South Dakota Multi-Housing Association Provide Association South Dakota Multi-Housing Association www.sdmha.com

September / October



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Water Conservation, Recycling & Rehabilitation Program

New Member Orientation



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RENTAL REVIEW

September / October 2016



President's Message

Summer is coming to a close and before we know it fall will be upon us. That brings football, falling leaves and the annual SDMHA convention. I have been hearing a lot of exciting things about the convention this year and can't wait to participate in the many classes, the trade show and the networking that takes place during the convention. We hope to see many of you there. For several years our association has been working with

the state court system to make criminal records and protection order data available online. We want to be sure that our members are aware that, as of this year, this is actually possible and should provide the data much quicker than we were accustom to in the past. We recently had the opportunity to speak with Greg Sattizahn, the State Court Administrator for South Dakota, and he has offered to have someone from his office attend this year's convention and be available to walk individuals through the process. In the meantime, please feel free to reach out to Denise or myself and we will do our best to assist you in the process. This is a step in the right direction for our association and industry!

Enjoy the last remaining days of summer, start looking forward to all the wonderful things that fall brings, and we will see you at the convention!

Nick Blau



Executive Director's Message

I hope everyone had an enjoyable summer and were able to spend some time away from your job and property(s). A break always seems to bring you back refreshed.

This month is a busy one with activities: monthly membership meeting on Thursday, September 15; new member lunch on Wednesday, September 21; and an evening membership meeting on Thursday, September 22. Full information for each event is on

page 6.

Our State Convention in October. We listened to those attendees from past conventions and reduced the event to 2 full days. While still bringing in knowledgeable instructors with well rounded classes for everyone, no matter your position on a property. Check out the schedule on pages 16 & 17. And don't forget to get your ticket to our Casino/Game Day on October 20th from 3pm - 5pm. This has been a very fun event for everyone in past years and this year we are bringing in other games for those that don't play cards.

We have spots opening on our Board of Directors in 2017, interested in serving, let me know.

We had great response to our Boiler/Furnace training last month. So we will look at bringing it back again in 2017.

Denise Hanzlik

2016 Board Officers and Members



Nick Blau President



Brian Majerus Vice President



Jill Madsen Treasurer



Matt Petersen Past President



Greg Card Board Member



Ken Fisher Board Member



Jody Bjornebo Board Member



Gerald Gerken Board Member



Gary Gaspar Board Member



Paul Gourley Board Member



Executive Director - Denise Hanzlik

PO Box 90327, Sioux Falls, SD 57109 Phone: 605-336-7756 Fax: 605-271-0565 info@sdmha.com www.sdmha.com

Like us on **FACEBOOK**:

South Dakota Multi Housing Association

South Dakota Multi-Housing Association Committees

Ambassadors

Kendall Fisher—Chair Cindi Biever Michelle Smith Jeanne Gerken Joel Christensen Gary Gaspar

Independent Rental OwnersLegislativeDawn Clausen - Co-ChairBrian Majerus - Chair

Dawn Clausen - Co-Chair Ron Sauby - Co-Chair Jonn Byre Gary Gasper Jeanne Gerken Jean Kenyon

Education

Nick Blau

Ron Sauby

Joan Franken

Bill O'Connor

Rod Fitts

Jill Madsen Brian Majerus Drew O'Brien Tammy VanBockern Joel Christensen

Golf Classic Bill O'Connor - Chair

Todd Lubenow Jarred Smith Paul Gourley Jonn Voss

Suppliers Council

Jerry Moser - Chair Lorae Lodes Glen Alderson Randy Thompson Joel Christensen Bobbi Nelson Josh Heath

Want to get more involved? Talk with Denise or any of our Board Members to learn how.

Matt Petersen - State Chair

Monthly Meetings

September 15, 2016

Disaster Preparedness Planning Presented by: Rainbow Int'l & Am. Red Cross

> September 22, 2016 6pm - 7pm

Water Conservation, Recycling & Rehabilitation Programs *Presented by: City of Sioux Falls*

VERMILLION

September 21, 2016

John Geske USD Director of Housing

STATE CONVENTION

OCTOBER 19 & 20

Ramkota, Sioux Falls

See pages 16 & 17 for full details

Online listings as low as \$10 per month

www.SiouxFallsRental.com

BRINGING LANDLORDS & TENANTS TOGETHER

- One-stop internet site for apartments, houses, twin homes, duplexes, & storage units
- Listing price includes photos
- · We can write your ad for you
- Website is ranked high (often #1) on popular search engines

www.siouxfallsrental.com • 605-940-5389 • Local, family-owned business since 2000



Membership Update

SD Multi Housing Association represents YOU!

