

JULY-AUGUST
2022

The official publication of the
Indiana Apartment Association

INsites



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PREVIEW: PAGE 14





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FROM THE PRESIDENT

Lynne Petersen, CAE

IAA President

Support the Multifamily Housing Industry by Supporting the IMFHPAC

It is no secret that we are living amid one of the most turbulent eras for the housing industry in recent history. Beginning in tandem with the COVID-19 pandemic, housing issues were thrust into the critical spotlight of the national media more than two years ago. Yet even as pandemic-related housing topics like state and federal eviction moratoria subsided, rental housing remains a prime-time focus nationwide.

Throughout Indiana, state and local media outlets publish attention-grabbing headlines that deliberately cast property owners in a negative light. While these publishers are eager to convey the consumer side of the story, they often neglect to explain the primary cause of increasing prices: the housing shortage.

Since 2008, neither single-family nor multifamily home construction has kept pace with demand. In Indiana, it is estimated that we need to build 4,000 multifamily units a year to satisfy demand. Currently, that goal is not being achieved. In

fact, Indiana is believed to lose more rental units annually than it creates. This lack of construction, coupled with supply chain issues, labor shortages, and increasing regulatory expenses, have all contributed to the rapid growth of housing expenses.

Unfortunately, without a true understanding of our industry's issues, some have assessed that the solution to the nation's housing crisis is to impose greater restrictions on housing providers. Nationwide, an increasing number of legislative bodies have enacted policies that cap rents, expand renter protections, establish a right to counsel for eviction cases, and intentionally draw out the eviction process. Regardless of their intention, we in the housing industry know that these policies will only exasperate the issues and do nothing to address the housing shortage. Instead, they prolong the very problems that contribute to increasing costs by driving up the costs of doing business.

Sadly, negative stories published about our industry have drawn the attention of many, including elected officials in our own statehouse. In 2022 alone, IAA worked to defeat nearly a dozen bills that would have had a detrimental effect on Hoosier housing providers. With recent changes to federal tenant screening guidelines, we expect to see even more unfavorable legislation filed in 2023.

As the criticisms and complexities of the multifamily housing industry grow, it is critically important that IAA strengthen its ability to educate and support legislators who are favorable to housing providers. One of the primary ways IAA accomplishes this is through the use of the Indiana Multi-Family Housing Political Action Committee (IMFHPAC).

The IMFHPAC functions as a nonpartisan political action committee that invests each dollar it receives in supporting pro-business candidates. It increases our visibility, which enhances IAA's ability to build meaningful relationships with policymakers who enact legislation impacting our industry. Over the past few years, we have seen an unprecedented amount of legislative activity targeting the apartment industry, and additional funds are needed to keep pace with the increased cost of elections and the support that is needed to keep those in elected office who are open and receptive to our issues. **Your continued support of the IMFHPAC is essential in helping IAA advocate on your behalf.**

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Calendar Preview

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september

1	Certified Apartment Maintenance Technician (CAMT) Program	Virtual
1	Electrical Maintenance	Webinar
2	September Management Panel Discussion (Members Only)	Hybrid
8	Plumbing Maintenance	Webinar
14	Advanced Leasing Techniques	Webinar
20	Electric Heat Troubleshooting	Indianapolis
20	Gas Heat Troubleshooting	Indianapolis
29	HVAC Maintenance (Day 1 of 2)	Webinar

october

6	HVAC Maintenance (Day 2 of 2)	Webinar
11-12	Midwest Multifamily Conference	Indianapolis
17-21	CAM SLAM - Certified Apartment Manager (CAM) Program	Webinar
27	Appliance Maintenance	Webinar



Indiana Apartment Association™

9200 Keystone Crossing, Ste. 100 • Indianapolis, IN 46240
P: 317-816-8900 • F: 317-816-8911 • iaa@iaaonline.net
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Director of Accounting

Mary Massey, mary@iaaonline.net

Director of Government Affairs

Hannah Campbell, hannah@iaaonline.net

Director of Events & Expositions

Chelsea Conover, chelsea@iaaonline.net

Director of Membership

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Director of Communications

Rick Davenport, rick@iaaonline.net

Professional Development Manager

Kara Harlan, kara@iaaonline.net

Manager of Association Resources

Cassandra Bingham, cassandra@iaaonline.net

Accounting Assistant & Database Administrator

Debbie Howell, debbie@iaaonline.net

INSITES Publisher

Lynne Petersen, CAE, lynne@iaaonline.net



FROM THE IAA CHAIRMAN

Timothy J. Shafer, CPA, HCCP
IAA Chairman of the Board

Join the Best in the Midwest at the Midwest Multifamily Conference

Each fall, the Indiana Apartment Association is proud to host the Midwest Multifamily Conference (MMC) in the heart of downtown Indianapolis. With October quickly on its way, it's time to begin preparing again for this can't-miss event. As the largest industry conference in the Midwest, MMC offers unmatched opportunities for multifamily professionals to accelerate their careers, communities, and connections. Join us this fall for two action-packed days of learning, networking, and discovering innovative strategies for success in the multifamily industry.

In our ever-evolving industry, multifamily professionals know that education is key to building and maintaining long-term success. MMC gives your team the opportunity to learn and excel by selecting one of our many educational offerings. From marketing and sales to leadership and management, there is something for everyone to explore. Instructed by some of the



industry's top thought leaders, sessions are guaranteed to be engaging and insightful. Join a session related to your specific area to strengthen your expertise or attend a session on a topic that will reenergize by teaching you something new. Whatever you choose, you are sure to gain valuable information.

Expand your network by meeting industry professionals and suppliers on the trade show floor. This year, the trade show will

feature more than 224 booths. Engage with a diverse array of vendors to explore state-of-the-art technologies, try out new products, and learn the latest industry trends. With exhibitors from across the region, you are certain to meet vendors who can service your properties no matter where they are located.

MMC is a great opportunity to bring your teams across the Midwest together for an energizing and educational experience. With staff turnover rates on the rise, there is no better way to show your team your appreciation than investing in their continued education.

Register today at MidwestMultifamily.org to join thousands of multifamily professionals on October 11 and 12 for this highly anticipated event. Early bird prices are only available until September 10, so don't delay. More information can be found at the link above and throughout this *INSITES* issue.

I look forward to seeing you in Indianapolis!

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These dedicated members are great allies of the multifamily industry and we encourage you to contact them first for the products or services you need.

The enhanced support that these supplier members provide helps keep the cost of event registration down as well as supports our free education offered statewide. Thank you to our Preferred Suppliers for all they do to support fellow members and our association as a whole.



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IAA is the only provider of the National Apartment Association's national lease in Indiana. The Click & Lease program is the most widely used standardized lease form in the national multifamily housing industry. Take advantage of this incredible IAA member benefit. Learn more at www.iaaonline.net/click-lease/.

Leadership Lessons from Lasso. Yes, Ted Lasso.

by Charlotte Pisciotta, CAM, Full House Marketing

Have you watched “Ted Lasso” on Apple TV? Around the holidays, my family and I decided to watch it and couldn’t stop. Yes, we binged it in a matter of days! The plot is about an American football coach, Ted Lasso, who gets recruited to England to coach a soccer (or football as they call it everywhere else) club. In addition to enjoying the show, I also found myself learning key leadership principles. What have I learned from Ted Lasso? Let me tell you.

Be a Goldfish

In episode two of the first season, Ted witnesses Sam, one of his players, being picked on by Jamie. Sam is obviously frustrated and hurt. Ted called Sam to the sideline and after some exchanges, Ted highlighted the fact that goldfish have a very short memory. In an innocent and caring way, Ted shared a moment of wisdom with Sam. “Be a goldfish,” he said. Ted gave Sam the advice to let it go, forget what Jamie said and did, and get back out there and try again.

It’s our job as leaders to build our team up. When they hit a speed bump, we help them maneuver over it, rather than take a fall so hard they can’t get back up. Remind them to “be a goldfish.” Forget it and move on.

