RENTAL REVIEW

THE OFFICIAL NEWSLETTER OF THE
SOUTH DAKOTA MULTI-HOUSING ASSOCIATION

EQUAL HOUSING OPPORTUNITY



Season's Greetings

- State Convention Highlights
- Upcoming Events & Education
- Industry News & Advocacy
- Resources to Support Your Operations

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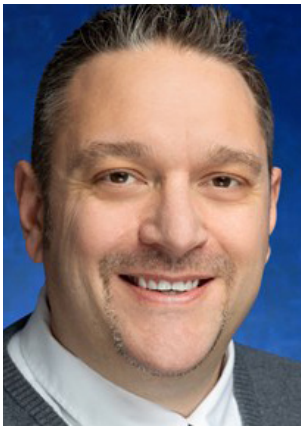
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Chairs Message:

The holidays are a time to slow down, reflect, and appreciate the people who make a difference in our lives. As Board Chair, I am deeply grateful for each of you and the role you play in our organization's success.

This year, I was reminded of the power of change in a simple but meaningful way. While sorting through some old family photos, I came across a picture taken many years ago. Looking at it, I was struck not just by how much the people in the photo had changed, but by how much our lives had evolved because of moments we never could have predicted at the time. Small decisions, acts of kindness, challenges overcome, and opportunities embraced have all shaped a very different future than the one we imagined. That photo reminded me that meaningful change rarely happens all at once. It happens through countless small actions that, over time, transform lives and communities. The same is true of the work we do together.

Because of your support, commitment, and belief in our mission, we have been able to make a positive impact in the lives of many this year. That impact extends far beyond programs or services. It can be seen in the relationships we've built, the challenges we've overcome, and the hope we've inspired together.

As we gather with family and friends this season, let us celebrate not only what we've accomplished, but also the community we've created and the positive changes we continue to make, one person and one moment at a time.

Thank you for being part of that community. Your dedication, generosity, and compassion are what make our mission come alive every day.

May your holidays be filled with warmth, joy, and peace, and may the New Year bring renewed purpose, new opportunities, and continued positive change for us all.

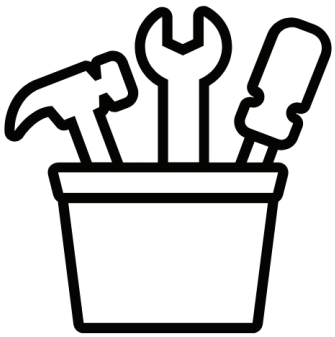
-Todd Tucker, SDMHA Chair

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- Viking Fire Protection Group

Black Hills CHAPTER

- BlueLine Property Management
- Discover Village
- Sagebrush Flats

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Your membership with SDMHA includes membership with the National Apartment Association (NAA). Which means you have many more resources at your fingertips!

Whether you need a refresher or want to dig deep into expanding your knowledge in today's top trends, this operational resource library features expert-based information for best practices within our industry for NAA members.

Accessibility
- Pool Accessibility
- Website Accessibility
- Accessible Design

Affinity Groups

Career Mapping Tool

Community Maintenance
- Apartment Turnover
- Curb Appeal
- Fire & Life Safety
- Lithium-Ion Batteries
- Marijuana
- Package Management
- Recycling Programs
- Smoke-Free Community
- Software Contract Considerations

Evictions
- Evictions

Fair Housing
- Criminal Screening
- Deaf/Hard of Hearing
- Disparate Impact
- Emotional Support Animals
- Familial Status and Occupancy Standards
- Protected Classes

Human Resources
- Bring Your Own Devices
- Employee Engagement & Recognition
- Flex Scheduling
- Labor & Employment
- Staffing Considerations
- Talent Recruitment

Leasing
- Flexible Rentals
- Leasing Safety

Legal
- Landlord and Tenant Laws

Onsite Operations
- Consumer Reviews & Testimonials
- Music Licensing

Owner Relations
- Management Agreements

Privacy & Data Security
- Communication, Data Security, and Privacy

Rent Collection
- Multifamily Debt Collection

Resident Relations
- Conflict Resolution
- Mental Health

Resource Papers
- 10 Reasons Your Billing Program is Costing You Money
- Agentic AI & the Future of Real Estate
- Challenging Burnout with Marketing AI & Automation
- How to Mitigate Fraud in Rental Housing
- Resource Guide: 7 Trends to Help Your Team Navigate 2025
- Transforming Your Property Management with AI
- Trends & Tips for the Modern Residential Landscape