Total Units: 17,475

&

Associate Members: 98

NEW MEMBERS

General members Painter Properties Hughes Properties Tall Prairie Properties Banghart Properties Betty Griessel

Associate members CREW Trane

MEMBERS

Upcoming Events

Sept. 5th	Happy Labor Day
Sept. 12th	SDMHA Board Meeting
Sept. 14 - 16	SDMH PAC Garage Sale
Sept. 15th	Noon @ Pizza Ranch (41st St.), Sioux Falls Monthly Meeting
Sept. 21st	Noon @ Fryin Pan (10th St) New Member Lunch & Orientation
	6pm @ Howlers, Vermillion Vermillion Monthly Meeting
Sept. 22nd	6pm @ Pizza Ranch (41st St.) Quarterly Evening Meeting
Oct. 11th	SDMHA Board Meeting
Oct. 13, 20 &	27 NALP class
Oct. 19 & 20	SDMHA State Convention
Oct. 25 & 26	SDHDA Annual Conference
Oct. 27th	Leasing 101, Rapid City
Oct. 31st	Halloween

USING MEMBERS !

Ask your vendors <u>"Are you a member of SD Multi-Housing Association"</u>. They should be!

How can they join? EASY go to www.sdmha.com/join.html or contact Denise.



In this edition, our spotlight is on My Renters Guide (MRG).



Tell our members about you? *MRG is a regional print and web solution for apartments, townhomes, etc. Our print footprint extends from Manhattan, Kansas to Fargo, North Dakota and from Sioux Falls to Sioux City. Our digital impact extends even further in the immediate 5-state area. Industry knowledge continues to drive our success. We understand the property management business and use that knowledge to help our clients succeed.*

What services do you provide? We provide solutions to property management companies including advertising (both print and web), photography (including the newest Matterport 3D video tours) and continuing education classes (Leasing 101). Our goal is to remain or become relevant to every property management company in the 5-state area.

What changes do you see in the future of advertising/marketing that properties need to prepare for? The web will continue to grow as a tool for people to search. However, we are finding that print, when combined with a strong website maximizes the opportunities for our clients. Our advertisers and readers continue to tell us they use our print guide to help them find their apartment. Video will continue to grow and is necessary to help readers narrow down their search.

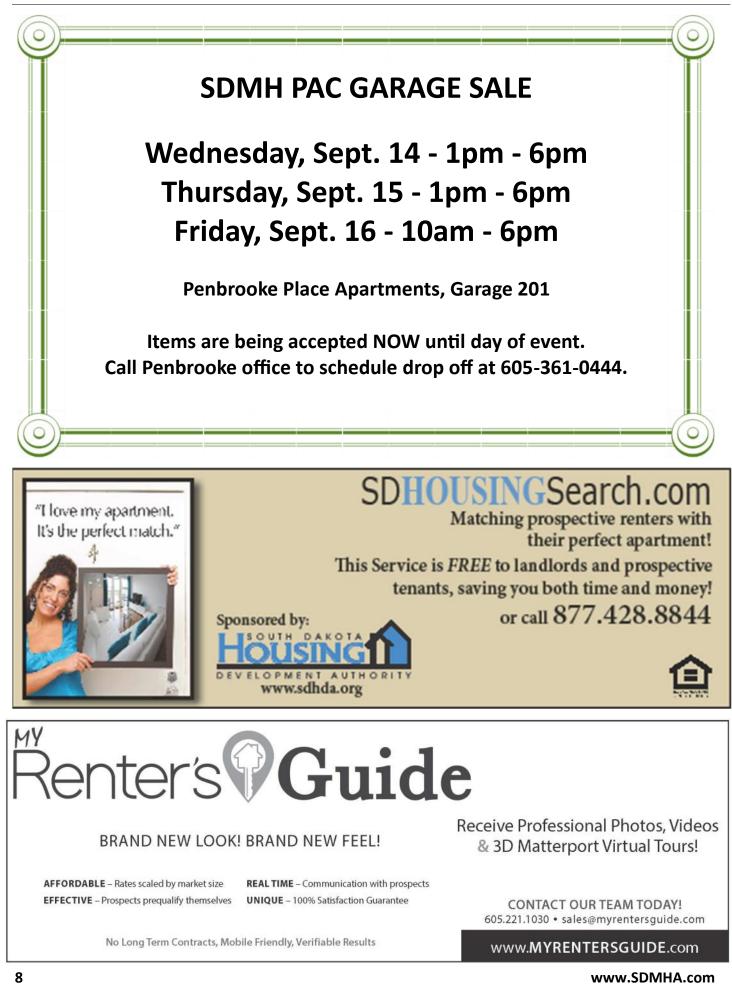
What other things you want to get across to our members? *My Renter's Guide is now the brand name for both the print and web components of our business. We have rolled out an updated logo and given all of the ads in our print guides a new look to further improve the search process.*

