get a stellar discount!

What is The Alternative Asset Summit?

The Alternative Asset Summit is a leading event designed to bring together industry experts, seasoned investors, and financial professionals. The summit will provide in-depth coverage of various alternative investment strategies and opportunities, offering a comprehensive look at real estate, small businesses, private

equity, venture capital, angel investing, tax planning, notes, private debt, and utilizing IRAs/401(k)s for alternative assets. It is a crucial gathering for anyone serious about expanding their investment knowledge and exploring new avenues for wealth generation.

5 Reasons Why Investors Should Attend

1. Valuable Insights and Strategies:

Participants can expect a wealth of insights and strategies from leading experts in the field. With sessions covering a broad spectrum of alternative investments, attendees will gain valuable knowledge on navigating these often complex but rewarding markets. Whether you're a seasoned investor or new to the world of alternative assets, there will be something for everyone.

2. Expert-Led Sessions:

The summit features presentations and panel discussions led by top professionals who have mastered their respective fields. These experts will share their experiences, success stories, and practical advice to help maximize returns while managing risks. Topics

such as tax planning, using IRAs/401(k)s for alternative assets, and leveraging private equity will be thoroughly explored.

3. Meet Industry Leaders:

Rub shoulders with industry leaders and influencers who are shaping the future of alternative investing. Building relationships with these key players can open doors to exclusive investment opportunities and collaborations.

4. Exchange Ideas:

Engage in meaningful conversations with fellow investors and professionals. Share your experiences, challenges, and successes, and gain new perspectives that can help refine your investment strategies.

5. Long-Term Partnerships and Increase your Network:

Forge long-term partnerships that can lead to mutually beneficial ventures. The connections made at this summit can serve as a foundation for future collaborations and joint investments.

Visit azreia.org/calendar to register for this Summit today!





Update on Lending and Investors



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by
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Unlocking Opportunities with DSCR Loans: A Growing Trend for Savvy Investors

As we navigate through 2024, there's a notable trend emerging in the real estate investment landscape: Debt Service Coverage Ratio (DSCR) loans have seen a significant uptick, with a 15% increase compared to last year. This rise is not just a number; it reflects a broader shift in investor strategies and the evolving opportunities in various real estate markets across the country.

Why the Increase?

The surge in DSCR loans can be attributed to several factors. First and foremost, the flexibility and appeal of DSCR loans have become more apparent to investors. These loans are specifically designed for investment properties, where the property's income potential is the key factor in securing financing, rather than

the borrower's personal income. This makes DSCR loans particularly attractive to seasoned investors looking to scale their portfolios without the constraints of traditional loan qualification criteria.

Moreover, the current economic landscape, characterized by fluctuating interest rates and shifting market dynamics, has led investors to seek financing options that offer both leverage and ease of access. DSCR loans fit this need perfectly, allowing investors to finance properties that generate sufficient income to cover loan payments, making them an excellent tool for maximizing cash flow.

Exploring New Markets

Another key reason behind the growing popularity of DSCR loans is the increasing trend of investors expanding into new, lower-cost markets. Many of our association members have begun to explore real estate opportunities outside of their traditional investment areas, particularly in states where property prices are lower, but rental demand remains strong. These markets often offer higher cash flow potential, enabling investors to acquire more properties with the same or even greater returns compared to higher-cost, more saturated markets. By leveraging DSCR loans in these emerging

markets, investors can significantly enhance their portfolios. The ability to finance multiple properties with favorable terms allows for diversification and reduced risk, while still achieving the desired cash flow and return on investment.

Your Partner in Nationwide Investment

At Neighborhood Loans, we understand the unique needs of real estate investors. With our extensive network and resources, to help investors find properties in other states as well, we're here to support you in identifying and capitalizing on the best opportunities across the United States. We currently offer lending services in 44 states, giving you the flexibility to invest in markets that align with your goals. Whether you're looking to expand into new areas or optimize your current investment strategy, our team is ready to connect you with our trusted contacts who specialize in locating profitable properties nationwide. If you're interested in exploring how DSCR loans can work for you in these emerging markets, don't hesitate to reach out. Let's make your investment goals a reality, leveraging the power of DSCR loans to build and grow your portfolio in 2024 and beyond.



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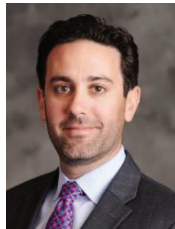
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P.S. Don't forget to complete your [Credit Opt-Out!](#) - Protect your credit today!



