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**PARTNER SPOTLIGHT**  
**MATT FINNEY WITH**  
**TRISTATE IRRIGATION**

**INVESTOR'S CORNER**  
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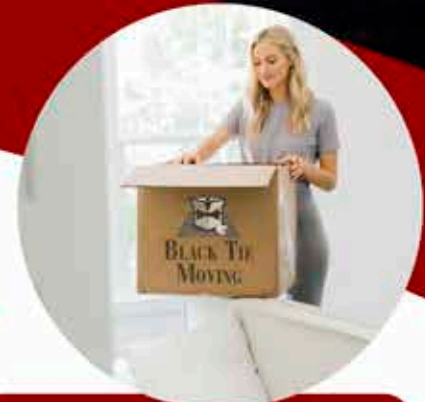
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Content Coordinator



**Elizabeth Looney**  
Photographer



**Michael Berry**  
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**Becky Mitchell**  
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**Caleb Nelson**  
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**Molly Cobane**  
Client Relations Specialist



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# PUBLISHER'S NOTE

One of my favorite parts of what we do at *Memphis Real Producers* is getting the chance to sit down with the agents whose stories fill these pages.

Every interview reminds me of something important: behind every closing, every production number, and every award is a real person with a journey. A story of risks taken, challenges faced, lessons learned, and relationships built along the way.

And more often than not, the most successful people in our industry share something in common. It is not just work ethic. It is not just talent. It is the way they treat people.

The best agents I meet understand that this business has never really been about houses. It has always been about people. It is about the trust a family places in you when they

hand you the keys to their biggest investment. It is about the conversations, the guidance, and the relationships that often last long after the closing table.

That is why *Memphis Real Producers* exists. From the beginning, my vision has been simple: create a platform where the best professionals in our market can connect, celebrate one another, and grow together. Not just as agents, but as people and leaders within our industry.

Because the truth is, the culture of an industry is shaped by the people at the top of it.

When top producers operate from a mindset of generosity instead of scarcity, when they collaborate instead of compete, and when they invest in relationships instead of chasing transactions, the entire community benefits.

New agents are encouraged. Partnerships grow stronger. Clients receive a better experience. Everyone wins.

I see this play out every time we gather at a Real Producers event. When you put the best in the industry in the same room, something shifts. The conversations go deeper. The ideas flow. The connections become meaningful.

It reminds me that success is not meant to be built in isolation. So as you read this issue, I want to offer both encouragement and a challenge.

First, encouragement. The work you are doing matters. The professionalism you bring to this industry matters. The relationships you invest in matter more than you may realize.

But I also want to challenge you. Keep raising the standard. Keep encouraging the people around you.

Keep mentoring the next generation of agents. Keep choosing relationships over ego and collaboration over competition.

Because when leaders in an industry choose to operate that way, the ripple effect is powerful.

Together, we are shaping the future of real estate in Memphis.

And I have to say, it is a privilege to be on that journey with you.

**Jeff White**  
Publisher  
*Memphis Real Producers*



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# Meet **Matt**

Where Communication Builds Trust

BY JEFF WHITE  
PHOTOS BY CALEB NELSON

In a world where missed calls and slow follow-ups are common in the service industry, Matt Finney has built his business on something surprisingly simple: communication.

“We’re really a communication company that happens to fix sprinklers,” Matt says. “Anyone can go out and turn a wrench. But the way you communicate with people, the way you follow up, and the way you make sure customers feel taken care of—that’s what builds trust.”

For Matt, owner of Tri-State Irrigation, that philosophy has become the foundation of how he runs his business. Yes, his team repairs sprinkler systems, diagnoses drainage issues, and keeps irrigation systems running properly. But what truly separates the company is the way they communicate with customers and follow through on their promises.

That mindset has helped Tri-State Irrigation become a trusted resource for homeowners and real estate professionals across the Mid-South.

## A Legacy 45 Years in the Making

Tri-State Irrigation has been serving the community since

# Finney with TriState Irrigation

1980. Over the past four and a half decades, the company has passed through several owners before Matt stepped in as the fourth steward of the business six years ago.

For Matt, the opportunity felt like a natural progression. Entrepreneurship runs in his family, and his own journey into business began early. While in college, Matt ran a landscaping company, learning firsthand how to work with clients, manage projects, and solve problems in the field.

“I had a landscaping business during college,” he recalls. “That experience really helped me understand the customer side of the business.”

Later, Matt gained valuable experience in sales, which sharpened the communication and relationship-building skills that are essential for business ownership.

The irrigation industry eventually became a family connection as well. Matt’s uncle purchased an irrigation company, and when the opportunity came for Matt to take over the business, the path forward became clear.

He saw more than a business opportunity. He saw the chance to build something lasting—something rooted in relationships, reliability, and trust.

## Doing One Thing Well

In an industry where many companies try to offer every service under the sun, Matt has intentionally taken a different approach. At Tri-State Irrigation, the focus is simple. “We do sprinklers,” Matt says with a grin.

It is a phrase that has become something of a guiding principle for the company. While the team may assist with drainage issues or landscape-related concerns, irrigation systems remain their core specialty.

