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Kim Frazier

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Second Harvest
Holiday Event
Recap
pg. 46

Rising Star
MEGAN GIBBS

Partner Spotlight
**ASHLEY
MCKENZIE
SHARPE**



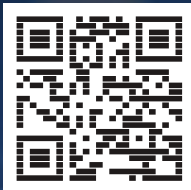
The Mortgage Beat
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**CHRIS
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The Management
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ALEKA DEGRAAF

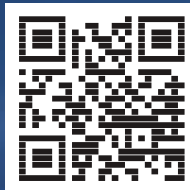
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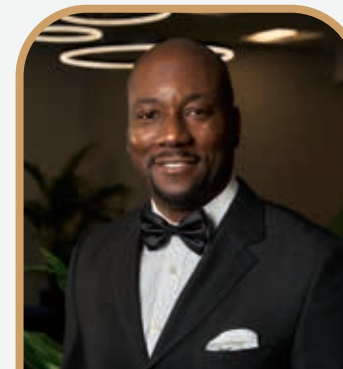
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COVER STORY

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BY JOE LARZ
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MEGAN
GIBBS

If you spend even five minutes with Megan Gibbs, you notice something right away. She has this easy way of making you feel like she’s really listening, even when the day is packed and her phone keeps buzzing in the background.

She has a calm focus that doesn’t feel forced. It’s the kind of presence that makes sense once you hear how she ended up in real estate.

Before she was helping people buy and sell homes, she was running The Barker Shop, her dog grooming business. Most people don’t connect grooming with real estate, but she laughs when she talks about it because the connection is obvious to her.

“You learn a lot when people trust you with their pets,” she said. “Communication, service, consistency, all of it. You’re not just trimming fur. You’re building a relationship.”

That business sharpened her eye for details and taught her how to treat people, especially when they’re nervous or unsure. And in a way, that gave her a head start. When she finally stepped into real estate, she already understood the part most new agents struggle with.

The people part and the relationship part.

Still, she’ll tell you the transition wasn’t all smooth. The market was competitive. Everyone seemed a step ahead, already seasoned, already confident. She remembers the pressure of figuring out her schedule, how to keep leads flowing, how to stay grounded when the workload doubled overnight.

“It’s a lot at first,” she said. “You’re trying to stand out while also just trying to keep up. It took time to find my footing.”

But she didn’t fold. That’s not Megan. She’s naturally driven, the kind of person who sees a challenge and decides to grow into it rather than back away. She focused on relationships. She concentrated on getting better with every conversation, every showing, every contract.

Little by little, people started coming back to her. Then they started referring their friends. And that’s when things really began to take shape.

Her clients will tell you something that explains a lot of her success: she makes people feel like they matter. Every single one of them. She doesn’t rush calls. She doesn’t disappear

between steps. She treats them like they’re the only file on her desk even when she’s juggling ten.

“I just want people to feel taken care of,” she said. “Buying a home is huge. It affects everything. They deserve to feel like they’re a priority.”

Ask Megan what qualities make a great agent, and she won’t talk about sales tactics or scripts or social media strategies. She’ll talk about consistency and integrity. Showing up when you say you will. Doing what you said you’d do even when it’s inconvenient. Caring enough to slow down and explain things. It’s simple, but simple usually holds up the longest.

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She's big on advice too, especially for younger agents trying to build a path the way she did.

Her guidance isn't sugarcoated.

"Stay consistent. Stay coachable. Learn your contracts. Know your market," she said. "Confidence shows up after the reps. Not before."

There's no magic trick in her formula. It's the fundamentals. Over and over again.

In November, Megan opened Realty Hub 101, Inc, her own brokerage. She wanted to build something rooted in the same values she built her career on. A place that puts people first, both agents and clients. It's a natural extension of who she is, another step in building something steady, trustworthy, and real.

When she talks about the future, she doesn't sound rushed. She's not chasing some imaginary finish line. She just wants to grow at a steady pace. She wants to expand her brokerage. Build a brand people trust without hesitation. Create something her kids can be proud of. You get the sense she'll do exactly that, one decision at a time.

Balancing everything is its own challenge, especially with a busy career and two kids who need her attention. She's intentional about keeping space for them. It's not always perfect, but she does her best to protect those pockets of time that keep her connected to them and to herself.