Screening
- Resident Screening
- Synthetic Fraud

You will find these resources at:

https://naahq.org/operational-resource-library

UPCOMING EVENTS

*FIND ALL OF OUR EVENTS AT: **WWW.SDMHA.COM/EVENTS***

NOVEMBER 2026

5 - Product Services Council (Vendors/Suppliers)
11 - NAA Assembly of Delegates
12 - Black Hills Meeting
17 - Brookings Crime Free Housing
17 - Education Committee
17 - FunRaising Committee
19 - Member Development Committee
19 - Sioux Falls Meeting
26 - Happy Thanksgiving

DECEMBER 2026

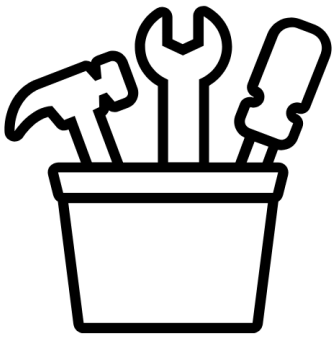
2 - Sioux Falls IRAB Meeting
8 - Sioux Falls Holiday Social - Villas at Canyon Creek
10 - Black Hills Holiday Social - Hilton Graden Inn on Mall Dr.
15 - Education Committee
25 - Merry Christmas
31 - Happy New Year

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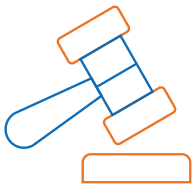
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Smarter Spending with AI: From Cost Control to Performance Insight



As multifamily operators face increasing pressure to do more with less, spending management is evolving beyond basic cost control into a strategic driver of operational performance.

By Andrew Ruhland |

During the 2026 Apartmentalize session, "Smarter Spending with AI: From Cost Control to Performance Insight," industry leaders explored how AI, automation and data orchestration are helping organizations transform purchasing data into actionable business intelligence.

The Evolution of Source-to-Pay

The discussion highlighted several trends reshaping source-to-pay processes across multifamily operations. Automation and AI are streamlining procurement workflows, reducing manual tasks and enabling faster, more informed decision-making. At the same time, cloud-based platforms are providing scalable access to purchasing and spend management tools, allowing organizations to standardize processes across growing portfolios.

Panelists noted that AI-powered analytics are playing an increasingly important role in improving spend compliance, identifying savings opportunities and strengthening risk management efforts. Combined with enhanced user experiences and self-service capabilities, these technologies are making procurement more accessible while improving accountability throughout the organization.

Kristina Loeza, procurement manager for Prometheus Real Estate Group, which manages approximately 15,000 units, shared her first-hand experiences with both manual work and automation implementation.

“Before automation, purchasing was weighed down by manual effort and excessive data entry,” Loeza said. “It was defined by too much searching and not enough visibility to guide smarter buying behavior.”

Turning Visibility Into ROI

A key theme throughout the session was the importance of visibility.

Loeza shared how her organization transitioned from a largely manual purchasing environment characterized by limited visibility and inconsistent vendor compliance to a more centralized and accountable operating model. By standardizing products, negotiating supplier agreements and creating a single source of truth for purchasing data, the company gained greater insight into spending behavior across its portfolio.

"While analyzing our spend data at one property and connecting it to our purchasing behaviors, we identified a wide cost variance for batteries, ranging from $0.30 to $1.40 per unit,” Loeza said. “By standardizing on a single battery across our entire portfolio, we reduced that cost to $0.35, resulting in approximately $65,000 in savings."

Panelists emphasized that visibility is what transforms data into meaningful business outcomes. AI-driven automation reduces manual data entry, accelerates approval processes and helps teams identify preferred vendors and standardized items more quickly. Meanwhile, data orchestration connects purchasing, contracts, vendor oversight, invoicing and reporting into a unified view that supports stronger compliance and vendor accountability.

From Reactive Oversight to Predictive Optimization

The session also addressed how portfolio size influences spend management challenges. Without visibility, smaller portfolios often struggle with inefficiencies while larger portfolios face compounding compliance and vendor management risks.