“We’re not trying to be the company that cuts grass and trims bushes,” Matt explains. “We want to be the best at irrigation.” By staying focused on a specific niche, Tri-State Irrigation has refined its processes and developed a level of expertise that general landscaping companies often cannot match.

For homeowners, that means dependable systems that protect their landscaping investments. For real estate professionals, it means having a reliable resource when irrigation questions arise during inspections or negotiations.

## Communication That Makes the Difference

While irrigation systems require technical knowledge, Matt believes the real difference between companies often comes down to communication.



Photo submitted by Matt Finney

To reinforce that principle, he has implemented a simple but powerful process for every service call. Each technician makes three points of contact with the customer: when they are on the way, when they arrive, and when the job is finished.

“It sounds simple,” Matt says, “but people really appreciate knowing what’s going on.”

Those small moments of communication remove uncertainty for homeowners

and build confidence that the job is being handled professionally.

In an industry where service calls sometimes feel rushed or impersonal, that level of communication helps customers feel seen, heard, and valued.

## A Resource for Real Estate Professionals

One of the areas where Matt has intentionally grown his business is within the real estate community. Irrigation



systems often become part of the conversation during inspections, repairs, and negotiations. When questions arise, agents need professionals who can provide quick answers and reliable assessments.

**“Agents will text me pictures and ask, ‘What do you think this is?’” Matt says with a laugh. “I’m always happy to help.”**

**Matt enjoys stepping into that role.**

“I really enjoy working with real estate agents,” he says. “Real estate is such a relationship-driven business, and when you take care of people, those relationships grow.”

Sometimes the interaction is as simple as an agent sending him a photo of a sprinkler head or valve box and asking for advice.

“Agents will text me pictures and ask, ‘What do you think this is?’” Matt says with a laugh. “I’m always happy to help.”

In real estate, deals move fast and timelines matter. Having a trusted irrigation expert who answers the phone and responds quickly can make the difference between a delayed closing and a smooth transaction.

Whether an agent needs a quick system inspection, help diagnosing an issue flagged during a home inspection, or simply a professional opinion on what a buyer is seeing in the yard, Matt is always glad to step in and help.

**The Joy of Solving Problems**

Ask Matt what he enjoys most about running the business, and his answer comes quickly. “I love solving problems,” he says. Every property presents its

own puzzle. Whether it is a hidden leak, a broken valve, or a drainage issue affecting the landscape, diagnosing the issue and delivering the right solution is something Matt genuinely enjoys.

But just as meaningful to him is the opportunity to provide for the people who work alongside him. “One of the things I’m most proud of is being able to provide steady work for my employees,” he says. “These guys have families, and they’re counting on this business. I take that responsibility seriously.”

Matt maintains close relationships with his team and works to create an environment where employees feel valued and supported. That culture of care often translates directly into the way customers are treated as well.

**A Life Centered on Family**

Away from work, Matt’s greatest joy is his family. He and his wife, Monica, have built a full and active life together. Monica owns a hair salon business, and the couple stays busy supporting their three children: Aubrey,

Bailey, and Cannon. Like many families, much of their free time revolves around their children’s activities.

Competitive volleyball tournaments, school programs, and leadership opportunities keep the family calendar full. One of their children participates in a St. Jude leadership program, something Matt and Monica are especially proud of. “We love supporting whatever they’re passionate about,” Matt says. Whether it is traveling to tournaments or cheering from the sidelines, family remains the center of Matt’s world.

**Faith and Community**

Faith also plays a central role in the Finney family’s life.

Matt and Monica are actively involved at Living Hope Church and volunteer at the Hope Center, a local recovery ministry that helps men rebuild their lives.

Through the program, they spend time counseling and encouraging men who are walking through difficult seasons.

“It’s been really meaningful for us,” Matt says. “Just being able to come alongside people and encourage them.”

Their involvement reflects a desire not only to succeed in business but also to serve their community in meaningful ways.

**Simple Values, Strong Results**

When Matt looks ahead to the future of Tri-State Irrigation, his vision is clear.

He is not interested in chasing every possible



opportunity or expanding into dozens of services. Instead, he remains focused on doing one thing exceptionally well.

“I just want us to be the go-to irrigation resource,” he says. By continuing to prioritize communication, relationships, and dependable service, Matt

believes the company will keep building on the strong reputation it has earned over the past 45 years.

And in many ways, that reputation has been built on something simple.

In an industry where missed calls and slow follow-ups are common,

Matt has built his business by doing the opposite—answering the phone, communicating clearly, and making sure people know they can count on him.

Because in Matt Finney’s world, fixing sprinklers may be the service.

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# meet Anna Palazola

## Speaking the Language of Home

PHOTOS BY CALEB NELSON

*“When people feel heard, they can finally feel at home.”*

The first conversations Anna Palazola had with the man who would become her loving husband required an interpreter.

She spoke Russian. He spoke English.

Every sentence had to pass through another person before reaching the other side. Conversations were slow, sometimes awkward, and occasionally a little funny. Imagine trying to flirt while someone else is translating every word.

But the connection was undeniable.

“At first we couldn’t really communicate without help,” Anna laughs. “But sometimes connection doesn’t need perfect language.”

Years later, Anna realized that moment quietly shaped her life.

Long before she became a real estate professional in Memphis, she learned something powerful about people: Everyone wants to be understood.