"You've got to recharge," she said. "If you burn out, the work doesn't get better. Your life doesn't get better. So I try to stay organized and focus on what really matters."

Outside of real estate, Megan

lights up when she talks about her hobbies. Pilates helps her reset, gives her a quiet hour where nobody needs anything from her. And the dog world is still a big part of her life.

She goes to shows when she can, keeps up with different breeds, and even has a dog of her own that competes. When she mentioned it, there was this little spark in her voice, like that part of her life still feels like home.

And then, of course, she grinned and said, "And I love to shop when I get the chance. What girl doesn't?"

It's in moments like that you see the whole picture. She's professional, but she's human. She's driven, but she's grounded. She takes her work seriously, but she doesn't lose the parts of herself that make the work worth doing.

Megan Gibbs may be earlier in her real estate career than some of the veterans in the field, but she carries herself with the confidence of someone who has earned every step.

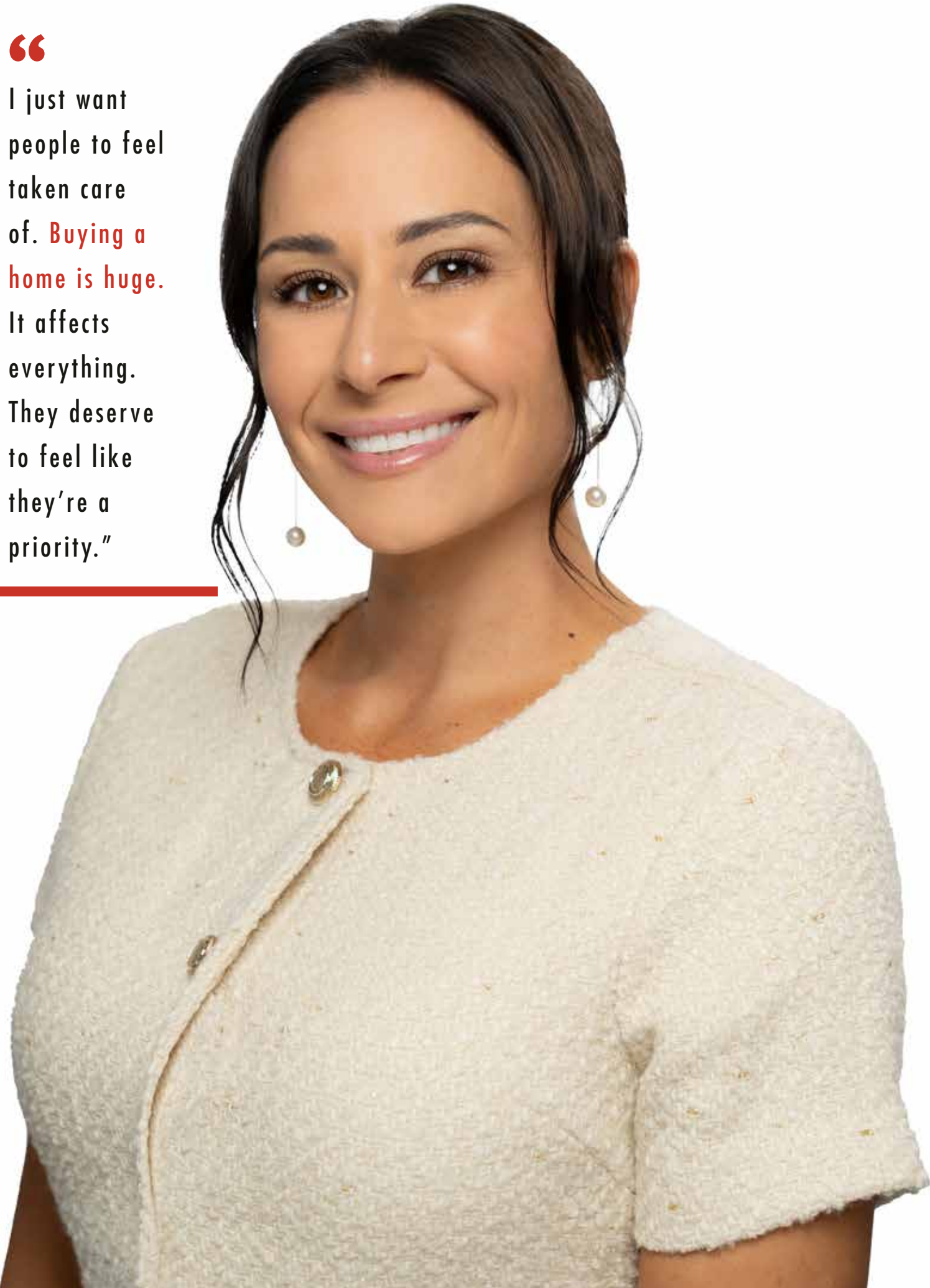
Nothing about her path was handed to her. She built it patiently and honestly, in a way that lasts because it's rooted in real relationships and real effort.