Do the Right Thing

In season one, it becomes more and more evident that the character of Jamie is a jerk. He’s the star player and loves being the star, kicking the ball down the field, hearing the fans in the stadium cheer him on as he goes for the goal. Jamie loves it so much he often chooses to hog the ball instead of passing it to a teammate who is wide open and has a much clearer path to the goal. Ted ultimately makes the decision to bench Jamie for his unsportsmanlike behavior, knowing it may cost the club the game. This decision infuriates the entire stadium of fans, but Ted knew his decision was the right thing for the sake of the club, though it wasn’t popular.

As a leader, you will find yourself in a position where you must make a difficult decision for the good of the team. Doing the right thing is not always easy. When presented with a problem, you will get to a point where you are weighing two options. One that is an easy way out, but could be detrimental to your team or business, and another that may be the harder one to choose as it could cause some pushback or a short-term setback, but ultimately it’s the right thing to do.

Good Ideas Can Come from Anyone

In one episode, Nate, the club’s kit man (equipment manager), had an idea for a play to run. Ted could have discounted it due to Nate’s youth, inexperience and the fact that it wasn’t his job. Ted instead encouraged Nate to share his play, which turned out to be a great one! Ted knew as a leader it would be foolish to ignore ideas due to someone’s age or status. Instead, he recognized the potential value of the contribution and gave Nate a sense of safety in sharing it.

Great leaders recognize that good ideas can come from anyone. I remember being stumped trying to write a fun newspaper ad (yes, I have been around that long) for our apartment community. Getting more and more frustrated with my lack of creativity that day, I shared my frustration with one of my maintenance technicians. Ten minutes later he came in with a fantastic Halloween themed ad (and rhyming). It successfully ran that week and through the month.

Quality Time

Shortly after Ted arrives in Richmond, he makes it a priority to have biscuits with the boss. This is his opportunity to spend quality time with Rebecca, the owner of the Richmond Football Club. Ted asked personal questions about her first and her favorite concerts. This was Ted’s way of showing she is important to him and that he wanted to get to know her. Rebecca seemed put off by this, but loved the biscuits, so she continued to open up to Ted over time. Throughout the show, their relationship grows, and Rebecca felt safe to share with Ted that she was trying to sabotage him. Say what, you ask? Yes, she was trying to sabotage him, which leads me to my next leadership lesson: quality time.

A key component of employee engagement is investing in relationships. How do we do that as leaders? Make it a point to have quality time with your individual team members. It is so important.

Forgive and Show Grace

Rebecca trying to sabotage Ted was awful. As a character, it was easy to dislike her character in the beginning. As Ted and Rebecca’s relationship grew, a different side of her emerged. When Rebecca ultimately makes the decision to confess that she had hired Ted in hopes that he would run the club into the ground (all having to do with her recent divorce), Ted had a choice. He could have become hurt, angry or even vengeful. Instead, he moved to forgiveness immediately. Ted says, “Hmmm. I forgive you.” Rebecca was shocked. Ted not only chose to forgive Rebecca, but he also showed her compassion. He recognized the best in her and knew that she is capable of being a better boss, human and friend.

We are human, we make mistakes. There will come a time when a team member says or does something that hurts personally or professionally. This is our opportunity to choose how to respond. Given the choice, I hope that you choose to show grace and forgiveness whenever it’s possible.

Charlotte Pisciotta will be speaking at the MMC in October. To register, visit MidwestMultifamily.org.

Charlotte Pisciotta’s 20-plus year career in leadership has spanned from community manager to national director of marketing and now vice president of Full House Marketing.

It’s her expertise, knowledge and energy that she brings to every training that creates a unique experience for her audience. Charlotte presents programs for associations and management companies throughout the country, is faculty of NAAEI’s Education Institute and holds a certification in Creative Training Techniques.

CHECK
OUT WHAT
CHARLOTTE IS
PRESENTING
AT MMC!
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Meet the New IAA Team Members



Hannah Campbell began as the Director of Government Affairs for IAA in late June. As part of the government affairs team, she will advocate on behalf of IAA at the state and local levels of government.

Hannah previously served as the Legislative Assistant in the office of Governor Eric J. Holcomb. During her time with the Governor's office, she worked directly with the Legislative Director and assisted in overseeing the Governor's legislative priorities, tracked all introduced legislation, and managed state agency responsibilities during session. Prior to that role, Hannah interned with 1816 Public Affairs Group, LLC., the House Republican's Campaign Committee, and the Indiana House of Representatives Republican Caucus.

Hannah is a Columbus native and graduate of Hanover College. She enjoys singing along to country music in her car, tending to her house plants, creating artwork when she feels inspired, and hanging out with her husband and their fur child, Miles.



Jordan Hudson joined IAA in early July as the new Director of Membership. He was born and raised in Indiana and spent most of his childhood in his hometown of Pendleton.

Prior to joining IAA, Jordan worked in various leadership roles across the service, staffing, and construction industries. Whether helping to staff a business, assisting a customer, or training a new team member, Jordan has always been passionate about the work he has done.

Jordan consistently aims to create a positive impact on the coworkers, customers, and members with whom he interacts.

Jordan has a wonderful wife, daughter, and dog named Karl. He is excited to accelerate his career at IAA and get to know all of our fantastic members.



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Flaherty & Collins Properties Announces Ryan Sanders as new Director of Asset Management



Sanders joins Flaherty & Collins Properties from Fairfield Residential, where he was a Regional Supervisor. Prior to that, he was a Regional Vice President for Silver Tree Residential. A 1999 graduate of Indiana University's Kelly School of Business, Sanders holds designations as a Certified Property Manager (CPM) from the Institute of Real Estate Management (IREM), Certified Occupancy Specialist (COS) from the National Center for Housing Management, and is a licensed Real Estate salesperson.

At Flaherty & Collins Properties, Sanders will work directly with the company's executive leadership team on the company's owned market rate and affordable management and development portfolio performance.

Flaherty & Collins Properties Announces Grand Opening of Whiskey River, a \$32M Project in Lawrenceburg

"As an award-winning, accessible tri-state city with prominent amenities and many exciting economic initiatives unfolding, the City of Lawrenceburg is laser-focused for growth as a 'City on the Rise,' says Lawrenceburg Mayor Kelly Mollaun. "The Whiskey River Apartments public-private partnership between the City of Lawrenceburg, Lawrenceburg Redevelopment Commission, and Flaherty & Collins Properties is the collaborative result of strategic long-term planning and property development that we have all been waiting for."

The development features many unique resort-style amenities such as a pool, lounge area, grills, a co-working lounge, and Sky Deck. Whiskey River also includes a fitness center, a bark park, dog spa, bike storage with bike wash and repair station. Additionally, the project includes public green space. Apartments will feature modern finishes, LED lighting, quartz countertops, stainless steel appliances, washer and dryer, and private balconies on most units.



"We are looking forward to showing the community what we've built here with Whiskey River," said Deron Kintner, General Counsel and lead project developer for Flaherty & Collins Properties. "Our belief in this project is already backed up by a record-fast lease-up, with more than 80 percent of the units leased. The City of Lawrenceburg is a great partner in this project."

"Whiskey River will bring new residents to the area and with strong disposable income to make employee recruiting easier and help support the local business," Kintner adds. "These new residences will help drive the demand for further development in Lawrenceburg, creating an estimated \$25,000,000 in economic impact."

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The development represents a capital investment of approximately \$32,000,000, with Busey Bank serving as the construction lender.

Flaherty & Collins Construction served as the General Contractor. American Structurepoint was the project architect and engineering firm. Flaherty & Collins Properties manages the community.

The project, at 179,410 square feet, broke ground in October of 2020, with first residents moving in April of this year.

