



## Your Local REIA and National REIA Are Here for You!

COVID-19 has generated changes in all of our lives over the last few months. Changes and challenges are inevitable and we find ourselves in a position that requires leadership for our team and members to move forward in a productive way. We have been providing weekly online meetings to update all of our members on COVID related legislative and operational changes. I hope you have had a chance to join us on many of our calls. If you have not, please take a moment to visit our site [www.UnitingInvestors.org](http://www.UnitingInvestors.org) for the replays. Simply log in and search for Weekly Webinar Replays. Our website also has ongoing updates and articles focused on legislative and operational topics as well as sample documents and policies that can help you navigate through these uncertain times. Visit us at <https://nationalreia.org/covid-19-updates/> and find even more resources at the COVID19 page on our forum at <https://www.unitinginvestors.org/discuss/viewcategory/61>.

We have discussed many times on the weekly meetings that you can look at this as a slingshot moment for us all, where everything is pulling back. We must react to the pullback, make necessary changes and then look for new opportunities. We need to remember that at some point, the slingshot will release and we must be ready for the new challenges that this will bring as well.

Planning coupled with the use of technology and innovation can make it easier get through this change. Some real estate investors have reacted to the changes in a positive way and created new opportunities for themselves and their businesses. Look at your current business model and analyze the changes you can make to improve your business today and get ready for when the slingshot releases.

Can you do virtual leasing or showings? Can you buy and sell virtually? Our meetings cover many ways to do all of the above. If you have requests for COVID related topics that you would like to see us cover please email us at [info@nationalreia.org](mailto:info@nationalreia.org).

As we pull together to get through these uncertain times keep in mind that your local REIA and National REIA are here for you. For local networking and national news stay connected with [www.RealEstateInvestingToday.com](http://www.RealEstateInvestingToday.com). We will pull through this together and see a new world full of opportunities on the other side. We will continue to keep you informed about changes that directly impact and benefit you. In the meantime, if you have any questions, please don't hesitate to contact us!

Stay safe... and sane!

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## How to Log-in to National REIAU

Have you discovered National REIAU? It's the online educational platform where you're in the driver's seat for some of the best, high-quality and inexpensive investor training around. Here you will find 20 to 30-minute bite-sized training delivered on your schedule, wherever you are, on the subjects you want. This is the best deal for these experts and their trainings that you will find. From legalities and insurance, to the physical maintenance or rehabbing, you'll find it all, with learning check quizzes at the end, to solidify the process! In addition, all of the courses build towards earning the Professional Housing Provider (PHP) designation.



- 1 Visit [www.NationalREIAU.com](http://www.NationalREIAU.com)
- 2 Click on **SIGN IN** on the top right
- 3 Click on **CREATE NEW ACCOUNT** below the red bar
- 4 Complete the basic information in the provided boxes and Click on **SIGN UP**
- 5 **Begin your journey** on the path to quality real estate education!



# BENEFITS UPDATE



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NATIONAL REAL ESTATE INVESTORS ASSOCIATION

A non-profit Trade Association serving the Real Estate Investing Industry for over 20 years.

## How Doers Get More Done!



**ProXtra**  
PREFERRED

The Home Depot offers customized solutions & tremendous savings for members of National REIA through their Pro Xtra program. NREIA Members receive a 2% biannual rebate, 20% off interior & exterior paints & primers, volume pricing, access to an exclusive appliance & cabinet program and much more! To take advantage of these programs, you must first have a free Pro Xtra account with the agreement code (available from your local REIA) attached to your form of payment(s). Once that happens you are automatically upgraded to "Preferred" status by Home Depot allowing you access to a plethora of online tools and account information. This is how "Doers get more done!"

### Pro Xtra Preferred | Overview of Features

**Access:** Go to [HomeDepot.com](https://www.homedepot.com), click "My Account" and use your Pro Xtra email address to Sign in. Click "Forgot your password" to reset your password if you cannot access.



Set Up

#### Add users to your account

- Link: [Add Users](#)
- If there are multiple people who shop for your business or manage purchasing, they can be added as Admins or Purchasers to set up their own profile on the account

#### Manage your payment methods

- Link: [Payment Methods](#)
- Add and view credit cards to track in-store and online purchasing
- Authorize cards to make phone sales easier or sign up for Text2Confirm

#### Create product lists

- Link: [Product Lists](#)
- Add products into lists in order to organize and simplify your purchasing
- Lists can be shared with others via email or printed



Shop

#### Quick add items to cart / list

- Link: [Quick Add](#)
- Easily add items into a list or your shopping cart by typing in the SKU number and quantity or by uploading the excel template provided

#### Create a quote

- Link: [Quotes](#)
- After you've added items into your shopping cart, you can save that cart as a quote to lock in the price for 7 days
- Quotes can be printed with or without prices or discounts to share with clients

#### Enhanced Shopping Cart

- Link: [Shopping Cart](#)
- Easily add to, edit, organize and purchase your items
- Forgot something? Type in the SKU number to quick add to cart
- Add a PO/Job Name to keep purchases organized
- Select fulfillment type by item for convenient delivery or pick-up at the store
- Save cart as a quote or list to purchase later

#### Schedule subscriptions

- Link: [Subscriptions](#)
- Schedule recurring orders for items you are buying regularly
- Take advantage of a 5% discount and free delivery for all your subscriptions

#### Buy It Again

- Link: [Buy It Again](#)
- Shop directly from previously purchased items (online and in-store)



Manage

#### Track purchases

- Link: [Purchase History](#)
- View and filter through all in-store and online purchases made with a registered payment method
- Export purchase summary or purchase details into Excel