Being a member in SDMHA, what has been the largest benefit to you? *As a member of SDMHA, we are part of a group of professionals that truly cares about our industry. We can share information and learn from each other.*

Team Members Include:

Kari Landgren Jennifer Gades Heather Rowe Jake Stingley









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City of Sioux Falls Building Permit Data

January through August 2016

	2014	2015	2016
Number of Permits Issued	8,171	9,265	5,300
Total Value of Permits Issued	\$396,737,400	\$502,314,556	\$526,361,728
New Residential	\$170.8M	\$120.0M	\$142.8M
Residential Addition & Remodel	\$68.9M	\$65.2M	\$33.5M
New Commercial	\$49.4M	\$178.3M	\$234.1M
Commercial Addition & Remodel	\$107.6M	\$138.8M	\$116.0M
Totals	\$396.7M	\$502.3M	\$526.4M
New Commercial			
Manufacturing	\$4.2M	\$5.5M	\$11.5M
Office, Institutional, Educational	\$22.5M	\$54.9M	\$37.7M
Apartments	*	\$57.5M	\$128.9M
Other Commercial	\$22.7M	\$60.4M	\$56.0M
Totals	\$49.4M	\$178.3M	\$234.1M
New Residential			
Single-Family Units	429	480	518
Duplex Units	2	0	0
Townhome Units	143	174	242
Multiple Family Units	707	633	1,323
Totals	1,281	1,287	2,083
Manufactured New Housing Placements	16	70	74

Online Criminal Record Searches Now Available Statewide

As part of the continuing effort to improve access to court records, the Unified Judicial System is now offering online court system record searches. The Public Access Record Search (PARS) system can be accessed at <u>https://ujspars.sd.gov</u>.

This public access records search online portal offers criminal, domestic protection order, stalking protection order and South Dakota registered foreign protection order records to individuals and businesses.



	SDM	H PAC I	Update	
\$30,000	Contr	ibutions to SD	Multi Housing	PAC
\$27,000	□ My personal check made payabl	e to SDMH PAC is enclosed.	Please print or attach a busine Name:	ss card.
\$25,000	□ My cash contribution is attached Please charge my: □ Visa □ Masi	•	Occupation:	
\$23,000	press Name on Card:		Company:	
	Card #		Address:	
\$20,000	Exp. Date: Signature:	Date:	City/State/ZIP:	
\$17,000	Amount Contributed			
\$15,000	\$500\$250\$100 Note: Political contributions to the SDMH PAC	abo Other.a	Email:	
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\$500				
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ate ar	Id House of Representatives who adhere and understand the concerns of the multi	to the principles of good govern-	Company:	
Attent	ion All Members NAAPAC allows you t	o designate your contribution to	Address:	
contri	ocal affiliate. Please indicate to which Noution designated:		City/State/ZIP:	
	personal check made payable to NAA cash contribution is attached.	PAC is enclosed.	Phone:	Fax:
	e charge my: □ Visa □ MasterCard	□ American Express	Email:	
	e on Card:		Signature:	Date:
	#		Federal law requires political committees to	o report the name, mailing address, occupation
Amou	ture:	50 Other: \$	and name of employer for each individue \$200 in a calendar year. Contributions to contributions are voluntary. You may refus merely suggestions and you may contribu	I whose contributions aggregate in excess of to the NAAPAC are for political purposes. All se to contribute without reprisal. Guidelines are ute more or less than the guidelines suggest. yone by reason of the amount contributed or the