If there's a theme to her story, it's simple. Show up. Treat people well. Keep growing.

It isn't flashy, and she isn't trying to be. She's genuine, steady, and completely herself. In a crowded industry, that kind of authenticity is what people remember.

“

I just want people to feel taken care of. **Buying a home is huge.** It affects everything. They deserve to feel like they're a priority.”



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ASHLEY McKENZIE SHARPE

The Calm Voice Families Trust When Everything Feels Big

PHOTOS BY LIZ GROGAN PHOTOGRAPHY
BY JASON WEBER

When you talk with Ashley McKenzie Sharpe, the first thing you notice is how steady she is. She sounds like someone who has spent years walking families through big, emotional decisions without making the moment about herself. She listens. She explains things in plain language. She stays calm when everyone else is stressed. And if you ask her where that comes from, she will tell you the story the same way she tells everything else, honestly.

Ashley did not plan on becoming one of the top loan officers in the country. She started in banking, working closely with mortgage originators and helping clients with credit and home equity lines. She enjoyed the finance side, and she liked the problem-solving that came with it. But her path shifted the day her branch was robbed at gunpoint. She had only been a manager for thirty days.

“It was one of those moments where you realize something has to change,” she said. “I loved the financial work, but I knew I needed to get out of banking itself.”

Several originators she already knew encouraged her to join their world. She came on as an assistant, expecting to ease into the job. Three weeks later, she was promoted to loan officer. She has stayed in that role ever since, building a reputation for clarity, honesty, and consistency.



Today, Ashley is in the top one percent of mortgage originators nationally, and she leads her team at Highlands Residential Mortgage with the same values that shaped her long before she ever learned how to read a rate sheet.

A signature approach built on honesty and clarity

Ask Ashley what sets her apart, and she will not talk about awards or production milestones.

She talks about people.

“We are very real with clients,” she said. “We do not overcomplicate the process. We explain things in a way they can understand, and we communicate a lot. I think the availability and honesty over the years is what has made the difference.”

Ashley and her team approach each loan as a relationship built on trust. They text, email, answer questions late at night, walk clients through difficult credit situations, and stay with them until they are ready, even if the process takes a year or more. For Ashley, that is the job. It is also why agents come back to her again and again with their most important clients.

Values shaped by family and faith

Ashley’s father has been a pastor at Pinedale Christian Church for many years, and she grew up watching him show up for people at their highest and lowest moments. Births, losses, celebrations, emergencies, he was always there.

“That taught me a lot about work ethic and compassion,” she said. “He worked constantly, and he did it from a place of service. My parents led our family with honesty and love, and that is how I try to approach my business.”

Those values show in the way she handles stressful moments. People buying or selling a home are often stretched thin emotionally. Ashley tries to be the calm in the middle of it all, the person who can look them in the eye and say, “We have it handled.”

A defining leadership moment

A major shift in Ashley’s career came when she left the company she had been with for more than a decade. She led her team through two transitions before ultimately finding her home at Highlands Residential Mortgage.

“It changed me,” she said. “I had to listen more. I had to lead differently. I do not believe in being the person who knows

“

I want everyone on our team to have a voice in decisions.”





“
There is no easy way to success.
Anyone who says otherwise is
not being honest.”

everything. I want everyone on our team to have a voice in decisions. That season bonded us. It strengthened the way we work together.”