REMINDER: Residential Rental Tax Ending 12/31/24



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by
**Mark
Zinman**

In 2023, Arizona passed a law that abolished what is known as the residential rental tax. The law is not set to take place until January 1, 2025, to allow cities and towns to adjust to the loss of income. Because this is such a hotly contested issue and because it relies on landlords passing these savings on to residents, both tenant advocates and news media will be watching landlords closely to ensure compliance with the law and that residents actually receive the reduction in their rent.

Here are the things you need to know:

1. This doesn't take effect until January 1, 2025. However, you must plan now and stop the rental tax on that date.
2. On January 1, 2025, landlords are prohibited from charging the rental tax. In other words, landlords should actually decrease the amount they are charging residents at that time.
3. The law creates a basis for a tenant to sue over the tax amount if it's still being collected by the landlord. This was a contested issue and there will be people searching for landlords that do not pass along these savings. Not only will you get sued, but you will

also end up in the news.

4. It's not just the tax on rent that is decreased. All previous charges that had taxes on them, should also be decreased. For example, if late fees were \$5.00 plus \$.09 in tax, that part that is tax should be removed in 2025. Late fees would only be \$5.00.
5. For all new residential leases starting on January 1, 2025, or later, the lease should not include rental taxes.
6. Landlords should start to notify tenants of the reduction in the amount owed and advertise it publicly. This should be promoted as a good thing for residents.
7. This ban does not apply to commercial rentals (meaning cities can charge a rental tax).
8. This ban does not apply to "health care facilities, long-term care facilities or hotel,

motel or other transient lodging business."

ADOH has already come out and said this only applies to long-term residential dwellings. Therefore, short-term rentals will still have to pay the applicable tax. You must know this if you operate a hybrid model and must tax accordingly.

This elimination of rental tax will cost the cities a lot of money and there was a lot of press about how landlords are not going to change and were just going to keep the extra funds. It is critically important that this not happen. Landlords must be compliant starting on January 1, 2025. All residents should see a decrease in their rent and related charges when the tax is stopped. If you do not separately line item this tax on monthly rental statements, you may need to consult your tax accountant to determine what impact, if any, this may have on the billings to the tenants.



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July '24 Phoenix Market Update:

Previous Month Stats

Total Unit Count:

703 (101 properties)

Occupancy

81%

Weekly Rates:

\$209/week (\$910/mo)

Days for First
Booking in

Days to
80/100%

New PadSplit:

5.7

Occupancy

28.3/40.7

Current Month Stats

Total Unit Count:

756 (107 properties)

Occupancy:

84%

Weekly Rates:

\$207/week (\$896/mo)

Days for First
Booking in

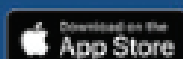
Days to
80/100%

New PadSplit:

7.7

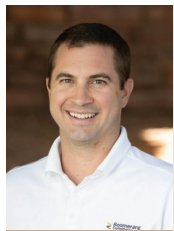
Occupancy

37.4/41





A Quick Dive Into Pools



Andrew Bang
Boomerang Capital Partners

2152 S. Vineyard #105
Mesa, AZ 85210

by
**Andrew
Bang**

Office: 480.779.9779
www.boomerangcapital.com

Boomerang's very own Vanessa Montoya, a loan officer covering Arizona and Colorado, recently completed her own first real estate flip. We sat down with her to pick-her brain about the whole experience.

I understand you just completed your first flip – congratulations! Tell me about the project in general.

Thanks. It was actually a great experience. I picked it up from a wholesaler. It had been on their list for Scottsdale 85257 for a bit. The house is off Thomas and Scottsdale Rd. A prime location, you know older neighborhood, but a really sought-out area.

I ended up meeting a contractor at the property. They were investors as well, that were looking to buy the property. We both walked in at the same time to look at it. I was listening to them talking about the construction portion of it, because that's not my strength, and I was looking for ideas. I can run numbers and all, but for my first hands-on deal I wanted to partner with a contractor. I could be a part of it, but they would have some other expertise behind it. I jumped into their conversation, and we started talking and came up with a deal to just partner up, so that's what we did.

It was supposed to be on the market around April, we kind of missed the golden window of opportunity that we were trying to

The AZREIA Advantage

INTERVIEW WITH A FIRST-TIME FLIPPER



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BEFORE



AFTER

hit. But we did get it done! Now, it's been on the market for two months and we actually just got it locked up today!

Congratulations!