4th of July with J.C. Hart

Each year, J.C. Hart Company hosts a 4th of July contest for all its residents. It is incredibly fun to engage with residents in this way to see how they celebrate the holiday. To win, the resident must post on their social media how they are celebrating, tag their respective communities, and use the hashtag #jch4thofjuly. J.C. Hart had residents celebrating in various ways,



from barbeques at home to paddle boarding in the mountains. The winners were from Legacy Towns and Flats in Carmel, City Flats Renwick in Bloomington, and Penrose on Mass in Downtown Indy. They won prizes perfect for outdoor activities, from camp chairs to a Yeti tote bag. J.C. Hart thanks everyone who participated in the contest!

Along with the contest, J.C. Hart Company also sponsored the Noblesville Fireworks Festival this year. With its new East Bank project, J.C. Hart is truly excited to be involved with the Noblesville community once again.

Zidan breaks ground on the Company's First-ever New Multifamily Development in Greenwood

Zidan Management Group (ZMG), a rapidly growing multifamily property management company based in Indianapolis, expands its portfolio with the company's first-ever new development. The project will be a phase II of their existing community, Sandstone Court Apartments, located in Greenwood, IN. The phase II development will consist of five three-story buildings, 120 units offering 1-, 2-, and 3- bedroom apartments, and a new clubhouse and amenity space.

In addition to the phase II development, the ZMG development team will be renovating the current community to match the finishes and living experience of the new project.

"It has been on ZMG's radar for some time to establish an in-house development team as we expand our portfolio. This phase II project is a pilot for us to configure our workflow with goals to make new developments a permanent component to the Zidan portfolio." Raed Zidan, President & CEO, Zidan Management Group, Inc.



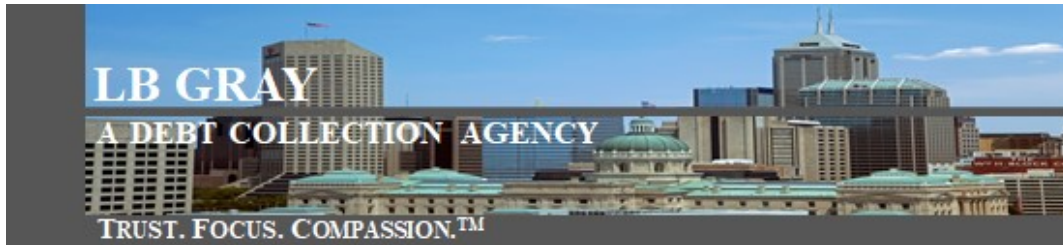
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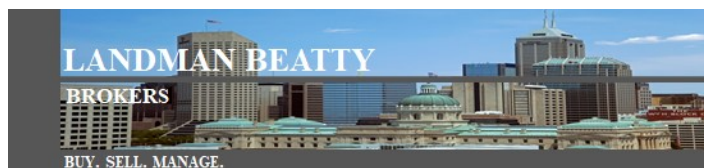
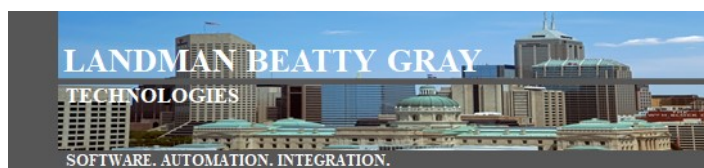
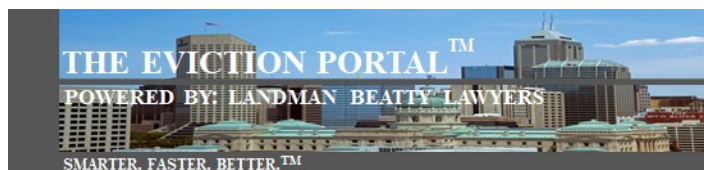
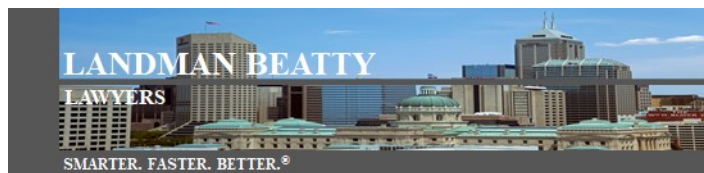
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Why Customer Service is an Important Part of Fair Housing

It's easy to get hyper-focused on the fair housing rules and regulations when it comes to property management. But we need to remember that an integral part of what we do is steeped in customer service. Our residents and prospects are customers and need to be treated accordingly. In addition, it stands to reason that when our customers or residents feel well cared for, they are less likely to file a complaint. Let's discuss three aspects that can lead to an exceptional customer or resident experience.

Effective Communication

Your resident is speaking but are you truly listening? An effective communicator will listen intently. Listening intently requires that you are focused on what's being said, not how you are going to reply. By doing this, not only do you get a better understanding of what's needed, the resident will feel valued and understood.

Follow-up is another part of effective communication. Most issues raised by residents are seldom resolved in one visit or phone call. Ensure you continue communicating with your residents until the situation is resolved.

Effective communication can come easily when everyone involved is in a good place or state of mind, but it may be particularly challenging when emotions are running high. What can you do? The next aspect we will consider is imperative to handling these types of situations.

Respect While Being Disrespected

There is a saying that respect is a two-way street. We naturally want to be treated with the same dignity and respect we show our residents. Unfortunately, this may not always be the case.

A common situation we see is when a maintenance request has not been handled in a timely manner, at least as far as the resident is concerned. Remember that it is imperative that you always stay calm. Reassure your resident that they have been heard, and you will take appropriate action to try and find a resolution. Hopefully, by showing them respect and maintaining your patience, you can defuse the situation and create an environment that encourages the resident to do the same.

Part of effective communication and being respectful is having a thorough knowledge and training of your company's policies and procedures. It stands to reason that in order to help your resident, you need to know how to answer their questions. The final part of this article will detail why this is important.

Knowing Your Policies and Procedures, so You Know How To Answer

Imagine you are the resident, and you need information. Would you be happy if the person behind the desk or on the grounds gave you a vague or confusing response? Probably not. Being well-versed in your company's policies and procedures allows you to answer quickly and efficiently, which can go a long way if the person is already agitated. It can also help us avoid giving out misinformation.

To that point, every person who has contact with your residents should be trained in your policies and procedures so that the information disbursed is the same and will help you avoid a potential fair housing complaint or accusation of discrimination.

Property management companies face many different and challenging situations every day. Training and role-playing can help you develop the skills of effective communication, respect, and a thorough knowledge of policies and procedures, which in turn will help you deliver the exceptional customer experience you want to give.

This article was prepared by Market Me Social.