Today, as an agent with **Crye-Leike**, Anna carries that belief into every relationship she builds. She often says she is **a listener first, and a real estate agent second.**

For her, real estate isn’t just about contracts or closing tables.

It’s about listening.

It’s about understanding people’s stories.

And it’s about helping them find the place where their lives can unfold.

### Finding Her Voice

Anna grew up near the historic port city of Odessa, Ukraine, in a family where education, service, and hard work were deeply valued.

Her early career path led her toward healthcare, where she studied to become a nurse practitioner.

But the person who influenced her most was her grandmother.

Anna’s grandmother was a speech therapist who helped children overcome communication challenges and gain the confidence to express themselves.

“My grandmother helped children find their voice,” Anna says. “Watching her showed me how powerful it is when someone finally feels understood.”

Inspired by her example, Anna pursued a master’s degree in speech pathology — a field dedicated to helping people communicate and connect.

At the time, she had no idea how much those lessons would shape her future.

### A Leap Across the World

While studying in Moscow, Anna met the man who would eventually become her husband.

Their early relationship required patience — and a very dedicated interpreter.

But connection doesn’t always depend on perfect language.

Through shared experiences, laughter, and long-distance conversations, their relationship continued to grow.

Eventually, Anna made a life-changing decision.

She moved across the world to Memphis to start a new life.

“It was exciting,” she says. “But also humbling. You suddenly realize how important communication is for even the smallest things.”

Simple tasks like ordering food or making a phone call suddenly required courage.

But Anna approached the new chapter with determination.

Memphis slowly became more than a place where she lived.

It became home.

### From Family Life to Real Estate

For many years, Anna focused on raising her children and helping with her husband’s family business, **Palazola Produce**, a well-known produce company serving the Memphis community.

When the business was sold, Anna began thinking about what her next chapter might look like.

Looking back at her life, a pattern became clear.

She had always been drawn to helping people during important moments in their lives.

Real estate offered the perfect opportunity.

Anna first began her real estate career with **My Home Realty**, where she gained valuable experience working with buyers and sellers. Soon after, she joined **Crye-Leike**, one of the most respected real estate firms in the Mid-South.

She entered the industry during the COVID-19 pandemic — a time when the housing market was filled with uncertainty.

For a new agent, the timing could have been overwhelming.

But Anna focused on what mattered most.

People still needed homes. Families were still moving forward with their lives.

And many clients simply needed someone calm, patient, and trustworthy guiding them through the process.

Listening — the skill she learned from her grandmother years earlier — quickly became one of her greatest strengths.

### People First

Today, Anna works with buyers and sellers throughout the Memphis area, helping them navigate



one of the most important decisions of their lives.

Many of her clients come to her during big life transitions — first homes, relocations, growing families, or new beginnings.

“Buying or selling a home can feel overwhelming,” Anna says. “My goal is to make sure my clients feel supported every step of the way.”

Her calm approach and genuine care often turn clients into long-term relationships and friendships.

Because for Anna, real estate has never been just about houses.

It’s about people.

### Life Beyond Real Estate

When she’s not working with clients, Anna enjoys spending time with her family and taking trips to **Hot Springs, Arkansas**, where they can relax and recharge.

Music is another passion.

Anna plays the piano and shares that love with her son, who studies classical piano. Their home is often filled with beautiful music.

Ballet is another lifelong love.

Her daughter shares that passion, and one of Anna’s most special memories was performing together in **The Nutcracker**. Sharing the stage as mother and daughter made the experience unforgettable.



**“FOR ANNA PALAZOLA, REAL ESTATE BEGINS WITH LISTENING. WHEN SOMEONE FEELS TRULY HEARD, THE SEARCH FOR A HOUSE TRANSFORMS INTO THE JOURNEY OF FINDING HOME.”**

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“It was such a beautiful moment,” Anna says. “One I will always treasure.”

**The Language of Home**

When Anna reflects on her journey from Ukraine to Memphis, she sees a story shaped by resilience, connection, and the power of listening.

She learned from her grandmother the importance of helping people find their voice.

She experienced firsthand what it means to build relationships across languages and cultures.

Today, she brings those lessons into every conversation with her clients.



Photo submitted by Anna Palazola

Because finding a home is about more than square footage or market trends.

It's about understanding people — their hopes, their fears, and the life they want to build.

For Anna Palazola, helping someone find the right home begins with something simple.

Listening first.

And when people truly feel heard, finding home becomes possible.

**Fast Facts: Anna Palazola**

- Brokerage: Crye-Leike Realtors
- Originally From: Near Odessa, Ukraine
- Memphis Since: 2001
- Previous Career: Healthcare and Speech Pathology
- Why She Chose Real Estate: Helping people navigate important life moments and guiding them through the journey of finding a home
- Favorite Part of the Job: Building relationships and making sure clients feel heard and supported
- Hobbies: Playing piano, attending ballet, and spending time with family
- Favorite Family Getaway: Hot Springs, Arkansas
- Life Lesson She Lives By: “I trust God, serve people, and treat every home like it matters - because it does.”