According to panelists, the solution is a connected operating model built on standardized data, consistent practices and shared operational intelligence. When spend information is unified across the organization, operators can move

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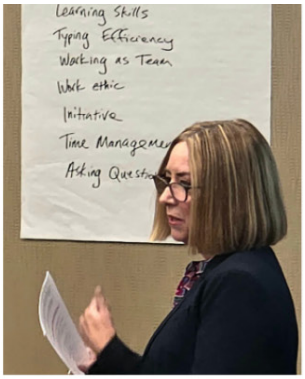




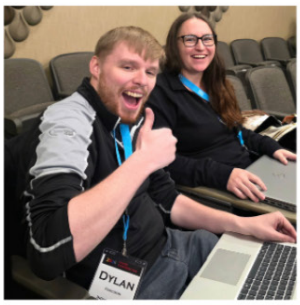


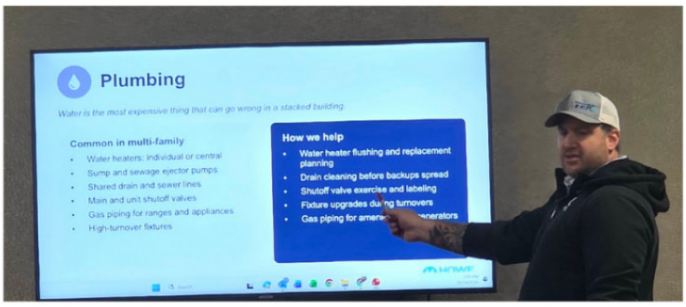

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Typing Efficiency
Working as Team
Work ethic
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Sump and sewage ejector pumps
Shared drain and sewer lines
Main and unit shutoff valves
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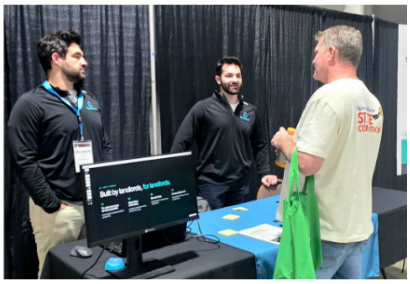
















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Leadership Lyceum

NAA LEADERSHIP LYCEUM
Powered by the Education Institute

NAA's Leadership Lyceum provides up to 37 individuals the opportunity to develop as a volunteer leader. This collaborative, in-person, year-long program brings you face-to-face with various professionals across the country to exchange knowledge and experiences. Find out if you meet the criteria for one of our registration fellowships.

How Multifamily Operators Can Keep Mold from Becoming a Major Liability

By K. David Meit

Prompt action and clear protocols can protect residents and reduce property risk.



In October 2025, the District of Columbia won a $41 million judgment against the former owners of Marbury Plaza, a 2,500-resident complex in Ward 8, after alleging mold in 96 percent of its apartments, along with chronic leaks and failing building systems. It was the largest housing-conditions judgment ever against a D.C. property owner.

The warning signs operators overlook

Mold needs spores, which are nearly everywhere; nutrients, such as drywall, wood and dust; and moisture. Moisture is the only condition operators can control, and growth takes off once relative humidity reaches about 60 percent.

The sources of serious claims are ordinary: slow leaks under sinks, clogged HVAC condensate lines, failed window seals, envelope leaks, nonworking bathroom exhaust fans and vacant units with the HVAC off. Musty odors can signal active growth even when nothing is visible and visible growth can mean more growth behind the wall.

Watch the work order history, too. Repeat requests in the same unit or stack, complaints that return after a "fix," and tickets closed without an identified water source are all red flags. Dry wet materials within 48 hours. A leak that waits days for a vendor can turn a drying job into a remediation project.

What to do when a resident reports mold

Respond promptly and in writing.

Inspect for the water source, not just the stain.

Never paint over it. In *Sales v. Kecoughtan Housing Co.* (2010), a tenant alleged that staff painted over mold that continued to spread and the Supreme Court of Virginia allowed her negligent-repair claim to proceed. Once management undertakes a repair, it must use reasonable care: correct the moisture source, properly remove or clean affected materials and confirm that water infiltration has stopped.

Don't diagnose, dismiss or concede. In *Cornell v. 360 W. 51st St. Realty* (2014)

Investigate before assigning blame..

Why documentation matters

Here's a scenario I use in training. A manager dispatched maintenance and a restoration vendor promptly after every complaint. Months later, staff remembers drying and cleaning the unit, but the work orders say only "treated," and the vendor file has no moisture map, photos, scope or closeout.

Build a proactive mold management program

K. David Meit, CPM®, is the founder & principal of Oculus Realty, LLC, and Oculus Expert Witness. He has more than 35 years of experience managing multifamily, mixed-use and retail properties and is a licensed real estate broker in Virginia, Maryland and D.C. He provides impartial expert testimony for both plaintiffs and defendants on property management standard of care and premises liability.

For full article: https://www.multihousingnews.com/how-multifamily-operators-can-keep-mold-from-becoming-a-major-liability

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ALL ABOUT SCREENS, LLC 605.391.4714

SDMHA BUYERS GUIDE
BROOKINGS CITY CHAPTER

GOVERNMENT
CITY OF BROOKINGS 605.692.6629

Where Does $1 of Rent Go?