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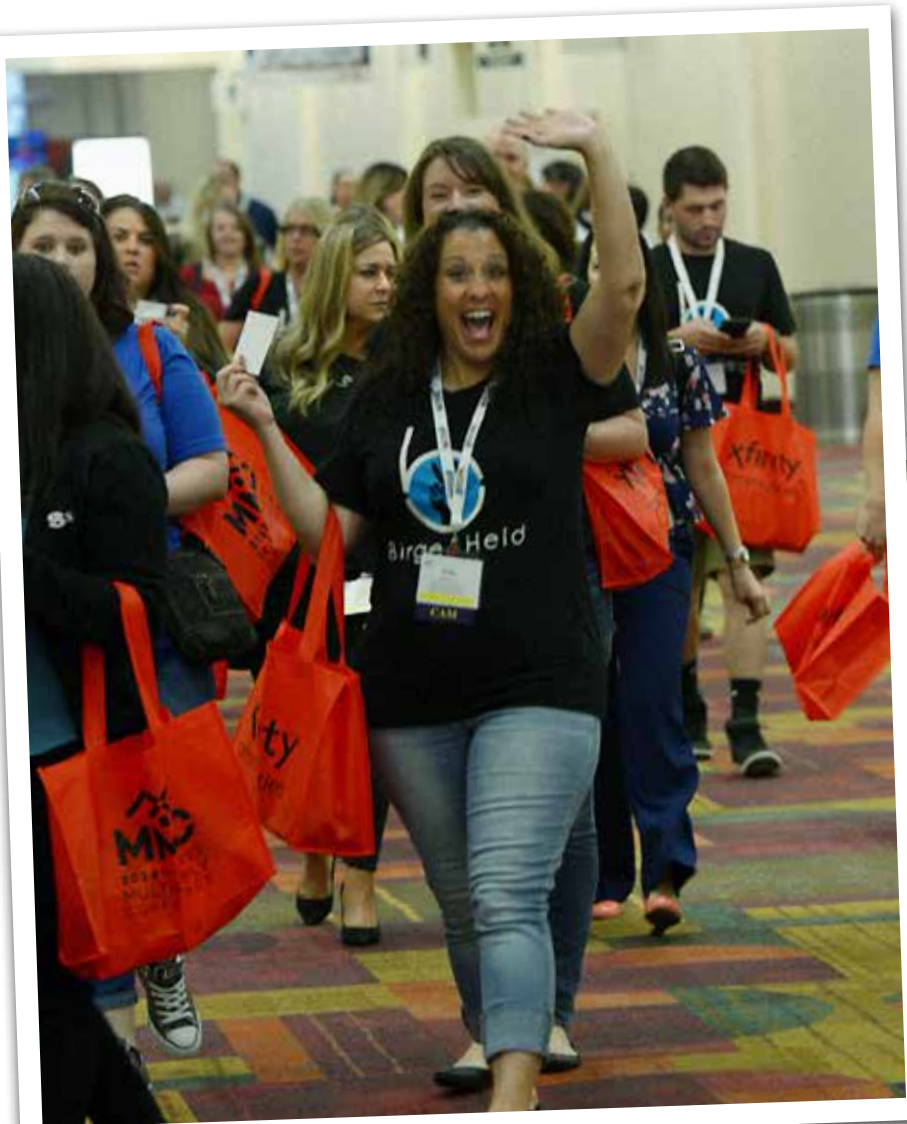


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The past year has redefined life as we know it. Home became more important than ever, serving as the primary location where individuals and families lived, worked, played, and learned. Despite unprecedented challenges, we elevated the way we serve our residents and took bold steps to keep our communities strong. We showed up in new ways to meet rapidly changing guidelines and deliver a sense of safety and security to our customers.

The demands of this past year also set the stage for **growth, innovation and collaboration that will transform our industry for the better.** We persevered and adapted at record pace, finding innovative solutions, and serving our communities in the face of uncertainty. In this time of change, now is the time to invest in taking your career, connections, and company to the next level.

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FEATURED SESSIONS



Achievement Now – Elevate Your Success (KEYNOTE)

TYLER ENSLIN

According to Inc. Magazine, 92% of individuals who set yearly goals fail to reach them. Join keynote speaker, Tyler Enslin, in this participant-focused session to understand the actual reason why so many people fail to reach their goals. Relatable, engaging, and practical, Tyler has a passion for inspiring individuals to determine a path to growth and achievement. During this presentation, you will create meaningful individual goals for yourself while developing action steps to begin achieving your goals right away. You will walk away with four simple habits that can be implemented immediately to drive achievement and discover actionable keys to a productive mindset. Leave the opening session feeling motivated and energized to begin reaching your goals!



The Struggle Is Real: 3 Strategies To Lessen Stress & Enhance Wellness

AMY KOSNIKOWSKI DILISIO

As an essential industry, we gave a lot of ourselves during the pandemic. There is a daily struggle to meet rising customer demands, along with the high level of stress dealing with the many unknowns. This current ever-changing landscape has had a negative effect on our mental health, as well as our overall well-being. It's crucial to understand the importance of mental health and wellness to you, your team, and your company. Join Amy to discover long-term strategies to maintain and protect your wellness professionally, as well as personally. Leave this session with practical tips to become an overall healthier person!

Five Ways to Jumpstart Wellness in the Workplace

AMY KOSNIKOWSKI DILISIO

Today's challenges to mental health cost employers over \$80 billion each year. It is time to take action to lower absenteeism due to mental illness and decrease health care costs due to stressed out employees! Why not take steps to help your team build mental strength, enhance productivity, increase morale, and stay as healthy as possible? Discover five real life strategies and ideas you can apply right away to create a more caring and mentally healthy workplace today.

Don't Care Anymore? 4 Methods to Cure Fatigue & Bring the Compassion Back

AMY KOSNIKOWSKI DILISIO

Are you feeling burned out and drained from stressful days and demanding customers? The first step to regain the desire to serve is the awareness that your compassion "bucket" is empty. The "cost of caring," otherwise known as compassion fatigue, can lead to negativity at work, loss of enjoyment, and depression. Learn how move from apathy to empathy and bounce back stronger than ever. In this session, Amy will give you four strategies to get you back on track and equipped with the techniques to regain a new caring outlook. You will walk away with a game plan ready to take back to the office the very next day!



We're Better Together: The Surprisingly Simple Leadership Strategies That Will Help You Create an Extraordinary Team

ROMMEL ANACAN

In this session, Rommel will break down the complex issue of leadership into three simple strategies that you will be able to implement immediately for yourself and your teams. You will learn the big mistakes leaders make every day that make your life harder (and how to fix those mistakes right away), the powerful foundations of the Leadership Traction Model, and the secrets behind the "Grow and Go" framework. Rommel will share surprisingly simple leadership strategies to create an extraordinary team.

The Five Keys to Dealing With Difficult People (Without Making Things Worse)

ROMMEL ANACAN

Let's state the obvious...people can be difficult. Really. Difficult. The problem is if you want to succeed in life you have to be able to win with people, even the ones you don't like. Learn how to create connection and understanding with difficult people without making things worse. Rommel will share with you the big mistakes that people make in communicating with a difficult person that stops them from gaining relational traction and how you can avoid them, as well as the secrets of the Compassionate Confrontation Pathway™. Walk away from this session feeling excited, clear, and ready to deal with the difficult people in your life.

Take Your Day Back! The 5 Time Management Principles to Help You Do More With Less Effort

ROMMEL ANACAN

With all of the technology we have today doesn't it feel like we should be able to accomplish more while doing less? Yet, haven't you noticed that it feels like we are accomplishing less, even though we are doing more? There are so many great opportunities within your grasp, however many smart people miss out on them because they keep falling into common traps that keep them from being their best every day. Join Rommel to learn how to create the optimum environment for maximum results in your day, as well as a simple framework that will help you identify where you need to focus your attention. You will walk away from this training feeling empowered and equipped to take your day back so that you can accomplish what is truly important!



Increase Your Sales Leads on LinkedIn

JENNIFER DARLING

LinkedIn is the single best source of leads on the planet. And it's FREE. What if you could position yourself on LinkedIn to attract prospects, and referral partners — without being pushy, sales-y or aggressive? In this session, you will discover three of the best strategies to get more high-paying prospects in your business using LinkedIn, "the Google for Business Professionals!" You will leave this session with Jennifer ready to establish yourself as the go-to expert on LinkedIn.

Rock Your Sales Results

JENNIFER DARLING

You've done it! Made it past the most challenging two years in the history of sales. The opportunity to have your best years ever are right in front of you. Are you prepared to seize them? Do you have what it takes to attract renters in new and innovative ways? Having went from goose-egg (thanks to Covid) to having her best years ever, our speaker Jennifer Darling has a unique perspective and proven strategies to help property managers and leasing professionals succeed in a totally new environment. You will learn how to create more opportunities with lead generators that attract today's renters while resetting your mindset for results beyond your imagination.



Talent Development for Maintenance Technicians

CHRIS KING-DYE

In this session, you will learn how to promote talent from within your company

and provide the resources for a successful maintenance supervisor. Chris will train you how to manage budgets, people, processes, time, and risk. Leave this session with more knowledge on standard leadership competencies that you can immediately take back to your team to make everyone the most successful as possible.