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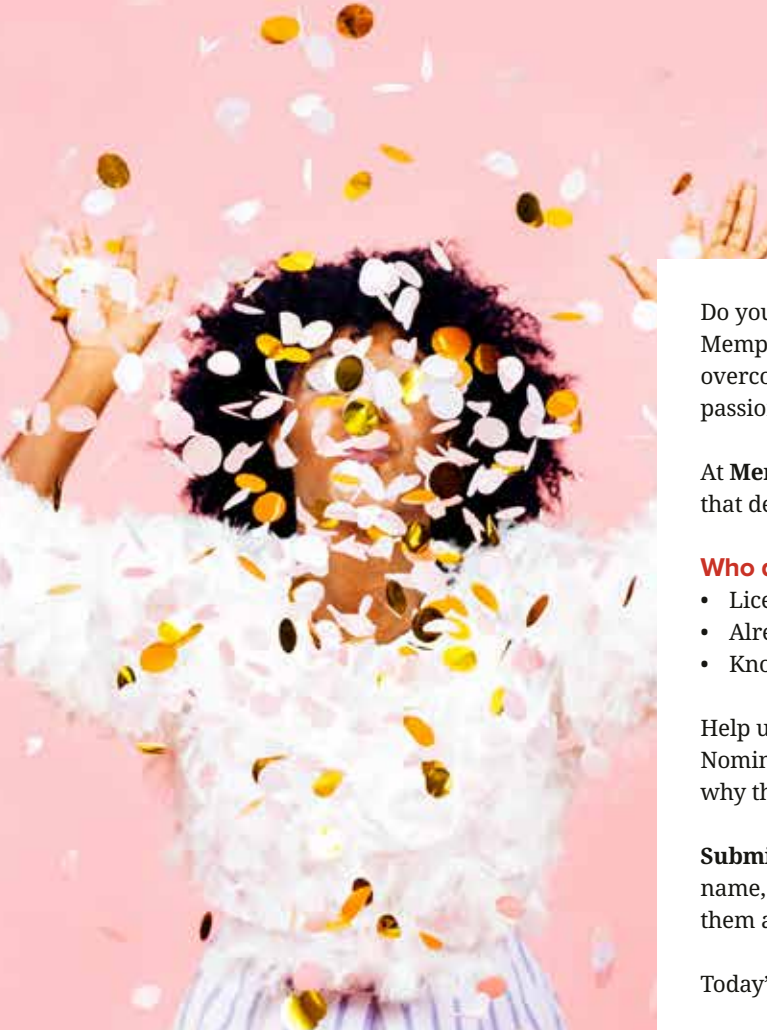
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# Meet Emily Kalmon

## SEEING POSSIBILITY

BY JEFF WHITE  
PHOTOS BY BECKY MITCHELL WITH LENS MAN  
REAL ESTATE PHOTOGRAPHY

*For Memphis real estate professional Emily Kalmon, real estate is the art of problem solving. Before she was negotiating contracts and preparing homes for the market, Emily was standing in front of a classroom filled with paintbrushes, paper, and more than a thousand young artists.*

As an art teacher, she spent her days helping students learn how to see the world creatively. A blank page was never just a blank page. It was an opportunity waiting to be shaped. Years later, that same mindset continues to guide her work in real estate. Because whether she is helping a seller prepare their home, navigating a complex negotiation, or walking through a renovation project, Emily approaches each challenge with the same perspective she once taught her students: look closer, think creatively, and search for the possibility others might miss.

“Real estate is rarely straightforward,” Emily says. “There’s almost always something that needs to be figured out. I actually enjoy that part of it.”

For the Memphis real estate professional, success isn’t just about closing deals. It’s about vision, collaboration, and the ability to solve problems in ways that move people forward. In many ways, it’s simply another form of art.

### An Artistic Foundation

Emily was born in Memphis and lived in Hernando, Mississippi until she was twelve years old. Her family relocated to Munford, Tennessee, where she would

eventually graduate from Munford High School. It was in Munford that Emily met someone who would become a lifelong partner—her future husband, Nathan. The two attended high school together and later enrolled at the University of Memphis.

While Nathan pursued mechanical engineering, Emily followed a creative path, earning a Bachelor of Fine Arts with a concentration in Education and a minor in English. Art had always been an outlet for her creativity, and teaching felt like the perfect way to share that passion with others. After graduating, Emily began teaching art at Brighton Elementary School. At one point, she was responsible for teaching nearly 1,200 students.

“You’re constantly finding new ways to communicate ideas,” Emily says. “Every student learns differently, so you have to adapt.”

Those early years helped her develop the patience and problem-solving mindset that would later define her real estate career.

### A World of New Perspectives

Not long after beginning her teaching career, Emily’s life took an unexpected turn when Nathan’s career as an engineer with an oil-service company took them overseas. The couple moved to Baku, Azerbaijan, where Emily taught art at The International School of Azerbaijan.

“It was an incredible experience,” Emily says. “Living in another culture really changes your perspective.”



Teaching abroad exposed her to diverse cultures, perspectives, and ways of thinking. The experience broadened her worldview and strengthened her ability to communicate and collaborate with people from all backgrounds.

“You learn quickly how to adjust,” she explains. “When everything around you is different, flexibility becomes second nature.” After spending time back in the United States, the family eventually lived in Scotland for a period while Nathan continued working internationally. Those years of travel became deeply formative for their family.