2016 SDMH PAC MEMBERS

Sioux Falls George & Deloris Gulson Brenda Kuhn Craig Lloyd Jerry Moser Joel Dykstra **Bill Infield** Scott Holgate **Brent Rasmussen Dan & Peggy Zimmerman Julie Westra** Scott VanGinkle **Amy Ibis** Jennifer Scheu **Gary Hotchkin Paul Gourley Denise Hanzlik** Paul Zweifel Jarrod Johnson Todd Lubenow **Vickie Douthit Charlie Nesdahl** Jon Broek **Roger Swenby Bill Mediger** Merle Wollman Matt Thornton Joel Christensen **Travis Soldatke** Mark Luke **Steve Shaykett** Tye Doll **Chris Tow Gary Gaspar Jim Waltner Cory Hughes** Nate Burdine & Jolene Loetscher **Karen Schroedermeier Kelley Groff Glen Alderson** Steve Mahlstedt Jeanne Mehlhaf **Martha Frohwein Chloe Mayo Robert Humphreys** Scott Eastman **Barbara Hagman Burt Horsted**

Larry Howe **Ron Van Zanten** Jeff Vavra **Carol & Floyd Welbig** Grace & Everett Kracht **Ron Saubv Paul & Diane Swenson** James Kats **Brian Majerus** Mark Crisp **Kellee Valnes** John Kasten **Dean Austad Chuck Benson** Vergil Benz Joe Meier Joanne Shearer **Gary Bussleman Shirley Wilson Linda Schulte** Jean Kenyon **Rick Grouley Darrel Bartell Barbara Thorpe Clark Meyer Butch Hanssen Bill Pederson** Jonn Byre **Todd Nordmeyer** Matt Petersen Joan Franken Jill Madsen Mike Van Buskirk

<u>Aberdeen</u>

Jody Stanton

Vermillion

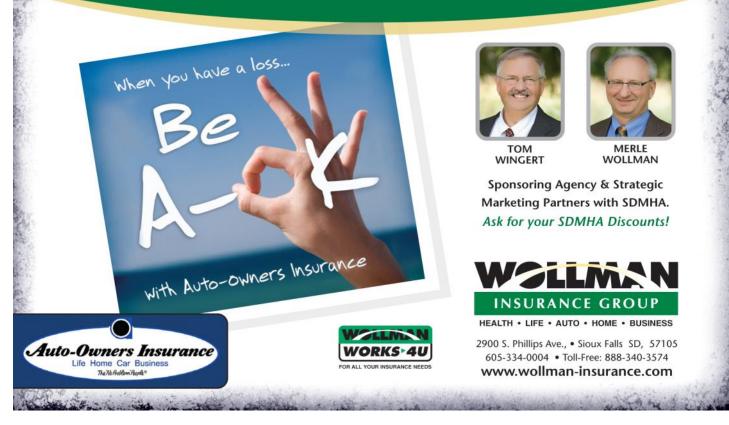
Glynis Erickson Jeanne Melhaff Tom Johnson

SDMH PAC contributions are included on your Membership Renewal invoices.

However, contributions to the SDMH PAC are completely voluntary.

SDMHA Rental Review

Wollman Works For You





Expert Water, Fire, Smoke & Mold Restoration



Restoration Services

- Water, fire, smoke & mold damage restoration
- 24-hour emergency response
- Certified service professionals
- Rapid structural drying



Carpet Cleaning Services

- Professional carpet care
- Spot, stain & odor removal
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October 13, 20 & 27



Register for NALP today!