Who's Next? Succession Planning for the Maintenance Team

CHRIS KING-DYE

Are you struggling with maintaining and developing your maintenance team? You can prepare for change by grooming porters into technicians, techs into leads, and leads into supervisors. Join Chris to learn how to create a continuous internal development cycle to attract

and retain top workers and provide opportunities that result in satisfaction and stabilization.

Dude, Where's my Caulk? Inventory Management and Shop Organization

CHRIS KING-DYE

Stop wasting your valuable time and money searching for supplies! In this session with maintenance guru Chris King-Dye, you will learn how to embrace best practices to manage inventory and organize the maintenance shop for the most effective use of time and talent, all while reducing workplace accidents. You will get back to your property the next day ready to avoid part-swapping and scavenger hunts!

Preventive Maintenance Program – Your Best Investment

CHRIS KING-DYE

Join Chris to discover new ways to spend time to save time and equipment, while also increasing your residents' satisfaction level at the same time. In this session, you will

learn how to ramp up to a full Preventative Maintenance Program, even during those high-demand cycles, to make your days easier and more productive each week.



Moving Beyond the "Pivot"

LIA NICHOLE SMITH

Strategic Agility is an organization's ability to think ahead of the market, quickly adjust to shifting trends, and capture new revenue ahead of the competition. In order for an organization to be truly agile, leaders must learn to ASK and ADAPT, rather than to DECIDE and TELL. Today's rate of change won't slow down any time soon and nothing is more important than the ability to respond quickly and innovate in the midst of disruption. In this session, you will take a 5-question quiz to measure your organization's strategic agility. Lia will teach you how to create an easy-to-implement plan to propel your properties forward. Are you ready to lead your teams into the future? You will be after attending this session!



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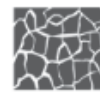
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FEATURED SESSIONS

Professional Reputation: Cultivating an In-Demand Personal Brand

LIA NICHOLE SMITH

Reputation management is mostly regarded as a business practice. But what about managing your own reputation? What others say about you when you are not around, especially about you professionally, can make you or break you. The mere mention of a name elicits a positive or negative reaction. Doors can open or close, opportunities can appear or vanish, people can smile or frown. This session delves into five ways you can intentionally secure your reputation while building an authentic and well-respected professional identity.



The NEW Zero Moment of Truth: 10 Years in the Making!

MELISSA DECICCO

No longer are today's renters just popping up at the Leasing Center hoping to take a tour. By the time they make any type of contact, renters already have a good idea what a community has to offer, which means the information they find online can help or hurt your ability to secure a lease. What exactly do renters consider to be most important when searching online? And once they do lease and move in, what does it take to keep them year after year? Attend this session to get the answers to these questions, and more! Multifamily professional Melissa DeCicco will cover 10 years of renter trends to help you catch the attention of renters who are serious about finding their perfect home.

The 5 Innocent Evils of Digital Marketing

MELISSA DECICCO

Traditional digital marketing tactics are beginning to have an adverse effect with renters and could very well impact a company's efforts to attract and retain renters. This growing indifference towards an outward-facing strategy can be seen in just about every industry, and multifamily is no exception. Renters today are smarter and more eagle-eyed than ever before, but what makes sense on paper could negatively disrupt a renter's online journey. In this session, you'll learn five "innocent evils" related to apartment marketing and what your company can do to avoid an unintentional sabotage. Leave feeling more prepared than ever to revamp your marketing strategies!



Vision & Goals: How to Design Your Future and Write Goals to Get There

JACKI CARR

Where do you see yourself in five years? Do you set goals? Do you write them down? What happens if/when we fail? Are your goals set in reaction or in possibility? Do your goals inspire you?

Join Goal Coach and Motivation Speaker Jacki Carr for a goal setting workshop to the future. In this session, we will explore writing a vision to then define and set goals to make that imagined vision a reality. Bring your own pen, paper, and an open mind!

Work | Life | Balance: Clarify your Boundaries and Live your Whole Life.

JACKI CARR

On a scale of 1-10, how are you at setting and keeping your boundaries? Boundaries are imperative when asking how to access balance in your work life and in your whole life. Join Goal Coach and Motivational Speaker Jacki Carr for a workshop that explores balance and boundaries. Prepare to leave with three tools to support your boundary practice.



The Love Languages of Employee Engagement

CHARLOTTE PISCIOTTA

Charlotte offers solutions to the challenges of the new remote work environment.

Now more than ever, employees need leaders who are consistently turned to "on," tuned in, and able to maintain a connection. "Remote control skills" are required to effectively lead teams. Virtual team leaders must be able to do more than utilize various forms of technology to communicate and collaborate remotely. They will recognize achievements, be proactive about staying in contact with the dispersed team, demonstrate trust and motivate employee engagement, while maintaining realistic expectations and self-motivation. Attend this session to discover how to keep teams tuned in from wherever they may be.

Fantastic Follow-Up: Just Say "No" to Copy and Paste

CHARLOTTE PISCIOTTA

Follow-up is most effective...when you actually DO it! Seriously, you've invested your time, skills, and passion into turning a lead into

a tour, performing a perfect presentation, closing the sale, and overcoming objections. Sometimes, you still don't get the commitment. Join Charlotte to learn how to avoid the snoring, boring, "I'm just checking in," or even worse, a generic "copy and paste." Learn new techniques you can take back to your property the next day to make your follow-up a value add, memorable, and effective.



Maintenance for Managers

ANGEL DAVILA

This course for office staff will help to provide a better understanding of all things maintenance. Angel Davila will discuss how to bridge the gap between office and maintenance through effective communication and questions the office should ask residents when taking in service requests. There will be hands-on training as well, with a focus on HVAC that involves pipe bending/swaging, brazing, HVAC electrical training boards, and testing of components using a multimeter. Whether you are a leasing professional, assistant manager, marketing, or maintenance; you won't want to miss this training opportunity!

Emergency Preparedness

ANGEL DAVILA

Would you and your team know what to do in the event of a catastrophic event such as a natural disaster, fire at the community, long term power outage, a vehicle hitting a building, or an active shooter reported at the property? None of these scenarios are ones we would like to think about, but Benjamin Franklin said it best, "By failing to prepare, you are preparing to fail." Join Angel as he provides key considerations when developing an emergency preparedness plan, risk mitigation, triaging afterhours callouts, FEMA recommendations for responding to natural disasters, which emergency supplies to keep in stock, and how to best respond to an active shooter according to the U.S. Department of Homeland Security.

Time Management for Maintenance

ANGEL DAVILA

Learn from maintenance professional Angel Davila best practices for preventive maintenance, make-readies, and time management for increased efficiency, smoother operations and a higher NOI at your community. This session will provide key concepts to consider when developing a



preventive maintenance schedule, ways to maximize time in the field or office, and how to execute make-readies systematically to ensure high standards are being met for successful move-ins during the turn season. During this session, you will also find out about the newest advances in technology to allow your team to work smarter, not harder!



“Why Ya Gotta Be So Mean?” – Dealing with Angry Residents, Prospects and Co-Workers

LISA TROSIEN

It seems like everyone is a little bit cranky these days, doesn't it? With a possible recession, a pandemic that's STILL going, politics, and everything else out there, it doesn't take much to set people off, does it? When you understand WHY people are cranky, it becomes a lot easier to deal with their attitudes. Join industry professional Lisa Trosien to learn not only the 'why,' but simple techniques to calm down mean people,

while keeping your mental health in a good place at the same time! Discover the power of emotional contagion, why you should always seek to understand where people are coming from, how to practice active listening, and so much more to keep you calm and collected during your workdays.