“Living overseas shaped our family in so many wonderful ways, it was truly a blessing and unforgettable experience” Emily says. Eventually, however, the family returned home to Tennessee, where community and family once again became the center of their lives.

#### From Creativity to Entrepreneurship

Back in the United States, Emily and Nathan began exploring new professional opportunities. Emily launched her own photography business while raising their two children, Hailey and Ian. During that time, she photographed hundreds of homes for Realtors, developing a keen eye for what makes a property stand out.

“I naturally started visualizing how homes would look through a camera lens,” she says.

At the same time, Nathan had begun investing in real estate. The couple purchased their first rental property

in 2011, and through the years Nathan would go on to flip over a hundred homes. Real estate quickly became part of their everyday lives.

Before long, the couple had built a growing portfolio of rental homes while continuing to renovate properties across the region. Eventually it became clear that someone needed a real estate license to help move their expanding investment business forward.

#### Emily stepped into that role.

What began as a practical decision soon opened the door to something much bigger. “Real estate felt like a natural transition,” she says. “So much of our life already revolved around it.” But for Emily, the work has always been about more than transactions.

“I love that our work goes beyond closing deals,” she says. “It’s about revitalizing neighborhoods, helping families find stability, and strengthening the community we live in.”

#### A Natural Fit

Emily began her real estate career with Collier Realtors before later joining Hometown Realty. Both brokerages shared something that mattered deeply to her; strong community roots and a genuine focus on serving people. “I’ve been very fortunate to work alongside professionals who truly care about their clients,” Emily says.

Her background had uniquely prepared her for the role. Teaching sharpened her communication skills. Living overseas expanded her perspective. Investing in real estate gave her firsthand experience with renovations, rental management, and long-term strategy. And her artistic background helped her think creatively.

#### Living overseas expanded her perspective.

Investing in real estate gave her firsthand experience with renovations, rental management, and long-term strategy. And her artistic background helped her think creatively.

“At my core, I’m a creative problem-solver,” Emily says. “I enjoy finding solutions people might not have considered.” Renovating more than one hundred homes only strengthened that mindset. In many ways, it was simply another expression of the same creative thinking she had developed as an artist—seeing possibilities where others might only see problems.

#### When Success Meets Challenge

Emily’s early years in real estate were anything but ordinary. Her first year in the business happened to be 2021—one of the most intense real estate markets in recent memory. At the time, Emily was still teaching at Munford Elementary while simultaneously building her real estate career.

“It was overwhelming,” she recalls. “There were days I thought about quitting.”

But Nathan encouraged her to take the leap and focus fully on real estate. Leaving teaching was bittersweet, but it ultimately proved to be the right decision. “I’m grateful every day that I stuck with it,” Emily says. Today, she sees the market entering a new phase.

“West Tennessee is experiencing a recalibration,” she explains. “After several intense years, the market is settling into a healthier pace. Homes are sitting longer, buyers are more intentional, and agents have to be more strategic.” And that’s exactly where Emily thrives. “Problem-solving and communication matter more now than ever,” she says.

#### Preparing Homes for Their Moment

One of Emily’s favorite parts of real estate happens before a home ever hits the market. She loves helping sellers prepare their homes for buyers. Whether she is recommending paint colors, guiding low-cost improvements, or helping stage and declutter a space, Emily enjoys watching a home transform.

“I absolutely love getting a house ready for market,” she says. “Seeing a listing come together beautifully—and knowing buyers will fall in love with it—is incredibly rewarding.” Her photography background gives her a unique advantage. “I naturally visualize how every room will be photographed,” she says. And when everything comes together, the results can be magical.

#### Life at Home

Outside of real estate, Emily’s life revolves around family and community.

She and Nathan have been married for sixteen years and are raising two children.

Hailey, 13, is involved in choir, drama, and violin. Ian, 10, enjoys playing guitar, bucket drumming, reading, and riding his side-by-side around their property.

Their home also includes two beloved pets: Luna, a Bernedoodle, and Rojo, a bearded dragon. Emily is also deeply involved in her local

*“At my core, I’m a creative problem-solver. I enjoy finding solutions people might not have considered.”*



schools and has served on several PTO boards over the years.

“Supporting teachers and students is incredibly important to me,” she says. “Showing up consistently for our schools is one of the best ways to strengthen our community.”

#### The Bigger Picture

When Emily Kalmon reflects on her journey—from art teacher to world traveler, photographer, investor, and real estate professional—one thing becomes clear. None of it followed a straight line.

“I didn’t expect my life to take this path,” she says. “But looking back, every stage led me to something meaningful.”

Each chapter sharpened her creativity, strengthened her adaptability, and deepened her ability to connect with people. In many ways, Emily never truly left the world of art. She simply traded paintbrushes for contracts and classrooms for closing tables. Because at its heart, real estate is not just about houses.

It’s about people. It’s about possibility. And sometimes, it’s about having the vision to see what others cannot yet see. For Emily Kalmon, that ability—to see possibility—is what makes all the difference.