Register today at: www.sdmha.com





Education Institute



Earn your National Apartment Leasing Professional designation and enhance your leasing skills. NAAEI developed the NALP program to assist apartment industry professionals in advancing their apartment leasing career. Whether you are a new or an experienced leasing consultant, you can improve your:

Leasing Presentation
 Ability to Overcome Objections

- Closing Ratio
- Resident Retention

NALP Modules:

- Bringing in New Residents: Be Prepared
- Marketing & Maintaining Your Community
- Why Your Competition Matters
- Relevant Laws & How to Apply Them
- The Sales Process & Building Relationships
- Effectively Meeting the Needs of Current Residents
- The Market Survey
- NALP has been enhanced with FranklinCovey video-based courses!

For More Information Visit: www.NAAHQ.ORG/NALP

www.SDMHA.com

2016 SDMHA STATE CONVENTION

October 19 & 20

BEST WESTERN RAMKOTA, SIOUX FALLS 3200 WEST MAPLE STREET

WEDNESDAY, OCTOBER 19TH

7:30am - Registration Open

8:30am - Customer Service that ROCKS!

Duane Salonen, Dale Carnegie A great opportunity to learn from the best Dale Carnegie trainer. This session will be the <u>kick</u> <u>in the bud</u> you need!

Noon - Lunch with Keynote,

Tina Beal, Wildly Passionate Having passion in your life is a daily process. And it's simpler than you think!

1:30pm - <u>Owners & Managers</u>

Small Claims Techniques Brian Majerus, F and M Properties *When do you start preparing for small claims? Learn the whys and how of preparing to win in court.*

<u>Owners & Regional Mgrs</u> Leadership

Duane Salonen, Dale Carnegie Tried and true Dale Carnegie techniques to balance the difference between Leading and Managing people.

Maintenance

Appliance Upkeep & Repairs Instructor TBD *Learn techniques to maintain and repair appliances. Saving your property time and money.*

5:00pm PROPERTY TOUR (bus provided)

- Stoney Hill Apartments, new construction, Rod's Property
- Old School Apartments Rehab, Gourley Properties
- Penbrooke Place, fire reconstruction, Hubbell Living

THURSDAY, OCTOBER 20TH

7:30am - Registration Open

8:30am - <u>Owners & Managers</u> (3hrs Required)

Fair Housing (NALP Designation Class) Colleen Moran, Sioux Falls HR Dept. The legal aspects and ramifications of Fair Housing in real estate.

Owners & Regional Mgrs

Budgeting, Financial Mgmt & Valuation Loren Koepsell, Augustana College *Learn the key financial parameters involved in property valuations, understand your operating budget, capital costs and budgeting for them, and understanding how profit and cash flow differ from each other.*

<u>Maintenance</u>

Maintenance Know How Brian Wilhite, Elevate Living Learn techniques to save time and money. One small adjustment and what it could mean to your property's bottom line.

Noon - Round Table Lunch

Owners, Managers, Regional & Maintenance should attend to discuss various topics. Past topics include: emergency preparedness, bed bugs, training new employees and pets vs. service animals

1pm - 3pm TRADE SHOW Exhibit Hall Opportunity to meet new vendors, catch up with friends and win prizes!

3pm - 5pm CASINO & GAME DAY Exhibit Hall Join in on the fun! Bingo, casino games, yard dice, plinko, and many more.

CE credit hours have been applied for with the SD Real Estate Commission.

REG	GISTRATION
All Day Thursday (d	(includes property tour)\$75does not include Casino)\$45does not include Casino)\$110
(if registering multiple people, ple	ease include a list of attendees on separate page.)
Or F	Pay Ala Carte
WEDNESDAY	·
Customer Service	X \$30 = \$
Lunch - Wednesday	X \$35 = \$
Small Claims	X \$25 = \$
Leadership	X \$25 = \$
Appliance Repair	X \$25 = \$
Property Tour	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
THURSDAY	
Fair Housing	$\begin{array}{c} X \$30 & = \$ \\ \hline X \$30 & = \$ \\ \hline X \$30 & = \$ \\ \hline X \$25 & = \$ \\ \hline X \$35 & = \$ \\ \hline \end{array}$
Finance	X \$30 = \$
Maintenance	X \$25 = \$
Round Table Lunch	X \$35 = \$
Trade Show	FREE
Casino/Game Day	$\mathbf{X \$20} = \$$
T	OTAL: \$
INVOICE CREDIT C	CARD CHECK ENCL.
#	Visa / MC / Am Exp.
	: Zip Code:
Company:	
Contact:	