Creating pathways, not transactions

Ashley returns often to the word “pathway.” To her, homeownership is not a single moment. It is a process, and for many clients, it is a long one.

There are first-time buyers who need guidance. Investors building portfolios. Families constructing new homes. People who need credit repair or education before they can take their first step.

“Everyone’s path is different,” she said. “Some people need time. Some need knowledge. Some need hope. I think part of our job is to meet them where they

are and help them move forward at the pace that is right for them.”

Nearly twenty years in, that is what keeps her passionate, the gratitude from clients who trust her with their families, their friends, and their futures.

Advice for the next generation

If she could share one piece of advice with someone entering the mortgage world, she would keep it simple.

“There is no easy way to success. Anyone who says otherwise is not being honest. You have to work hard, stay passionate, learn from your mistakes, and show up as the person you say you are. That is what creates real success.”

The garden, the quiet, and the recharge

Outside of work, Ashley stays grounded through gardening and Pilates. Her backyard oasis is more than a hobby. It is where she resets.

“Mortgage work is nonstop. Calls, numbers, conversations, you are pulled in every direction. Gardening slows everything down. It lets my mind be still. It reminds me of the things that matter.”

A family business at heart

One detail that surprises most people is that Ashley’s team truly is her family. Her identical twin sister, Jennifer Kaydas, and her younger sister, Cara Zimmerman, both work alongside her every day.

“It changes the whole experience for clients,” she said. “They get to know one of us, and when the process moves to the next step, they are met with another sister who grew up with the same values and the same approach. It gives clients a sense of continuity and trust.”

And then there is Birkin, her English Bulldog, who Ashley calls her “ride or die.” Birkin goes everywhere with her and has become the unofficial team mascot.

“She is the star of the show,” Ashley said, laughing. “Everybody loves her.”

A mortgage career built on service, steadiness, and heart

In a world where real estate can feel chaotic and unpredictable, Ashley McKenzie Sharpe has built a career on clarity, calm, and genuine care.

She shows up for her clients the same way her father showed up for his congregation, with consistency, honesty, and a steady belief that people deserve someone they can trust with their biggest decisions.

And for nearly twenty years, that is exactly what she has given them.



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START JANUARY

2026 WITH A

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sentiment shifts like the weather. But the agents who will win in 2026 are the ones who refuse to let the market dictate their mindset.

When conditions get tougher, your value as a professional only becomes more important. Clients need guidance, clarity, and confidence—things that don't come from guessing or hoping. They come from preparation, market expertise, and a belief in your ability to help people make smart decisions.

You're not just selling homes—you're navigating families, investors, and communities through one of the biggest financial choices of their lives. That isn't a hobby. It's a calling.

Sharpen Your Habits— They Build Your Future

January isn't just another month. It's the runway for your entire year. How you operate now will echo into spring selling season and beyond.

Commit to habits that raise your floor, not just your ceiling:

- **Daily lead generation** before touching anything reactive
- **Studying your local market** so you're the expert in every room
- **Follow-up like it's oxygen**, not an optional chore
- **Build relationships**, not contact lists
- **Exercise, gratitude, and mental reset time** so you stay sharp

You don't need twelve new goals—you need discipline around the basics. The fundamentals always pay the bills. The flash is optional.

Play Offense, Not Defense

Too many agents enter January waiting: Waiting for buyers to feel confident... Waiting for sellers to get motivated... Waiting for the "right time"...

- Newsflash: the right time is not coming. It's already here.
- Being proactive creates business. That means:
- Hosting consultations even if clients "aren't ready yet"
- Educating your database weekly with value-based insights

- Re-engaging every "maybe next year" lead
- Networking like people still matter (because they do)
- Offense builds pipelines. Defense builds excuses.

Protect Your Mindset Like It's a Business Asset

Let's be blunt—average is overcrowded. The real estate industry has plenty of people who dabble, coast, and complain. You're starting 2026 with a stronger standard.

- Guard your mindset:
- Limit time with negativity and drama
- Audit what you consume—news, social feeds, conversations
- Surround yourself with growth-minded peers
- Celebrate small wins instead of waiting for a closing to feel accomplished

Your attitude is the battery that powers your actions. If it drains, everything stops.