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# Real Estate Investing in Memphis: A Property Manager's Perspective

BY RENSHAW COMPANY REALTORS



Memphis is one of those markets that continues to attract real estate investors from all over the country—and for good reason. Compared to many major metros, entry prices are still relatively affordable, rent demand remains strong, and cash flow is achievable if you buy and manage correctly. But after years of working on the property management side at Renshaw Company Realtors, I can say this with confidence: Memphis rewards investors who understand operations just as much as acquisition.

From the outside, Memphis can look like an easy cash-flow market. From the inside, it's a city of micro-markets, aging housing stock, and tenants who value function and responsiveness more than flashy finishes. Investors who succeed here tend to think like property managers. Those who don't often learn expensive lessons.

This article is written from that operational point of view—the realities we see every day managing properties across Memphis and the surrounding areas.

## Memphis Is Not One Market — It's Dozens of Micro-Markets

One of the biggest misconceptions about Memphis investing is treating the city as a single market. In reality, Memphis is made up of highly localized pockets where performance can change street by street.

From a property management standpoint, location impacts far more than resale value. It affects:

- Tenant quality and stability
- Rent ceilings and renewal rates
- Maintenance frequency and cost
- Turnover expenses
- Vendor availability and response time
- Vacancy risk during market shifts

Two homes with identical rent numbers on paper can perform completely differently once you factor in maintenance calls, tenant turnover, and collections. At Renshaw, we see this constantly. Investors who focus solely on purchase price and projected rent often miss the bigger picture—operational efficiency.

## Older Homes Can Cash Flow — But Only If You Budget Like a Professional

Memphis has a large inventory of older homes, many built in the 1940s–1970s. These properties are often what make strong cash flow possible—but they also require honest underwriting.

The most common issues we see as property managers include:

- Aging plumbing systems (galvanized supply lines, cast iron drains, sewer issues)
- Older electrical panels and ungrounded wiring
- HVAC systems near end of life or improperly sized
- Roofs and gutter failures leading to interior damage
- Foundation movement and drainage problems
- Poor insulation and inefficient windows

The mistake we see too often is investors renovating for appearance rather than longevity. New countertops won't prevent emergency calls. Updated plumbing, electrical, HVAC, and drainage will.

From a management perspective, the “unsexy” upgrades are often the most profitable over time. They reduce emergency repairs, improve tenant satisfaction, and protect cash flow.

## Renovate for Durability, Not for Show

Rental renovations in Memphis should be designed around durability and ease of maintenance. Your tenants aren't shopping for luxury—they're shopping for reliability.

The best-performing rentals we manage tend to share common traits:

- Durable LVP flooring installed correctly
- Neutral, washable paint throughout
- Simple fixtures that are easy to replace
- Appliances appropriate for the rent range
- Low-maintenance landscaping
- Solid exterior doors, locks, and exterior lighting

Every unnecessary upgrade increases replacement cost and turnover expense. From a property manager's seat, consistency is king. When your homes follow similar standards, make-readies are faster, vendors are more efficient, and costs stay predictable.

## Tenant Screening Is Where Profit Is Won or Lost

If there's one area where Memphis investors should never cut corners, it's tenant screening. Strong screening isn't about being overly strict—it's about being consistent and realistic.

At Renshaw Company Realtors, we focus on:

- Verifiable income
- Documented rental history
- Background and credit checks (within Fair Housing guidelines)
- Employment stability
- Verified move-in funds

Vacancy is expensive—but the wrong tenant is more expensive. Delinquencies, evictions, property damage, and court costs can erase years of cash flow. A properly screened tenant who stays and pays on time will outperform a marginal tenant every time.

From experience, you don't make money when the lease is signed—you make it when rent is paid consistently and the tenant renews.

## Understanding the Memphis Renter

One thing many out-of-state investors misunderstand is what Memphis renters truly value. In most cases, it's not luxury finishes or trendy upgrades.

Renters consistently prioritize:

- Safety and security
- Reliable heating and air
- Hot water and functioning plumbing
- Clean move-in condition
- Prompt response to maintenance issues
- Clear communication

A well-maintained, functional home will outperform a prettier home with constant issues. Tenants stay where they feel taken care of. From a management standpoint, retention is the real win.

## Vacancy, Turnovers, and Deferred Maintenance Are the Real Enemies

Most underperforming Memphis rentals don't fail because rents are too low. They fail because of operational leaks:

- Extended vacancy
- High turnover costs
- Deferred maintenance turning into emergencies
- Poor communication with tenants
- Inconsistent lease enforcement

Vacancy costs more than just lost rent. It brings utilities, lawn care, marketing, make-ready expenses, and risk. Turnovers are where profits disappear if not managed efficiently.

Strong management systems—routine inspections, preventative maintenance, reliable vendors, and clear tenant expectations—are what protect returns long term.

## Reserves Are Not Optional in This Market

One of the most common mistakes we see is under-reserving. Memphis properties, especially older ones, require realistic reserves.

Smart investors budget for:

- Ongoing maintenance
- Capital expenditures (roof, HVAC, plumbing)
- Turnover and vacancy
- Insurance and tax increases

If you own rentals in Memphis, you should expect at least one tough month every year. Planning for it is what separates professionals from hobby investors.

## Out-of-State Investing Works — If Operations Are Tight

Memphis continues to attract out-of-state investors, and many do very well here. But distance magnifies mistakes. Weak management, poor rehab standards, or lack of communication will quickly show up in performance.