Email: Email: info@sdmha.com Fax: 605-271-0565 Mail: SDMHA PO Box 90327, Sioux Falls, SD 57109

Address:

Phone: _____

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Apartment Living Guide Rainbow International

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	Better NOI
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Argus Leader	MRI Softwar
The Renter's Guide - MyRentersGuide.com221-1030	Yardi Syster
SiouxFallsRental.com940-5389	
	ELECTRIC
APPLIANCES	Frisbees Plu
Denny's Appliance	
Karl's TV & Appliance	ENVIRONM
Mahlander's336-7798	Johnson En
	FINANCIAL
APPRAISAL SERVICES	First Premie
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Insight ValueMetrics	Rensberger
Integra Realty Resources	Relisberger
Rogers Appraisal Service	FINANCING
Shaykett Appraisal Co	CorTrust Ba
	Dacotah Ba
ATTORNEY SERVICES Breit Law Offices	First Dakota
	First Premie
Christopherson Anderson Paulson & Fideler	
	First Saving Frontier Bar
BANKING SERVICES	Great South
CorTrust Bank	Great Weste
First Dakota National Bank	
TCF Bank	Home Feder
Dacotah Bank	MetaBank
	Minnwest Ba
BUILDING SUPPLIES	NorthMarq (
Allied Building Products	TCF Bank
Menards	Wells Fargo
Menards East Side	FIRE & WA
Moen800-628-0569	CARPET D
	Crew
CABLE & INTERNET SERVICES	Extremely C
Midco800-888-1300	INTEK Clea
	Rainbow Int
CARPET CLEANING /REPAIR/EMERGENCY SERVICES	
Crew	HARDWAR
Dan's Carpet Cleaning	Allied Buildi
Extremely Clean	Menards
INTEK Cleaning and Restoration	Menards Ea
Rainbow International of Sioux Falls271-1111	Moen
CARPET/FLOORCOVERING SUPPLIERS	INSURANC
Menards	American Fa
Menards East Side	CorInsurance
Shaw Industries	Priebe Insur
Thornton Carpet Sales	RentCollect
Walden Carpets	The Insuran
	Trak-1
CITY OF SIOUX FALLS	Wollman Ins
Community Development	
City Planning	LAUNDRY
	DDO I

COIN OPERATED LAUNDRY EQUIPMENT

BDS Laundry Management	
Coinmach	

	COLLECTION SERVICES	
9111	Breit Law Offices	
	Better NOI	612-715-0135
	RentCollect Global	619-204-2557
-4427		
)-7128	COMPUTER SOFTWARE SERVICES	
-2356	MRI Software	800-321-8770
-1030	Yardi Systems, Inc	805-699-2040
-5389		
	ELECTRIC CONTRACTOR	
	Frisbees Pluming & Heating	
1-9314		
-3244	ENVIRONMENTAL	
6-7798	Johnson Environmental	605-838-0826
	FINANCIAL DI ANNING CONCLUITANTS	
0054	FINANCIAL PLANNING CONSULTANTS First Premier Bank	357 3000
-0351	Grant Investment LLC	
-0684	Rensberger Financial Services	
-3320 -0144		
-0144 -3553	FINANCING	
-3003	CorTrust Bank	444-4038
	Dacotah Bank	
-8234	First Dakota National Bank	
-1030	First Premier Bank	
1000	First Savings Bank	
	Frontier Bank	
-4038	Great Southern Bank	
3-8218	Great Western Bank	
-2560	Home Federal Bank	
7-6412	MetaBank	
	Minnwest Bank of Sioux Falls	
	NorthMarq Capital	
-4410	TCF Bank	
-7159	Wells Fargo	
-6405	FIRE & WATER DAMAGE RESTORATION/	
-0569	CARPET DYEING and FURNITURE CLEANING	
	Crew	
-1300	Extremely Clean	
-1300	INTEK Cleaning and Restoration	
	Rainbow International of Sioux Falls	
-9200		
-1213	HARDWARE & MAINTENANCE SUPPLIES	
-2237	Allied Building Products	
-9716	Menards	
-1111	Menards East Side	
	Moen	000-028-0569
	INSURANCE SERVICES	
-7159	American Family Insurance (Orv Olivier)	