Thanks. An all-cash offer! I just talked to my broker and we're getting everything taken care of.

So, what were your overall impressions of the flipping experience?

Well, it took longer than expected and took more money than expected, but it was such a learning experience with the whole thing. I mean, we made money, which of course was the goal.

But I got to see it from the contractor's eyes, and I got to see it from our borrowers' eyes. Sitting on the other side of the table, as an actual borrower, I got to see what kind of emails we get, what kind of notifications we get, how to do a draw. Really the experience as an investor was so valuable. I saw what they go through, to see what all that entails.

How was it being on the other side? Being the investor rather than doing the finance?

It went smoothly. It definitely brings

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a different feel from just the lending side of a deal. I could talk all day about numbers, but going through things from the other side was eye-opening. It all takes longer than I was expecting; the permits and how long the city of Scottsdale takes to do permits, you know what little hiccups come around. Yeah, it's been a learning

experience, but a good one.

Any words of advice?

This really isn't for everyone. It took a lot more work than expected. And I wish I'd have communicated a lot more with my GC. They did a great job, but I would have really liked to have been involved in a few more of the decisions.

You really need to check in on the budget a lot and I wish we'd have done more there. Like you really can't communicate too much! With better communication I think we could have saved some money and maybe some time too. The finishes ended up looking great and definitely "Scottsdale" - which has a specific degree-of-finish that is needed to fit the area. In fact, I think we may have gone a little overboard there, and I really didn't find out about it until the end when it was too late. I was glad we had good contractors, but I know a few more things I'd put in there now. Nothing horrible and my partner was great, but it would have been nice to have a plan for some of those issues.

Would you do it again?

Absolutely.





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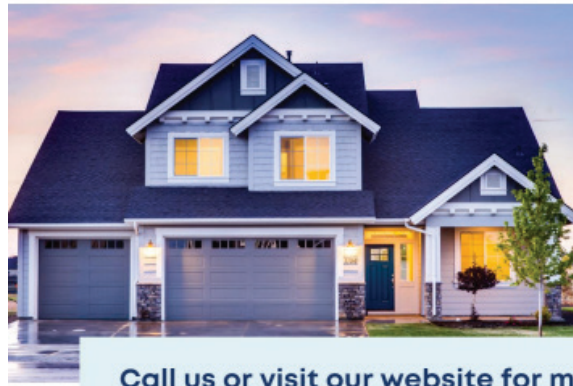
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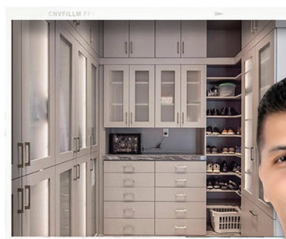
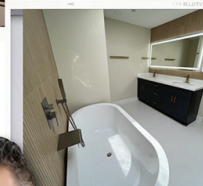
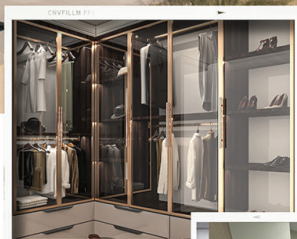
only meet but exceed market expectations.

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When to Engage with a Qualified Intermediary for a 1031 Exchange



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1031exchangeable.com
Phone: 1 (877) 385-0228
<https://1031exchangeable.com>

by
Michael Velasco

guidance on the process and ensure compliance with 1031 exchange rules.

When to Engage a Qualified Intermediary

1. Before Listing the Relinquished Property

Engaging a QI before listing your property for sale is ideal. This early involvement ensures that all necessary steps are planned and executed correctly. Early engagement allows the QI to:

- Review the exchange structure and provide initial guidance.
- Prepare the initial documentation.
- Coordinate with real estate agents, attorneys, and accountants to ensure everyone is aligned on the exchange process.

2. Upon Deciding to Conduct a 1031 Exchange

If you have decided to conduct a 1031 exchange, engaging a QI immediately is crucial. This step ensures that the exchange is structured properly from the start, avoiding any missteps that could disqualify the exchange.

3. At the Time of Entering a Sales Contract

Once you enter a sales contract for the relinquished property, you must engage a QI. The QI will:

- Draft the necessary exchange agreement.
- Ensure that the sales contract includes the appropriate exchange language to meet IRS requirements.
- Prepare assignment documents for the sale and purchase of properties to complete the exchange.

Key Deadlines and Timing

• 45-Day Identification Period:

After the sale of the relinquished property, you have 45 days to identify potential replacement properties. The QI's involvement from the beginning ensures you are prepared for this critical deadline.