“Video, Video, Video” – The Best Ways to Use Video for Marketing, Leasing, and Communications

LISA TROSIEN

As of this year, video now makes up over 80% of all internet traffic, with more people saying they want to learn about a product or service through video than any other means. Just because you have pre-recorded virtual tours doesn't mean you're maximizing your marketing strategy. Learn from Lisa the best possible ways to showcase your property through video (TikTok, Instagram, and more), as well as ways you may not even be utilizing. Additionally, Lisa covers important video enhancements that will make your videos

more watchable, more sharable, and even more effective. Even if you think you know everything there is to know about video, this class is bound to teach you something new.

Nuance Selling: It's the Little Things That Can Make Big Sales

LISA TROSIEN

Exceptional salespeople know that selling is truly an art form. During this session, Lisa examines the small, essential details that can take you from good to great in just 60 minutes! Whether you're a Leasing Professional or an Industry Partner, you'll leave with amazing new sales skills that will set you apart from the competition. The finest salespeople use empathy, persuasion, body language, and more to establish their credibility while gaining their customer's trust. Lisa will cover those and more to take your closing to a higher level than ever before. No gimmicks – just skills and techniques to help you advance your career, make more money and be more successful.

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TUESDAY, OCTOBER 11

TIME	SESSION	AUDIENCE
7:30 a.m.	REGISTRATION OPEN	
9:15 – 10:15 a.m.	Achievement Now - Elevate Your Success (Tyler Enslin)	A
10:30 – 11:30 a.m.	The Struggle Is Real: 3 Strategies To Lessen Stress & Enhance Wellness (Amy Kosnikowski Dilisio)	A
	We're Better Together: The Surprisingly Simple Leadership Strategies That Will Help You Create An Extraordinary Team (Rommel Anacan)	A
	Increase Your Sales Leads on LinkedIn (Jennifer Darling)	L PM RS
	The 5 Innocent Evils of Digital Marketing (Melissa DeCicco)	PM MK
11:45 a.m. – 12:45 p.m.	Talent Development for Maintenance Technicians (Chris King-Dye)	RS PM M
	Don't Care Anymore? 4 Methods To Cure Fatigue & Bring The Compassion Back (Amy Kosnikowski Dilisio)	RS PM L
	The NEW Zero Moment of Truth: 10 Years in the Making! (Melissa DeCicco)	L PM MK
	Work Life Balance: Clarify your Boundaries and Live your Whole Life (Jacki Carr)	A
12:45 – 1:45 p.m.	LUNCH	A
1:45 – 5:00 p.m.	TRADE SHOW	A
4:00 – 5:00 p.m.	Fantastic Follow-Up: Just Say "No" to Copy and Paste (Charlotte Pisciotta)	L
	Who's Next? Succession Planning for the Maintenance Team (Chris King-Dye)	M PM
	The Five Keys to Dealing With Difficult People (Without Making Things Worse) (Rommel Anacan)	A
	Moving Beyond the "Pivot" (Lia Nichole Smith)	RS



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The Midwest Multifamily Conference takes place at the Indiana Convention Center on October 11-12. Learn all about hotel accommodations, parking, and attractions to check out in downtown Indianapolis by visiting midwestmultifamily.org/travel.

The host hotel is the Indianapolis Marriott Downtown. Reserve your room before September 12 to get the discounted rate.

M

Maintenance

PM

Property Management

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WEDNESDAY, OCTOBER 12

TIME	SESSION	AUDIENCE
8:00 a.m.	REGISTRATION OPEN	
9:15 – 10:15 a.m.	Five Ways To Jumpstart Wellness in the Workplace (Amy Kosnikowski Dilisio)	A
	Preventive Maintenance Program – Your Best Investment (Chris King-Dye)	M
	Rock Your Sales Results (Jennifer Darling)	L PM
	The Love Languages of Employee Engagement (Charlotte Pisciotta)	A
10:30 – 11:30 a.m.	Dude, Where's My Caulk? Inventory Management and Shop Organization (Chris King-Dye)	M
	Take Your Day Back! The 5 Time Management Principles to Help You Do More With Less Effort (Rommel Anacan)	A
	Maintenance for Managers (Angel Davila)	PM
	Nuance Selling: It's the Little Things That Can Make Big Sales (Lisa Trosien)	L
11:45 a.m. – 12:45 p.m.	LUNCH & AWARDS	A
12:45 – 3:45 p.m.	TRADE SHOW	A
1:15 – 2:15 p.m.	"Why Ya Gotta Be So Mean?" Dealing with Angry Residents, Prospects and Co-Workers (Lisa Trosien)	A
	Time Management for Maintenance (Angel Davila)	M
	Professional Reputation: Cultivating an In-Demand Personal Brand (Lia Nichole Smith)	A
2:30 – 3:30 p.m.	Vision & Goals: How to Design Your Future and Write Goals to Get There (Jacki Carr)	A
	Emergency Preparedness (Angel Davila)	M
	"Video, Video, Video" - The Best Ways to Use Video for Marketing, Leasing, and Communications (Lisa Trosien)	MK L PM
4:00 – 5:30 p.m.	MAINTENANCE EXECUTIVE SOCIAL HOUR	
6:00 – 7:00 p.m.	AWARDS DINNER RECEPTION	
7:00 – 9:30 p.m.	MIDWEST PRODIGY AWARDS DINNER	



Rock LinkedIn as a Thought Leader

by Jennifer Darling

25 years ago, I started my career in television advertising sales. At the time, the only people who had a huge platform to share their thoughts were people in the media. TV, newspapers, magazines, and radio. Generally, TV and newspapers were dedicated to report on the news in an unbiased fashion, but today, you see much more opinionated people sharing biased views. And thousands of vehicles to broadcast those views.

Any person on the planet can pick up their smartphone and broadcast a message.

Yet so few ever do that.

As a business owner, coach, consultant, speaker, practitioner, organizational leader, CEO or anyone who has the desire to see positive change in the world, you have a platform and a responsibility to step up and stand out as a Thought Leader. Today, you have the technical tools right in the palm of your hand that allow you to do it. What are you waiting for?

It's time to take advantage of the tools and expand your thoughts to other people who are looking to hear from you and watching for you to lead the way. One of my favorite tools share your thought leadership work is LinkedIn.

LinkedIn is the only social media platform dedicated to businesses. While on one hand it's an excellent tool for jobseekers and career advancement, on the other hand it's a dynamic tool for marketing your business, building your brand, and sharing your words of wisdom.

LinkedIn is an easy tool to grasp, if you know the right things to do when you get on the platform. There are three keys to success as a Thought Leader on LinkedIn.

1. Position Yourself as a Thought Leader on Your LinkedIn Profile Page. People want to be connected with other people, not companies. Company pages are great for exposure, but there's no personal connection with individuals. Even with big companies, we want to relate to their leaders. It's easy to name the heads of Amazon, Spanx, Tesla, and Microsoft. People want to relate to you too.

Your Personal Profile should be your Thought Leader profile. It should speak directly to your ideal customer. Customer doesn't have to mean client in this case. For example, if you are a woman in tech, you might be advocating for the growth of women in tech. That means your ideal customer is other

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women in tech. Make sure your banner has a message to speak to them and your about section is “About Them” not about you. You can save that for your experience section. Ensure you have at least three pieces of media in your featured section. For more tips on how to create an excellent Thought Leader LinkedIn Profile, grab my free checklist at UltimateProfileChecklist.com

2. Position Yourself as a Thought Leader in Your Posts.

Many people shy away from writing their opinions on any social media. People tell me they are concerned with the critics. There will always be critics. You can choose to put your opinions and thoughts online to help others looking for support or you can keep silent because you're worried about critics. What will you choose? I choose to ignore those who tell me I can't do something so I can be present for those who are looking for ideas, concepts, tips, and new ways of thinking.

Start writing out your ideas and thoughts. A short story in your news feed about a personal or professional experience turned into a business lesson. These are my favorites and get a lot of engagement. Publish an article. Share an article you've read with a few sentences about your thoughts on it. Make a short video about a topic you are passionate about. Be consistent. We need more trailblazers, changemakers, and pioneers and we need them to have courage to share for the benefit of everyone.