American Family Insurance (Orv Olivier)	336-6470
CorInsurance (Kendall Fisher)	977-5900
Priebe Insurance Agency, Inc. (Jerry Priebe)	
RentCollect Global	619-204-2557
The Insurance Connection (Oscar DeVries)	
Trak-1	402-934-6566
Wollman Insurance Group (Merle Wollman)	

BDS Laundry Management Co	.888-286-7810
Coinmach	

LAWN CARE & LANDSCAPING

Everhart Landscaping	
TruGreen Lawn Care	
Kut & Kill	595-3161

LEASING SERVICES

Dakota Rentals	725-6250
On-Site	669-800-6272

LIGHTING SUPPLIERS

Mahlander's	336-7798
Menards	362-7159
Menards East Side	331-6405

LOCKSMITH

Fred The Fixer	334-5411

LOW INCOME HOUSING SERVICE

Adventure Homes LLC	877-510-1955
SF Housing & Redevelopment	
SD Housing Development Authority	605-773-3181
US Dept. of HUD	330-4223

MANAGEMENT SOFTWARE

Yardi Systems	
MRI Software	800-321-8770

MOLD INSPECTION & CLEANUP

Extremely Clean	
INTEK Cleaning and Restoration	
Rainbow International of Sioux Fal	s271-1111

ODOR REMOVAL

INTEK Cleaning and Restoration	.334-9716
Rainbow International of Sioux Falls	271-1111

PAINT & WALL COVERINGS

BFB Painting	
Diamond Vogel Paints	
Pittsburgh Paints	515-230-6657
Sherwin Williams	212-0735

PATROL

Sioux Merchant Patrol	.334-9357

PET SERVICES

DooGooders	.254-2145

PLUMBING, HEATING, & AIR CONDITIONING

Frisbees Plumbing & Heating	338-6321
Hander Plumbing & Heating	339-9633
Johnson Services	767-0052
Menards	362-7159
Menards East Side	331-6405
Trane	336-8500

REAL ESTATE SERVICES

Alliance Properties	
Brooks Commercial Real Estate	
Integra Realty Resources	952-905-2406
Lee Schelling	
Magnum Capital & Real Estate Services	

REAL ESTATE SERVICES (CONT)	
Mark Luke Real Estate	
NAI Sioux Falls	

ROOFING & SIDING

REMODELING & HOME REPAIR

Denny's Appliance	
Mark Luke	
Specialty Roofing & Siding	
Steven Graf	

RENTAL LOCATING SERVICES

Apartments.com	918-521-4427
Apartment Living Guide	701-540-7128
SiouxFallsRental.com	940-5389
The Renter's Guide	221-1030

RESIDENT SCREENING

CoreLogic	855-296-7344
On-Site	669-800-6272
Screening Reports Inc	612-715-0135
Trak-1 Background Screening	402-934-6566
Western Reporting	800-466-1996

SEWER DRAIN CLEANING

Around the Clock-Drainmaster	
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TELECOMMUNICATION COMPANIES

TENANT ASSISTANCE SERVICES

Inter-Lakes Community Action Inc	334-2808
Sioux Falls Housing & Redevelopment	.332-0704
SD Housing & Development	773-3181
US Dept. of HUD	330-4223

TENANT SELECTION SERVICES

CoreLogic	855-296-7344
On-Site	669-800-6272
ScreeningReports.com	612-715-0135
Trak-1 Background Screening	402-934-6566
Western Reporting	
1 0	

WATER DAMAGE RESTORATION	
INTEK Cleaning and Restoration	
Rainbow International of Sioux Falls	271-1111

WEBSITE SERVICES

WINDOWS

Menards	
Menards East Side	
Wilsey Co - Pella Windows	605-334-1124





Multi-Housing Association

NATIONAL APARTMENT ASSOCIATION

PO Box 90327 Sioux Falls, SD 57109 SDMHA Rental Review

CHANGE SERVICE REQUESTED