Make January a Statement

This month is your chance to show—not say—who you intend to be this year:

- Are you the agent who sets goals... or the one who hits them?
- The agent who waits for business... or the one who creates it?
- The agent who talks a big game... or the one who plays one?

The market doesn't crown champions in December—it starts doing it right now.

2026 is wide open. You can coast into it and hope for the best... or you can attack it like the year that changes your life. Show up early. Stay consistent. Lead with confidence. Build momentum that doesn't slow down.

January is speaking loudly: This is your year—if you're willing to claim it.

Your biggest fan!!!

Chris Pappalardo

If we can help you in anyway Call text or email me, 336-525-1289
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BY CHRIS PAPPALARDO



A brand-new year is here—no rewinds, no do-overs, just fresh days and fresh opportunities.

January 2026 isn't waiting for anyone to catch up. The market will move with or without you. So, the real question is: are you stepping into this year as a spectator... or a contender?

Success in real estate has never belonged to the agents who sit back and "see what happens." It belongs to those who intentionally shape their mindset and build momentum right from day one. This is the month to set the tone, claim your space in the market, and operate like a professional who expects results.

Stand Tall in a Shifting Market

If there's one thing consistent about real estate, it's change. Rates rise and fall. Inventory tightens and loosens. Buyer



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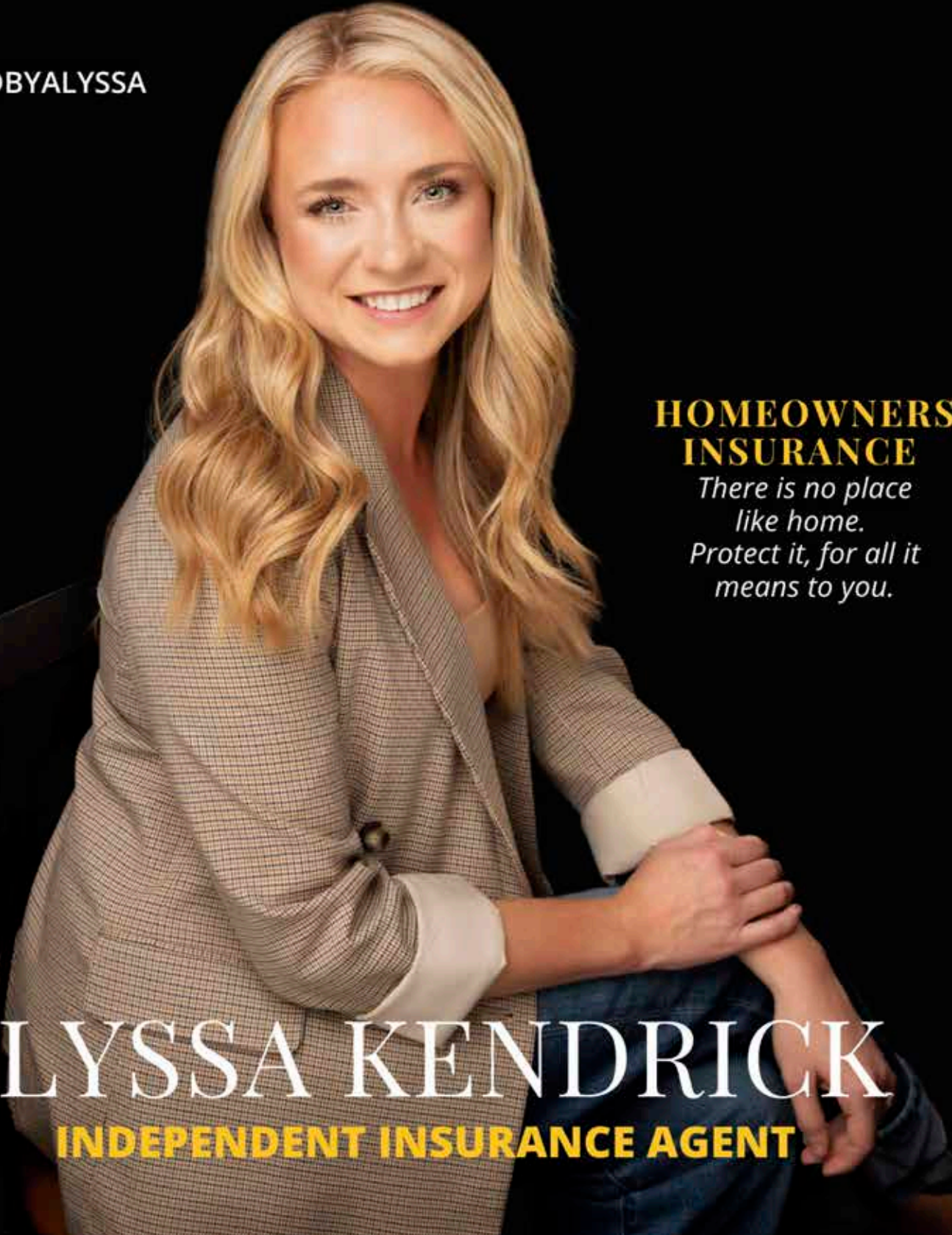
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Kim Frazier