3. Grow Your Network of the Right People. Invite your ideal customers and stakeholders to your network. As in the example above, invite more women in tech, if they are your ideal customers. Expand your sphere of influence. Invite people who do what you do too. Collaborate with others on important issues, like women leadership, diversity and inclusion, and equity in pay to name a few.

As Thought Leaders you have an important job to do and that's to be present when your followers are looking for you to lead the way. By stepping into the spotlight, you're stepping into the responsibility of leadership, you're supporting your followers (even if you don't know who they are), you're putting your voice into the world, and you're creating a ripple-effect with your message. It's time!

Jennifer Darling will be speaking at the MMC in October. To register, visit MidwestMultifamily.org.

Jennifer Darling is a master at creating visibility and building relationships using LinkedIn. Her posts generate thousands of views and she's grown her network to over 7,000 qualified connections. Jennifer is one of the world's foremost LinkedIn experts, and the ONLY one with 20+ years of advertising and sales experience for media giants such as Hearst & Comcast.

She's trained thousands of business owners, salespeople, consultants, speakers, experts and leaders to maximize LinkedIn results. Jennifer is the author of *Increase Your Leads with LinkedIn: 52 Tips for Sales Success and Discover Your Inspiration*. You can find her on LinkedIn at LinkedIn.com/in/jenniferdarlingspeaks.

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Upcoming Certification & Designation Programs

The Indiana Apartment Association is proud to be a resource for advancing your multifamily career. With the majority of our programs being offered virtually this year, you can earn your certification or designation at home or in the office from anywhere in the state! Registration is now open for all classes below. Visit www.iaaonline.net to save your seat today!

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PROGRAM DATES:

Sept. 1 – Electrical Maintenance

Sept. 8 – Plumbing Maintenance

Sept. 29 & Oct. 6 – HVAC Maintenance

Oct. 27 – Appliance Repair

Nov. 3 – Interior/Exterior Maintenance

Nov. 10 & 11 – Hands-On Days (Can attend in-person or livestream)



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Five Powerful Beliefs That Will Reduce Your Stress

by Rommel Anacan

Doesn't it feel like life is all stress all the time? Well, I've got good news for you: While stress will always be a part of your life, it doesn't have to dominate your life.

Stress is your body's response to a threat. That jolt of adrenaline, the rapid breathing, the blood pressure increase, the anger, the need to do something; that's your body's way of giving you what you need to face a threat. So, when you need to swerve your car quickly to avoid an accident, the adrenaline boost helps you to do so.

Your stress response is also triggered when you're running late for work, when that client you can't stand walks into your office, or when an unexpected bill shows up in the mail, and you're not sure how you're going to pay it. Your body also perceives all of these as threats, so it responds accordingly.

Here's what is so empowering: since stress is a response, you can control how

you respond to your body's response! Your body's response doesn't have to control you; you just need the mindset to manage your response.

If you're ready to reduce the negative effects of stress in your life, I want you to start with these five powerful beliefs.

The Five Beliefs

One: I choose not to do it all.

There is a deeply held belief in many of us that we are supposed to be able to do it all. You should be able to manage your marriage, kids, family, friendships, and career. Oh, by the way, serving on the little league board, attending the PTO meeting, bringing the doughnuts and coffee every week for your club, and looking perfect every day should be easy too.

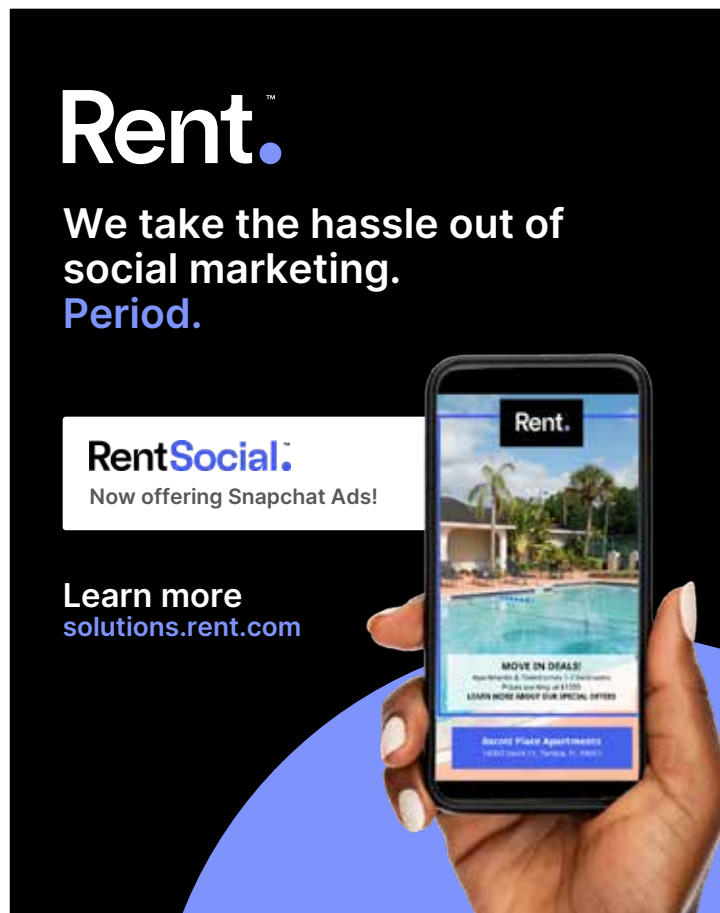
But that isn't the reality. You can't do it all. You were never meant to do it all.

That's why you feel stressed when you try to! Plus, if you're trying to do everything, you're probably missing out on some really meaningful things, right? (Which is probably causing you stress!)

Focus your energy and efforts on the most important things in your life first before tackling the rest. This will require you to make some tough decisions, which will feel challenging and awkward. You may even get some pushback from others. This is normal. So expect it. This is your sign that you're moving in the right direction.

Two: I choose progress over perfection.

We spend countless hours pursuing perfection. The problem is perfection is an unattainable goal. There will always be something you'd change, do differently, or that someone will not like.



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What if, instead of spending all of that time on trying to make everything perfect, you spent that time focusing on what truly mattered? Would you feel more peace? More joy? More happiness?

You know if you felt those things, you'd feel less stressed, right?

When I do my in-depth training workshops or in my marriage coaching program, I often tell my students, "Don't worry about getting it right. Just give it a go."

So, instead of trying to make and/or do everything perfectly, choose to celebrate the progress you've made and tell yourself, "Progress IS perfection."

Three: I choose to focus only on what I have control over.

When you feel stressed, it's often because you're trying to control something that you don't have control over. The more out of control you feel, the more stressed you'll feel. And, if you're trying to control other people, they're going to feel your

stress, which will make them stressed, which will make you stressed, which makes them stressed...you get the picture.

Make a decision to let go of trying to control what you don't have control over. The benefit of that is that it will free you up to focus on what you do have control over.

Four: I choose to be okay making a "loving guess."

I remember meeting with a mentor of mine, and I was beating myself up over some decisions I had made years prior. He asked me, "Rommel, did you make the best decision you could?" I let him know that I did.

He then told me to give myself some grace. He reminded me that I did the best I could and let me know it was okay if I'd make a different decision today. He then reminded me that I learned a lot from that experience, which made my life better.

So, when you don't have complete certainty on what you should do in a situation, instead of spending all of your

time, energy, and effort stressing about all of the details, take the pressure off and give yourself permission to make a loving guess.

Five: I choose to not let stress steal my joy.

For this one, I just want you to say it out loud (yes, really.) It feels good, right?

You've got this!

Rommel Anacan will be speaking at the MMC in October. To register, visit MidwestMultifamily.org.

Rommel Anacan

(Roe-mell Ana-kin) is obsessed with helping people communicate better so that they can achieve the success they desire. It's the reason so many leading companies, organizations and people look to him for easy-to-use communication strategies that instantly create mutual connection, understanding, and trust. Learn more at www.RommelAnacan.com and IG: @rommelanacan.