#### Export to QuickBooks

- Link: [QuickBooks](#)
- Export purchase summary or purchase details directly into QuickBooks to make bookkeeping simple
- Purchases sync with both QuickBooks Online and QuickBooks Desktop

#### Business tools

- Link: [Business Tools](#)
- View purchasing trends like your Top Jobs, most purchased items, map of spend by store, and spend by department

Visit [Explore Features](#) for detailed guides on how to use these features and more on Pro Xtra Preferred

[www.homedepot.com](https://www.homedepot.com)



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**National REIA**  
**ph 513-827-9563**  
**www.NationalReia.org**  
**@nationalreia**

## **Arcana Offers Investors Unique, Intelligently Designed Insurance Coverage**

*Because you've got bigger things to worry about!*

Ask any investor and they'll tell you they have a lot on their plates – not to mention an eye on the horizon looking for that next deal. Insurance should be one of the last things investors have to worry about especially when it comes to good coverage and quality customer service. Arcana knows this



and understands it well. That is why they offer unique, intelligently designed insurance coverage for today's real estate investors. Because, as they say, "you've got bigger things to worry about."

Through their exclusive partnership with National REIA, Arcana Insurance Services, LP is offering NREIA members multiple insurance products specifically designed for Investors and their tenants. Features include no Underwriting or inspections, 24/7 desktop and smartphone Certificate delivery system, outstanding Claims Management service, the best time-tested cash flow Insurance products available in the insurance market, and a very knowledgeable and courteous staff to take care of your insurance needs. What more could you ask for?

The difference is Arcana views itself not as a commodity but a committed business partner. They view relationships as a mutual journey versus an annual contractual arrangement. They understand that National REIA revolves around these three words, Promote, Protect and Educate.

Arcana believes in PROMOTING their insurance clients through joint long-term planning and the investment of capital to enhance their client's position in their respective markets. Their customized insurance programs PROTECT your investment capital and real estate collateral. They strongly believe in EDUCATING their insureds through various media outlets and on-site presentations and discussions on the insurance topics of the day to make you better informed.

- Investor Program
- Renters Content & Tenant Liability
- Flood Insurance
- Builder's Risk



*LEARN MORE BY VISITING:*

**[www.nreia.arcanainsurancehub.com](http://www.nreia.arcanainsurancehub.com)**

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# LEGISLATIVE UPDATE



**PPP / EIDL funding:** The Small Business Administration has doled out hundreds of billions primarily through two revamped programs due to the CARES Act passed by Congress in April and re-funded in May. Small banks still have funding, as they received an earmark set aside for \$60 Billion to process. For businesses that have not participated in the Payment Protection Program, there is limited time to act. The Economic Injury Disaster Loan is another issue altogether. The initial promise was \$10K in grants to businesses and non-profits, including churches. The reality was another thing entirely. The SBA initiated new regulations that limited the grant funds \$1k/per employee and treated the grant as a credit toward any PPP loan. Now the PPP might be forgivable, in fact it was designed to be, but in true regulatory fashion the SBA is in process of creating a series of rules to achieve forgiveness. This means that if you took the funds, you might want to make sure you understand HOW they are to be spent in order to be forgiven. Ironically, PPP requires funds to be spent with 8 weeks of receiving them...their rules aren't expected anytime soon. Word to the wise: track and document all expenditures during that 8-week period or risk paying back the loan.

**States Opening Up:** Across the country states are opening at their own pace. In some states each county has differing rules with municipalities varying from them. As a business owner/manager in a jurisdiction it is incumbent upon you to comply with the law or pay the consequences. Considering those consequences range from prisons being emptied out so that regular business owner/managers can take their place, to new rules with warnings and penalties so fluid even the health department and police are not sure which things to enforce. All that is to say: please take time to seriously review the local law/order/regulation and determine how it applies to your situation. Please remember, complaints against your business can turn into lawsuits that could get expensive.

**FHA extension:** In Mid-May, the FHA extended its moratorium on evictions and foreclosures for mortgages on single family homes through June 30th. Additionally, appraisers are allowed to continue with desk-top exterior appraisals only through the same time frame.

**Courts and eviction moratoriums:** Courts across the country are opening, with several expanding their usage of teleconferencing. This has been exceptionally helpful in dealing with the prisoner transport problems and will likely have a significant impact on billing. Attorneys utilizing teleconference can become much more efficient, and dare we hope(?) more cost effective!

With courts closed, or functionally so, there is a huge backlog growing daily. Mediation services, often court sponsored may be a better alternative to the wait that will be inevitable otherwise.

**Rents in at a better rate than April:** On a positive note, and much to the chagrin of the rent-strike agitators, most reports are showing May rent payment percentages as high or higher than April. While that is good news, the varying openings and differences in benefits available to individuals will have an impact on rent payment levels across the country. It is highly likely that June rental payment rates will be far different depending on the area and its success at re-starting its economy. Staying in close communications with residents will be critical to not losing everything for those who are highly leveraged.

**CARES II:** Congress is working, albeit at a slower pace, on the next phase of economic stimulus. Plans range everywhere from \$2k per person per month for the next 24 months to no bill at all in an effort to stop the deficit-bleed that is growing into a \$26 trillion debt load. Since it is an election year, looking into the proverbial plastic 8-ball is about as good a guide as to what will happen as any! One likely measure to come forward is the long-stalled infrastructure bill. Both parties have advocated for infrastructure funding, the devil however is in the details...will unions be required to get the work? Will it be geared toward urban or rural areas? Will greenspace and bike/walkers have priority over public transportation or the automobile? Then again, they all might receive funding in a Keynesian economic ploy!

[www.NationalREIA.org/legislative](http://www.NationalREIA.org/legislative)