Successful remote investors treat their properties like businesses. They rely on clear reporting, standardized rehabs, strong vendor relationships, and proactive management.

When operations are dialed in, Memphis can deliver strong long-term results. When they aren't, returns disappear fast.

## Final Thoughts from a Property Manager

From the perspective of Renshaw Company Realtors, Memphis is not a “set it and forget it” market. It's a market that rewards investors who plan for maintenance, understand tenant needs, and respect the operational side of real estate.

The investors who succeed here focus less on hype and more on fundamentals: solid rehabs, realistic budgets, strong screening, and consistent management. When you approach Memphis with that mindset, it can be an excellent place to build lasting wealth.

If you treat your rentals like a business—not a guess—you give yourself a real edge in this market.

*Editor's Note: Through his work with Renshaw Company, Caleb Parr is part of a team that delivers comprehensive real estate solutions to investors of all sizes. With nearly 3,000 assets under management, the firm brings deep, hyper-local expertise across every zip code it serves. What distinguishes Renshaw is that its professionals are not only advisors but active investors in the same markets, providing clients with practical, real-world insight. From acquisition and disposition to renovation and property management, Caleb and the Renshaw team offer a full-service approach designed to support clients at every stage. For those looking to build and scale their real estate portfolios, Renshaw Company stands as a trusted partner in long-term investment success.*



## THE LONG GAME

# MEET Courtney Barnes

BY JEFF WHITE  
PHOTOS BY ELIZABETH  
LOONEY PHOTOGRAPHY  
PHOTOS TAKEN AT ORION HILL  
WEDDINGS & EVENTS

**O**n any given day, Courtney Barnes might be juggling a listing appointment, a showing across town, and a final walk-through before lunch. Like many real estate professionals, her schedule moves at a relentless pace. Yet behind the busy calendar is a deeper purpose that guides the way she approaches every client and every conversation.

In an industry where production numbers often take center stage, Courtney has built her real estate career around something deeper.

Relationships. Integrity. And the quiet commitment to leave people better than she found them.

“I truly see people,” Courtney says. “Life is hard. Everyone we encounter is carrying something. I never want to forget that.”

For Courtney, real estate has never been just about transactions. It’s about people, relationships, and the responsibility that comes with helping someone navigate one of the biggest decisions of their life. That mindset has quietly shaped the way she builds her business, one relationship at a time.

That perspective shapes the way Courtney approaches both life and business. Over time, she has learned that success in real estate is not about keeping up with everyone else. It is about

staying grounded in who you are, serving people well, and building something authentic.

“I’m learning to stay in MY lane and stay on MY post,” she says. “Comparison can steal your joy. The goal isn’t to replicate someone else’s path. It’s to build something authentic.”

It is a mindset that has helped Courtney build a thriving real estate career in Memphis while remaining deeply connected to the people and community she serves.

### Small-Town Roots

Courtney’s story begins in the small town of Commerce, Georgia, where she developed a deep appreciation for community and connection.

“I grew up in the small town of Commerce, Georgia and have always loved a small-town feel,” she says. “There’s something special about the people in a small town. It shaped who I am. Community matters. Showing up matters. Knowing your neighbors matters.”

After graduating from high school, Courtney attended the University of North Georgia in Dahlonega, nestled in the North Georgia Mountains.

“If you have never been you need to take a trip in the fall,” she says.

She earned her Bachelor of Business Administration with a major in Marketing. Soon after graduating, her career took her into the multifamily housing industry with CLASS Leasing, a national leasing and training firm.

“My first job out of college was as a leasing sales specialist,” she explains. “That role is actually what brought me to Memphis.”

While working on a multifamily community in Memphis, the owners offered her a position as their corporate trainer. What began as a professional opportunity soon turned into something much bigger. Memphis became home.

### An Unexpected Door

Courtney did not originally plan to become a real estate professional. But sometimes meaningful opportunities begin with a single conversation.

“In 2003, I was approached by a commercial real estate broker who saw my sales background and asked me to come help him sell multi-family properties,” she recalls. “That conversation opened a door I hadn’t originally planned on, but it felt like a natural next step.”

She decided to get licensed so she could fully step into the opportunity.

Early in her career, Courtney was honored to receive the Pinnacle Award as Newcomer of the Year from the Memphis Area Association of Realtors, which recognizes top emerging commercial brokers in the city.

“That season sharpened my negotiating skills and deepened my understanding of investment strategy and market analysis,” she says.

While she valued the experience she gained working with investors,

Courtney eventually discovered where her heart truly lived.

“My true passion has become helping families,” she says. “A home is often their largest investment and I take that responsibility seriously.”

### Choosing the Right Environment

Throughout her career, Courtney has been intentional about the environment she surrounds herself with.

Before joining Coldwell Banker Collins-Maury, she spent time with two respected local brokerages and valued her experience

with both. Eventually, she felt called to explore what a national brand could offer.

“I wanted to explore what a national brand could provide in terms of training, marketing reach, and support for the kind of business I want to build,” she explains.

Just as important was the opportunity to grow alongside other strong professionals.

“I believe there is real power in proximity,” Courtney says. “I wanted to surround myself with some of the best in the business. People who would challenge me and inspire me to grow.”