Rent payments are more than monthly transactions; they play a vital role in sustaining apartment communities and strengthening local economies. Despite misconceptions, rental housing operates on tight margins. Discover where a dollar of rent goes and how it supports quality housing and community stability.

South Dakota

Per Dollar of Rent, Year: **2024**, Property Type: **All**

90 cents of every $1

$12,138 per unit annually

covers essential expenses. Between mortgage payments, maintenance costs, staff salaries and dollars put back into the apartment community to ensure quality living for residents, a rent payment is much more important than one might otherwise realize.

10 cents of every $1

$1,359 per unit annually

is returned to owners once expenses are paid, including the many apartment owners who are themselves small businesses and rely on this revenue to make ends meet, and investors, which include public pensions and retirement plans, on which many Americans rely– whether or not they reside in rental housing.

For every $1 of rent...

40 cents of every $1 — $5,437 per unit annually

pays for the mortgage on the property. This is a critical expense, as mortgage foreclosures put all residents at risk of losing their housing.

29 cents of every $1 — $3,850 per unit annually

pays for operating expenses such as property and liability insurance, utilities and ongoing maintenance.

11 cents of every $1 — $1,494 per unit annually

goes to property taxes, which in turn support the community through financing for schools, teachers, emergency services and other important local needs.

8 cents of every $1 — $1,095 per unit annually

covers payroll expenses, including pay for employees who operate and maintain the community.

2 cents of every $1 — $261 per unit annually

goes toward capital expenditure reserves. The funds in these reserves cover roof and HVAC replacements and other important repairs that help ensure quality housing for rental housing residents.

Note: Totals may not sum to $1.00 due to rounding.

Source: National Apartment Association, Multifamily Comps (MFC) Statistical Valuation System (STATVAL™)

Explore the data at https://naahq.org/research/dollar-rent-tool

2026 LUXURY MEXICAN RESORT SWEEPSTAKES

Join the South Dakota Multi-Housing Association's Luxury Mexican Resort Sweepstakes.

Help SDMHA hit its 2026 Fund Our Future goal and strengthen NAAPAC's advocacy protecting the rental housing industry on Capitol Hill — all while putting yourself in the running for an unforgettable trip for two!

What You Could Win:





Grand Mayan Luxury Resort Getaway

A luxurious six-day, five-night stay for two in a Studio Room at your choice of:

- **The Grand Mayan Nuevo Nayarit-Vallarta (Nuevo Vallarta)**
- **The Grand Mayan Riviera Maya**

All room-related taxes and resort fees are included.

- **$500 travel voucher/Visa gift card**

How to Enter:

- $25 per entry
- Bonus: Get five entries for every $100 donated (one extra on us!)

The more you enter, the better your chances of winning — and every dollar helps SDMHA reach its fundraising goal while amplifying NAAPAC's voice in Washington. Enter today!

Last day to enter is December 10, 2026!

The Rules:

- Contest open to all members of SDMHA and their spouses*
- $25 per entry or get 5 for $100 (Personal contributions - no corporate/company contributions!)
- Last day to enter is December 10, 2026

** NAA Employees, NAAPAC Trustees and members of the NAA Board of Directors (or their spouses) are not eligible for the contest.*

Scan or Click Here to Enter!

TRIP TERMS AND CONDITIONS: The travel package is non-refundable and subject to availability. Certificates/gift cards cannot be replaced. Passport required for travel outside the U.S. A minimum advance reservation is required, and travel is valid for a limited time from the date of issue. Package for couples only; no more than two couples may travel together. Contact NAA for full resort terms and blackout dates.

NAAPAC DISCLAIMERS: NAAPAC is the political action committee of the National Apartment Association. Only members of NAA and its affiliates may contribute to NAAPAC. Contributions to NAAPAC are used in connection with federal elections. NAAPAC contributions are not tax-deductible. All contributions to NAAPAC are voluntary. You may refuse to contribute without reprisal. Federal law requires political committees to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate in excess of $200 in a calendar year. No purchase is required to enter. To enter without purchase, please send a 3x5 index card with your name, mailing address, phone number, and email address to NAAPAC Sweepstakes, 4300 Wilson Blvd., Ste. 800, Arlington, VA 22203. Void where prohibited.

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RENTAL REVIEW
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NATIONAL APARTMENT ASSOCIATION
MEMBER

CHANGE SERVICE REQUESTED

GET MORE INVOLVED BY PARTICIPATING IN

SDMHA COMMITTEES



Scan to register
for a committee