- **180-Day Exchange Period:** You must acquire the replacement property within 180 days of selling the relinquished property. The QI helps manage this timeline, ensuring all steps are completed on time.

The Risks of Delaying QI Engagement

Delaying the engagement of a Qualified Intermediary can lead to several risks:

- **Missed Deadlines:** Failure to meet the 45-day identification or 180-day acquisition deadlines can disqualify the exchange.
- **Incorrect Documentation:** Proper documentation is crucial. Mistakes in the paperwork can lead to the IRS disqualification of the exchange.
- **Constructive Receipt of Funds:** If the sale proceeds are not handled correctly and the investor has access to them, it can disqualify the exchange.

Conclusion

Engaging a Qualified Intermediary early in the 1031 exchange process is essential for a successful and compliant exchange. Ideally, you should engage a QI before listing your property for sale or as soon as you decide to proceed with a 1031 exchange. Early engagement ensures proper planning, compliance with IRS regulations, and timely completion of all necessary steps, maximizing the benefits of the 1031 exchange while minimizing risks.

A 1031 exchange, named after Section 1031 of the Internal Revenue Code, allows real estate investors to defer capital gains taxes by reinvesting the proceeds from selling one property into another similar property. This process can be highly advantageous but also complex, necessitating the involvement of a Qualified Intermediary (QI) to ensure compliance with IRS regulations. Engaging a QI at the right time is critical for a smooth and successful 1031 exchange. Here's a detailed look at when and why you should engage a Qualified Intermediary.

Understanding the Role of a Qualified Intermediary

A Qualified Intermediary is a neutral third party who facilitates the 1031 exchange process. Their primary responsibilities include the following:

1. **Holding the Funds:** The QI holds the sale proceeds from the relinquished property to ensure the investor does not take constructive receipt of the funds, which would disqualify the exchange.
2. **Documentation:** They prepare and manage the necessary documentation to comply with IRS requirements.
3. **Timing:** The QI ensures that the timelines for identifying and purchasing the replacement property are met.
4. **Advisory:** Although not legal or tax advisors, QIs often provide



AZREIA ADVANTAGE: MONTHLY MEETINGS

AZREIA Phoenix Meeting

Monday, September 9

In-Person 5:15 pm

Venue 8600

8600 E Anderson Dr

AZREIA Tucson Meeting

Tuesday, September 10

In-Person 5:15 pm

Tucson Association of Realtors

2445 N Tucson Blvd

Phoenix Real Estate Club

Tuesday, September 24

In-Person 6 pm

AZREIA Office

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Join us for our monthly meetings to learn what you need to do to make your real estate investing business successful. This month in Phoenix we are joined by a resident expert panel in both Phoenix and Tucson to give you tips and tricks on investing in different strategies during a down market. This is the best time for investors to take advantage of the real estate market! Timely, market-driven information and education make these meetings must see. Don't miss it!

Phoenix – Phoenix Market Update & Market Trends Discussion

The Market Update and Trends presentation will equip you with the necessary knowledge to stay ahead of the competition in the ever-changing world of real estate. Whether you're a seasoned investor or just starting out, this is information you cannot afford to miss. With our reliable data and expert analysis, you'll gain the confidence to make informed decisions that will help you maximize your profits and grow your business. Don't miss out on this opportunity to learn from the best!

Phoenix Meeting – Bold Moves In A Slower Market: How AZREIAs Resident Experts Lead the Way

Success leaves clues, right? Here's a rare opportunity to learn from the best. Join us for an exclusive panel discussion at the AZREIA monthly meeting, hosted by Executive Director Michael Del Prete. This event features our top Resident Experts, who will reveal their winning strategies in wholesaling, flipping, land lording, and more.

Why Attend?

- Gain Invaluable Insights: Learn directly from Arizona's top real estate investors.
- Interactive Q&A: Get your pressing questions answered by industry leaders.
- Actionable Strategies: Discover proven techniques to enhance your investment portfolio.

This is your chance to gain insider knowledge and practical advice that can help you achieve real estate success. Don't miss out on this opportunity to learn from the best and elevate your investment game.

Tucson Monthly Meeting

We will be joining in person for all the great networking sessions including Haves & Wants, a Market Update for the Tucson area, and a panel presentation - Bold Moves In A Slower Market: How AZREIAs Resident Experts Lead the Way.