BY JASON WEBER • PHOTOS BY BRIAN ANTHONY

When Your Back's Against the Wall, You Either Sink or Swim

Kim Frazier didn't plan to become a real estate agent. She certainly didn't plan to become one at 49, freshly separated after a 20-year marriage, holding the keys to her first house bought entirely on her own. But life has a way of making plans for you when you're not looking.

"I'd been in supply chain management most of my career," Kim tells me. "My husband and I had been together for 20 years. We decided to amicably separate in the fall of 2019. I was a nervous wreck buying my own house for the first time. When we bought our house together, I just kind of showed up at the closing. I didn't know what I was doing."

Two months after buying that house, Kim was getting ready to make her second mortgage payment. It was the end of February 2020. Her boss, who lived in Switzerland, called her on Zoom. The company had sold off the product line Kim managed as a sourcing manager for a medical device company. They gave her a severance package over the phone.

"I was shocked," she says. "I just bought this house. What am I going to do?"

Two weeks later, COVID hit.

"I was even more of a wreck because now, where am I going to find a job? How am I going to make my mortgage payment? What is going to happen to me? I'm going to be 50."

Kim filed for unemployment for the first time in her life. And she got her real estate license.

The agent who helped her buy that house had eased her fears and concerns during one of the most vulnerable times in her life. Kim wanted to be able to do the same for what would become her clients.

Looking back, she laughs a little at the timing. "The first couple years in real estate with COVID were insane. I feel like I got a real big crash course to start off my career."

I ask her if her back was against the wall. She doesn't hesitate. "Yeah, exactly. It was kind of that sink or swim. And I just decided to swim."

Building on What She Already Knew

Kim didn't come into real estate empty-handed. She'd spent years in management, negotiating contracts and building relationships with vendors. Her last company even sent her to Switzerland for a negotiation certification through the Karrass company.

"I thought, well, hey, I love people. I love working with people, building relationships. It's kind of what I like to do. And I have experience with negotiating," she says. "People skills, relationship building, and negotiation were all kind of what I had done for years. So that was kind of the easy transition."

The harder part? Learning to be self-employed. Learning what taxes look like when no one's withholding them for you. Learning how to drum up business instead of having it handed to you.

"I'd never had to do that before," Kim admits. "Business was kind of given to me and then they said, hey, here's the suppliers we think we want to work with, you kind of take it from here. Now I was the one having to say, hey, do you want to buy or sell a house? How about working with me?"

She joined Your Home Team of Allen Tate, part of Smith Marketing, and leaned on a teammate who'd been in the business for years.

"I'm going to pat myself on the back for a minute because I've always worked very hard. Work ethic has never been an issue for me. It was just trying to apply that skill set to now being self-employed and 100% responsible for me and my income."

Her kids were heavily involved in sports, which expanded her network. She's always shared her life story with open transparency. Referral and repeat clients have become the strongest aspects of her business.

What Actually Matters

I ask Kim what she thinks sets a great real estate agent apart from everyone else.

"Communication," she says without missing a beat. "Keeping all parties in the loop as to what's going on is huge. And then again, you have to be able to negotiate. We are hired to do a job for our clients, and that doesn't just mean getting them the house of their dreams. There's a lot that goes into that. Just being in touch and in tune with people and able to understand where they're at and what they truly need and want."