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Telephone: Still A Powerful Leasing Tool

by Amy Kosnikowski Dilisio

Technology is here to stay and advancing rapidly with AI, chatbots and virtual leasing however the telephone continues to play a critical role as 50% of prospect inquiries happen over the phone as stated by LeaseHawk.

Did you know that nearly 50% of all calls are missed by leasing offices and 55% of callers will not try again if they missed you the first time? [source: Leasehawk] Pair those statistics with the fact that 80% of those callers don't leave voicemails. [source: Zillow]

These statistics show that there is a huge opportunity to gain an edge over your competitors just by doing your job! It really is all about speed of response, quality customer connections, lead management, and having a sense of urgency. The reality onsite is that we work in very busy offices filled with many demands and distractions including the telephone. You may be saying - I got this! I already have mastered the telephone and do a fine job already. However I challenge you to attend this session to gain a new mindset and perspective that when the phone rings it could be your next lease! And more importantly this is your chance to shine by doing your job really well. I will also share the techniques to use right now along with the approach to maximize every call every time.

I will focus on how to be ready and prepared to professionally engage the customer with "power" questions to establish their top needs and wants in order to assist them to find the perfect apartment home. You will also gain the "secret sauce" to build value, customize the call while generating high interest in your community guaranteed to gain a tour!

It is common that telephone calls are rushed and quick with little connection or value to the potential renter which results in them calling another community. Why are we rushing off the phone when we have an interested prospective renter? By attending this session, I will share the steps to success ensuring it is a top notch call with high value for all.

You also will get plugged in on the hottest tools and resources and how best to use them. Telephone is also a powerful way to re-engage the interested renter in the leasing process. I will

share with you fun and easy ways to follow up the increasing likelihood of a return visit.

Why not maximize the high demand for apartments right now? Odds are you have apartments to lease. The telephone is ringing and it is your chance to assist, serve and be a hero to someone in need!

Amy Kosnikowski will be speaking at the MMC in October. To register, visit MidwestMultifamily.org.

Amy Kosnikowski Dilisio is a national speaker, consultant and an Apartment All Star. With over 30 years of industry experience, Amy is a proven leader in sales, leasing, management and the marketing of real estate assets. Amy travels across the country motivating and inspiring all with the goal to improve performance and enhance results. Everytime she steps on the stage, Amy strives to broaden the industry's strength, competitive edge and build team skills through professional development. Contact Amy at Amy@AmyKDilisio.com.

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2022 Cornhole Tournament a Big Hit for All

On August 18th, IAA members gathered at APCO Supply for our annual Cornhole Tournament FUN Meeting. This year brought a sold-out crowd with over 65 teams, 60 spectators, and 20 sponsors! Teams faced fierce competition throughout the evening and fought hard to make it to the final match.

Congratulations to our Cornhole Tournament champions:

Matt Phillips and **Patrick Singleton** with **The Justus Companies.** »

Part of the proceeds raised from this event benefit **Rebuilding Lives**, a campaign that supports members of the Indiana Apartment Association throughout the state by providing assistance to residents who have been affected by natural disasters.

A huge thank you to **APCO Supply** for not only hosting the event, but for also providing food, beverages, and live music all night. This event would not have been possible without their support!

Another thank you to all of our 2022 Cornhole

Tournament sponsors: AES Indiana, All Pro Heating & Air, Chadwell Supply, City Wide Paving, Conserve, Elite Remediation & Services, Eye 4 Group, GreenWay Waste & Recycling, HSC Pavement Maintenance, Indiana Cleaning & Sealing, Indy Pro Tow, J.C. Hart Company, Kittle Property Group, ONit Painting, PPG Paints, Ray's Trash Service, Rent., Sherwin Williams, SmartRent, and WellsWay Management.

See you all next year!



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Brian Spaulding, JD
Vice President of Government Affairs

CFPB Gives States Green Light to Regulate Tenant Screening Reports

During the week of July 11, 2022, the Consumer Financial Protection Bureau (CFPB) issued an interpretative rule (which is almost like an advisory opinion) that likely will have rippling effects across the country for the rental housing industry. The interpretive rule is titled “The Fair Credit Reporting Act’s Limited Preemption of State Laws,” and it essentially grants States broad power to regulate what can be published in a consumer credit report.

Traditionally, Credit Reporting Agencies and Specialty Credit Reporting Agencies (those who provide tenant screening reports) have argued and interpreted the Fair Credit Reporting Act (FCRA) to preempt state law from being enacted that would impact what could be shown on credit reports. While some more liberal, consumer-friendly states have enacted laws limiting what could be reported, the credit reporting industry has challenged other attempts by states. Currently, under the FCRA, housing providers can generally consider a resident’s last seven years of credit history when making leasing decisions.

Given the ineffectiveness of Congress at enacting legislation, recent presidential administrations have turned to agency rulemaking in an attempt to effectuate policy changes. The Biden Administration is no exception; it has aggressively used the CFPB to institute widespread change. CFPB’s interpretive rule does not go through the traditional notice and comment period of a typical executive rule, but instead offers CFPB’s opinion regarding how a rule should be interpreted. It does not have the same weight as a law passed by Congress. This interpretive rule will inevitably be used by housing advocates and their allies to help advance the argument that States can regulate consumer credit reports in litigation and for state legislatures to enact new laws to protect consumers.

CFPB’s interpretative rule is a gift to housing advocates and likely will be the first of many interpretive rules published by executive agencies to effectuate change in the housing space. The rental housing industry saw similar actions when the Department of Housing and Urban Development (HUD) illogically concluded that the CARES Act’s nullified state law nationwide by requiring a 30-day Notice to Vacate for any government subsidized or supported property in perpetuity, despite the remainder of the CARES Act sunseting.

In Indiana, for the last few years, legislation has been introduced mostly by democrats (and one republican) limiting how far a credit report can show evictions ranging from 2 years – 5 years. IAA has defended against these bills by pointing out FCRA’s preemption language. Additionally,

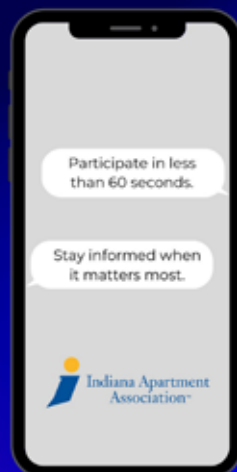
IAA has successfully argued that unlike banks or a car dealerships that offer financing, rental housing providers do not have collateral beyond a meager security deposit to protect against a resident’s default on their rent obligation. Housing providers are left with one remedy when a resident refuses to pay their rent: eviction. As our industry knows well, possession in an eviction action is taking longer and longer due to backlogs and bureaucracy.

Housing providers should be permitted to make informed decisions regarding the risk of renting to a prospective resident. It is interesting that banks are not required to lend blindly to first-time homebuyers when applying for credit.

IAA will continue to aggressively fight CFPB’s opinion, this administration’s future opinions, and the president’s bully pulpit to preserve and protect the multifamily housing industry in Indiana.

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**ASPHALT REPAIR
REPAVING
& SEALCOATING**

- **Parking Lots**
- **Chuckholes**
- **Speed Bumps**
- **Crack Repair**
- **Seal Coating**
- **Striping**
- **Walking Paths**
- **Asphalt Milling**
- **Excavation**
- **Parking Blocks**
- **Drainage Pipes**

**CONCRETE REPAIR
&
REPLACEMENT**

- **Sidewalks**
- **Curbs**
- **Steps**
- **Concrete Grinding**
- **ADA Ramps**
- **Storm Drains**
- **Dumpster Pads**
- **Ballard Post**
- **Demo/Removal**
 - **Carports**
 - **Pools**
 - **Decks**
 - **Tennis Courts**

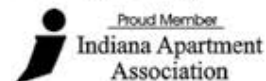
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ACI
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