See Phoenix Meeting

Phoenix Real Estate Club

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AZREIA ADVANTAGE: CALENDAR OF EVENTS

Check www.azreia.org for the current schedule.

SEPTEMBER MEETINGS		
AZREIA – Phoenix <i>Monday, September 9</i>	AZREIA – Tucson <i>Tuesday, September 10</i>	Phoenix Real Estate Club <i>Tuesday, September 24</i>
SEPTEMBER SUBGROUPS – Join like-minded investors, share ideas, network, and learn in small group settings.		
<ul style="list-style-type: none"> Prescott Subgroup <i>Monday, September 2</i> AZ Women in Real Estate(AZWIRE) <i>Tuesday, September 3</i> Income Property Owners (Buy & Hold) - Hybrid <i>Thursday, September 5</i> Cashflow 101 Board Game - Hybrid <i>Saturday, September 7</i> 	<ul style="list-style-type: none"> Beginning Investors Subgroup - Hybrid <i>Thursday, September 12</i> Multi-Family Subgroup - Hybrid <i>Monday, September 16</i> Tucson New Investors – Hybrid <i>Monday, September 16</i> Experienced Real Estate Investor Happy Hour <i>Wednesday, September 18</i> 	<ul style="list-style-type: none"> Financial Independence through Real Estate (F.I.R.E.) - Hybrid <i>Tuesday, September 21</i> Beginner's PadSplit Subgroup - Hybrid <i>Thursday, September 26</i> Fix & Flip Subgroup <i>Wednesday, September 25</i>
Strategic Real Estate Investing: Leveraging IRAs and 1031 Exchanges for Maximum Gains <i>Saturday, September 14, 2024 9:00 am – 1:00 pm</i> Unlock the secrets to maximizing your real estate investments with our comprehensive workshop on Self-Directed IRAs and 1031 Exchanges. This event is designed for both seasoned investors and beginners looking to enhance their portfolios with tax-advantaged strategies. Join us for this invaluable opportunity to learn from industry experts, network with fellow investors, and gain the knowledge you need to make informed, profitable investment decisions.		
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LEGALLY SPEAKING



Q: I was just contacted by my tenant who said that he let his girlfriend move in with him and now she won't move out. She is not on the lease, and he wants me to just change the locks and lock her out. Since she isn't on the lease, can I do that?

A: There is no law directly on point, but we generally suggest that property owners not take such action. It's possible that the girlfriend has established residency, and

the landlord would be creating liability to lock her out without following the proper steps. In such instances, we generally tell landlords that it's the resident's responsibility to remove her. The proper steps for the landlord would be to serve a 10-day notice to the tenant for having an unauthorized occupant and if the issue is not remedied, the landlord will be terminating the lease.

– Mark B. Zinman, Attorney, Zona Law Group, P.C.

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AZREIA MONTHLY MEETINGS AT A GLANCE

September 9th Phoenix Meeting

- **Phoenix Market Update & Market Trends** The Market Update and Trends presentation will equip you with the necessary knowledge to stay ahead of the competition in the ever-changing world of real estate. Whether you're a seasoned investor or just starting out, this is information you cannot afford to miss.
- **Phoenix Main Meeting: Bold Moves In A Slower Market: How AZREIAs Resident Experts Lead the Way** Success leaves clues right? Here's a rare opportunity to learn from the best. Join us for an exclusive panel discussion at the AZREIA monthly meeting, hosted by Executive Director Michael Del Prete. This event features our top Resident Experts, who will reveal their winning strategies in wholesaling, flipping, land lording, and more.
- **Networking & Trade Show** Join us for investor-to-investor networking and an expo of our local investor-friendly Business Associates to help build your team and do more deals!

September 10th Tucson Meeting

- **Tucson Market Update:** The latest sales volume, pricing, supply, and demand numbers for both the Tucson market.
- **Tucson Main Meeting: Bold Moves In A Slower Market: How AZREIAs Resident Experts Lead the Way** Success leaves clues right? Here's a rare opportunity to learn from the best. Join us for an exclusive panel discussion at the AZREIA monthly meeting, hosted by Executive Director Michael Del Prete. This event features our top Resident Experts, who will reveal their winning strategies in wholesaling, flipping, land lording, and more.
- **Haves & Wants, Power Networking, and Deal Sharing:** Come prepared to listen, learn, and share.

September 24th Phoenix Real Estate Club

- This is some of the best real estate networking anywhere! Meet face-to-face with other investors to find out 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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