“
I learned that if you don’t have some kind of work-life balance, you’re going to burn out in this business.

This business is hard, and it requires nights and weekends and holidays.

You have to be able to take care of yourself.”

It’s more relational than transactional, I say.

“Yes,” she agrees. “And I think people forget that if I work with you on a transaction today, agent to agent, and it’s a terrible experience, there’s a chance we could be on opposite sides of a deal next week, next year, five years from now. And I want to know going into this that you and I can work well together. That’s huge.”

Her advice to new agents is simple but not easy. “Don’t think that this industry is easy breezy. You have to work hard. But if you put people before paychecks, I believe you will be successful.”

Kim’s success came quickly. In 2021, after just her first full year in real estate, she won the Bright Beginnings Award, given to only one new agent per year. By year two, she was already getting major referral business.

In 2022, she earned the Rise Award through NC Realtors. She was the Community Services award recipient for 2024 through the High Point Association, and that same year, she was elected to serve a three-year term on the High Point Regional Association of Realtors Board of Directors.

In 2025, she won the Barbara Tate Legendary Service Award.

Full Circle Moments

Kim’s favorite story from this past year says everything about why she does this work. A friend asked her to help her boyfriend find a house when he moved to the area. Kim did. Eventually, the couple moved in together and decided they wanted to buy a house together. So Kim sold their current house and helped them buy a new one.

This past weekend, they threw their first big annual party at the new house. Kim was there with about 90 other people when he got down on one knee and proposed.

“That to me is kind of what it’s all about,” Kim says. “They’re building their future, and I got to be a part of that. I had no idea this was even going to happen that night. It was fantastic.”

Kim was also featured in the October 2024 breast cancer awareness issue, another meaningful moment in a year full of them.

Finding Balance

When I ask about work-life balance, Kim laughs. “When I saw that question on this list, I thought, boy, this is going to be a good one. I’m not real good at that. I’ll be honest with you.”

For the first five years in real estate, Kim didn’t take a single vacation. “I just felt like there was nobody else helping me pay my bills, and I could not turn down an opportunity while I’m away on vacation if one were to arise.”

This year, she made up for it. She took a week and went to Spain with her best friend, then several little two and three-day trips.

“I learned that if you don’t have some kind of work-life balance, you’re going to burn out in this business. This business is hard, and it requires nights and weekends and holidays. You have to be able to take care of yourself.”

When she does have downtime, Kim loves to travel, preferably internationally. And she has what she calls Sinatra Sundays. “I clean in the morning, I spend all day cooking, I’ve got music playing and I am just kind of in the moment enjoying life.”

Sometimes you don’t choose a new path. Sometimes it chooses you.

Kim Frazier’s back was against the wall in 2020. She could have sunk. Instead, she swam.





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Are We Finally Looking at a Market Ready to Move?

BY RJ MEYERHOFFER, VP OF MORTGAGE LENDING



After three years of headlines, hesitation, and enough mortgage-rate chatter to last a lifetime, the Piedmont Triad enters 2026 with something we haven’t felt in a while: movement. Not dramatic movement, not headline-grabbing movement — but the kind of steady shift that finally lets buyers and sellers breathe again.

The past few years dragged under the weight of rates parked in the mid-to-upper sixes. Nothing froze completely, but nothing accelerated either. Even early 2025 had us stuck near 7%, making it hard for buyers to feel confident about much of anything.

Then something finally broke loose. Rates slipped nearly a full percent, settling near 6% — the lowest level we’ve seen in close to three years. Activity picked up. Conversations restarted.

Buyers who’d stepped back began running the numbers again.

But with every improvement comes the same familiar question:

“Should we wait for even lower rates?”

No one knows — and no one ever does. But credible forecasts for 2026 point to moderate improvement. Fannie Mae is the most optimistic, estimating a year-end average around 5.9%. Most other institutions cluster between 6.0% and 6.4%.

Meanwhile, home prices in the Triad are expected to rise another 2–4% this year — steady enough that “waiting for a deal” looks more like a gamble than a strategy.

Which brings us to the real story of the year ahead.

