



Our Associations Play a Vital Role Keeping the Industry Strong

In today's environment for investors, there is good news and bad. The good news is you've got more choices than ever. Try this strategy or that one? Quit a full-time job to invest or attempt to handle investing as a second income? Take on a partner, or do it all yourself? How about staff?

The explosion of choice is one of the unanticipated, unavoidable outgrowths of the convergence of technology, previously abundant capital that is now becoming uncertain, economic growth and then anticipated slowdown, and a generally changing market—the new world of business in which all of us work and live.

The bad news is you have more challenging decisions than ever. Every choice involves higher stakes. The margin for error shrinks. The variables get more complex. The new news is that no matter what you decide, you can't really predict the outcome—much less control it.

That makes research, support, information, education, and networking so very important to real estate investors today. The same challenges and opportunities you are struggling with are similar to those that your fellow investors face as well. That is why it is essential for us to have thriving associations with many resources and a lot of support for the investors of today and tomorrow.

Our associations play a vital role in keeping our industry strong and our members successful. As our economy and industry change, we will be even more important resources for the needed support.

Associations are facing challenges too. That is why the National REIA board and staff are constantly looking for ways to bring your association leaders more and better ways to provide service to you, our members.

Join us at your local REIA groups to talk with other investors about their successes and challenges and to learn about the benefits and services that National REIA and your local REIA bring to you. You will also want to make sure that you sit in on the legislative sessions to better understand how laws are changing and how to be prepared to deal with those changes.

As always, don't forget to join us on the REIA Updates Zoom call each month for the Legislative updates from the National level and check out RealEstateInvestingToday.com for daily updates on legislative activity, industry trends, and general info you need to know to succeed in your business.

National REIA and our local associations are here to support you in your business as a real estate investor. Take advantage of all your benefits of membership to give you an inside track on the road to success!



Rebecca McLean
NREIA Executive Director

BENEFITS UPDATE



Give Your Retirement a Boost by Unlocking More Funds for Your Real Estate Investments!

Equity Trust has made available an exclusive offer for members of National REIA that contains big savings while unlocking more funds for their real estate investments:

 \$99 Self-Directed IRA for 1-full year, regardless of account value <i>(\$205 minimum value)</i>	 Complimentary National REIA GOLD Level Service Membership for 1-full year <i>(\$249 value)</i>	 FREE WIRE TRANSFERS NOW INCLUDING! Two certificates for FREE expedited processing and two certificates for FREE investment wire transfer <i>(\$210 value)</i>	 Digital Download of the #1 Ranked (on Amazon) book – Self-Directed IRAs: Building Retirement Wealth Through Alternative Investing <i>(\$14.95 value)</i>	 2 Free Wealth Building Workshop Tickets <i>(\$144 Value)</i>
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SELF-DIRECTED IRA ADVANTAGES TO CREATING FINANCIAL FREEDOM

- **Investing Diversity:** With a self-directed IRA you can diversify beyond the market into assets such as real property, tax liens, mortgage notes, and more. If you have expertise with a certain asset type, you can invest in what you know best to create your financial future.
- **Funding for Your Next Investment:** There is as much as \$9.2 trillion invested in IRAs in the United States. Self-directed IRAs enable you to tap into that capital to participate in real estate and other investments.
- **Tax Advantages = Lasting Wealth:** Investing over time in a tax-advantaged account like a self-directed IRA can have a tremendous effect on future wealth. Combining those benefits with the ability to diversify and invest in a full range of alternative assets could be a winning combination.
- **Provide Wealth for Your Future Generations:** Certain self-directed IRAs may allow the passing of assets to beneficiaries after death with little or no tax implications, allowing you to stretch wealth over generations.



Learn more by calling **844-732-9404** or by
visiting **www.TrustETC.com/NationalREIA**





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MSI (formerly Arcana) Offers Investors Unique,Intelligently Designed Insurance Coverage

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. **Millennial Specialty Insurance** (formerly Arcana) knows and understands these concerns. That is why they offer unique, intelligently designed insurance coverage for today's real estate investors.



Through an exclusive partnership with National REIA, MSI is offering members multiple insurance products specifically designed for Investors. They are focused on delivering quality insurance and protection products to the housing market. They are dedicated to absolute efficiency, excellent personal service, and industry leading technology. It is their mission to provide customers streamlined operational processes and state of the art technology.



LEARN MORE BY VISITING:
nreia.arcanainsurancehub.com

LEGISLATIVE UPDATE



"No man's life, liberty, or property are safe while the legislature is in session." Mark Twain



Model Legislation? As beauty is in the eye of the beholder, so too is the perfection of so-called model legislation. National REIA's public statement about the Administration's roll out of the federal Renter's Bill of Rights that can be found on www.RealEstateInvestingToday.com. The roll out is just the beginning of a push by low-income housing advocates to nationalize housing through the regulatory process. The effort puts forth five principles that are guiding this federal take-over of rental housing.

Since the founding of the country housing has been a state & local issue. HUD and FHA have increasingly added federal flavor and impact, however, the five facets put forward go way beyond even the 10th Amendment:

1. Safe, Quality, Accessible, and Affordable Housing: Renters should have access to housing that is safe, decent, and affordable.
2. Clear and Fair Leases: Renters should have a clear and fair lease that has defined rental terms, rights, and responsibilities.
3. Education, Enforcement, and Enhancement of Renter Rights: Federal, state, and local governments should do all they can to ensure renters know their rights and to protect renters from unlawful discrimination and exclusion.
4. The Right to Organize: Renters should have the freedom to organize without obstruction or harassment from their housing provider or property manager.
5. Eviction Prevention, Diversion, and Relief: Renters should be able to access resources that help them avoid eviction, ensure the legal process during an eviction proceeding is fair, and avoid future housing instability.

On these issues there could be some common ground – especially regarding safe, quality housing – but government typically impacts the affordability more than any other single item. From restricting development to adding taxes, costs, fees, and unnecessary “services”. Leases should be clear, and in the language of the law the land utilizes – even while be available in various languages. As for “education of rights”, there isn’t a problem resident that doesn’t know every building inspector, health department and media phone number – yet cannot seem to call the housing provider to communicate a concern.

And when it comes to evictions, as the saying goes, be careful what you ask for: you may get it. No-one likes evictions: they are costly, time consuming, emotionally draining and completely unprofitable. Working with (local) communities to develop best practices to avoid evictions is fine. However, adding layers of lawyers solves nothing and only increases delays and costs. Residents in need, like so many Americans that have trouble putting their hands on an emergency \$1,000 – need better wages, incomes, and help when the inevitable car issue, medical concern, or job loss impact the paycheck-to-paycheck rat-race. Working with local, state and the National REIA groups could provide so much more insight.

Advocate March 28-29th Washington DC: As we have for the past several years (excepting Covid) key legislative leaders from across chapters of National REIA have joined with the National Apartment Association and the National Multifamily Housing Council to share with their Congressmen a focused message. This year, with barriers down, and congressional halls once again opened for travel, we are looking forward to partnering on this messaging effort. If you are interested in participating, please email Lori at lori@nationalreia.org. From rent regulations to support animals and building code mandates, there will be plenty to learn and communicate to preserve our industry.

www.NationalREIA.org/advocacy