The company's culture also resonated deeply with her personal values.

"From the owners to the brokers to the agents in our offices, there is a true family feel," she says. "It's a culture that supports one another, leads with kindness, and cares deeply about our city."

### Understanding Today's Market

With years of experience across multiple market cycles, Courtney brings a balanced perspective to today's housing market.

"It's a balanced market and a great time to buy or sell," she explains. "However, most sellers think it's still 2021 and buyers think it's 2008."

Helping clients navigate those expectations requires honest conversations and thoughtful guidance.

Today's buyers are more selective than they were during the frenzied

market of recent years, but homes that are priced correctly and presented well are still moving.

"Homes that are priced right and staged well are still moving," Courtney says. "Sellers who listen to their agent and the data are winning."

### Resisting the Comparison Trap

For Courtney, one of the biggest challenges in today's real estate industry is something many agents experience but rarely talk about openly.

### Comparison.

In a business where production numbers and social media wins are constantly on display, it can be easy to measure your success against someone else's highlight reel.

"One of the tensions I've had to work through in this industry is the pressure to highlight production and

numbers in a way that can sometimes feel like self-promotion," she says.

Courtney is refreshingly honest about the internal struggle that can create.

"Promoting myself can sometimes make me wonder if someone else might feel like they aren't succeeding," she says. "The truth is, behind every win are seasons of stretching and sometimes barely holding it together. What we see publicly is rarely the whole story."

That perspective has shaped the kind of culture she hopes to create in her business and within the industry. "My heart is to create a business and help others create one too where people feel seen, valued, and understood," she says.

"There is room for all of us. We don't have to compete in a way that tears each other down. We can build one another up."

Then she adds with a laugh.

"I say it all the time. I'm a mess, you're a mess. Let's be friends."

### Life Beyond Real Estate

When she is not working with clients, Courtney pours her energy into activities that keep her grounded.

"I'm passionate about fitness," she says. "I run regularly and also teach cycle classes at LiveFIT in Arlington."

The community she has found there has become a meaningful source of encouragement.

"I'm so grateful for the incredible tribe of women I've found at LiveFIT," she says.

Spending time outdoors is another way she resets.

"Running, walking, hiking and just clearing my head."

Later this year, Courtney and her husband will celebrate their empty nest season with an adventure. They plan to hike the Tour du Mont Blanc through Switzerland, France, and Italy.

"I believe our goals should scare us a little and inspire us a lot."

### The Family Behind the Career

Behind Courtney's real estate success is a strong foundation at home.

"I've been married to my hubs for almost 26 years and my biggest flex is that I get to be Mrs. Michael Barnes," she says with a smile.

She credits her husband with being her steady support in a demanding career.

"You need a partner who can be your calm in the chaos and your wingman when the sign needs to go up," she says.

Courtney and Michael are also proud parents. Their daughter graduated Magna Cum laude from the University of Tennessee in just three years and now works in medical device sales. Their son will graduate from Arlington High School this spring and plans to attend Liberty University in the fall.

"Watching my kids grow into strong, capable adults has been one of my greatest joys," she says.

### Leading Through Growth and Giving

Courtney believes personal growth fuels professional growth.

One of her favorite books is *The Power of Positive Leadership* by Jon Gordon.

"I gravitate toward podcasts and books that focus on leadership, faith, discipline, and mindset," she says. "If I'm not sharpening myself, I can't lead others well."

Her commitment to leadership also extends into her community. Courtney serves on the Arlington Community Schools Board and supports organizations that impact children and families.

"When you help a child, you change the trajectory of an entire family," she says. For Courtney, generosity flows from gratitude.

"God has been so kind and faithful in my life and given me more than I could ever deserve. When He blesses us, it's so we can turn around and bless someone else."

### A Moment That Reminded Her Why It Matters

Moments like this remind Courtney why she chose this profession in the first place.

One of the most meaningful experiences in her career came during the pandemic while helping a family find a home.

Their young son had special needs and a severely compromised immune system, which meant he could not safely interact with others.

"They weren't just looking for a house," Courtney says. "They were looking for a place where their little boy could live, play, and thrive safely."

A backyard was not a luxury. It was essential.

At the final walk-through, the sellers shared that they had heard about the child's situation.

"When we stepped into the backyard, there was a playground they had built just for him," Courtney recalls.

### The gift was completely unexpected.

"There wasn't a dry eye between us," she says. "It was one of those moments that reminds you this business is about so much more than contracts and closings."

### Playing the Long Game

If Courtney could give one piece of advice to every real estate professional, it would be simple.

"Play the long game," she says. "Don't chase quick wins at the expense of your reputation."

Integrity, she believes, always wins in the end.

"Do what's right when no one is watching. Your name is your brand."

It is the same philosophy that guides her work with every client she serves.

"I believe you can be driven and kind at the same time," Courtney says. "You can compete at a high level and still lead with integrity."

For Courtney, success is not measured only in transactions.

"My goal isn't just to sell homes," she says. "It's to leave people better than I found them."

And in a business built on relationships, that may be the most meaningful measure of success.



**My goal isn't just to sell homes. It's to leave people better than I found them."**



**I truly see people. Life is hard. Everyone we encounter is carrying something. I never want to forget that."**



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