A More Active Market — Not a Cheaper One

Talk to agents across Greensboro, Winston Salem and High Point, and you’ll hear the same thing: the market finally feels workable again.

Here’s why:

Rates Offer Real Breathing Room

No one’s throwing a parade over 6%, but it’s a tangible improvement from the tight, unforgiving environment buyers faced in 2024–2025. For many households, the payment that felt impossible twelve months ago now looks achievable — or at least worth considering.

Home Prices Keep Rising — Calmly

No crash. No reset. Just the steady appreciation that has defined the Triad for years. Local migration, relocations, job growth, and relative affordability continue to support values and prevent the correction some buyers still hope for.

A Slight, Needed Increase in Inventory

New construction adds supply, and some homeowners who locked in ultra-low 2020–2021 rates are finally contemplating a move again. It won’t flip the market, but it provides more choices than buyers have had in several years.

Together, these shifts make 2026 more active, more fluid, and far easier to navigate — even if it’s not suddenly “cheap.”

Affordability Takes Center Stage — And Rightfully So

Affordability has dominated national headlines recently — and that’s no coincidence. The Trump administration pushed housing back into the spotlight with big, attention-grabbing proposals aimed at easing long-term affordability pressure. Whether these ideas ultimately stick or not, they forced

a conversation the country has avoided far too long.

Because mortgage rates aren’t the only weight on buyers. Monthly payments are shaped by:

- property taxes
- insurance
- maintenance

But the broader affordability challenge runs deeper. One underlying factor rarely gets mentioned:

The federal minimum wage has been \$7.25 since 2009.

Seventeen years without an increase while inflation, housing costs, and everyday expenses surged ahead. What hasn’t surged? Wages. And oddly enough, that part barely gets talked about. But the gap between what life costs and what many workers earn is a major factor in why affordability feels stretched — with or without rate relief.

And that’s where the proposals deserve closer attention.

50-Year Mortgages: A Big Headline With Limited Payoff

When the administration floated the idea of a 50-year mortgage, the headlines came fast. But the math behind it is far less dramatic than the commentary.

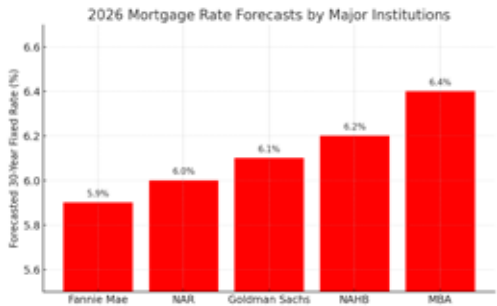
Extending the term from 30 to 50 years doesn’t reduce the payment nearly as much as the public assumes. And because lenders price based on risk, a 50-year loan would almost certainly carry a higher rate than today’s 30-year option.

Helpful for a narrow slice of buyers? Sure.

A meaningful affordability solution? Not remotely.

Portable Mortgages: The Idea With Actual Promise

Another proposal — and one with far more practical potential — is mortgage portability. The idea: homeowners keep their existing rate when buying their next home.



What 2026 Really Means for Buyers and Sellers

2026 marks the first year in a long time where housing decisions can be made with genuine confidence instead of caution. The landscape looks like this:

- Rates moving lower
- Prices continuing modest growth
- Inventory improving, though still limited

Affordability rising back into national focus, even if solutions vary in practicality

In short: the market works again. But one truth hasn’t changed:

If the house is right and the payment fits your long-term plan, waiting isn’t strategy — it’s risk.



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Stop the Bleeding

How Fortified Dreams Solves the Major Multi-Family Investment Pitfalls

BY ALEKA DEGRAAF



For sophisticated multi-family investor owners, the difference between a thriving asset and a constant drain often comes down to one thing: **management**. In today's volatile market, the traditional on-site model exacerbates common pitfalls, directly eroding your Net Operating Income (NOI) and limiting your appreciation potential.

Fortified Dreams Property Solutions was built to directly tackle these systemic hurdles by leveraging technology and operational agility, effectively **"fortifying"** your investment against the biggest risks.

Navigating the Hurdles: Solving the Pitfalls of Traditional Management

Traditional multi-family ownership is plagued by several costly hurdles that Fortified Dreams has specifically engineered its model to solve, leading to direct increases in property value and NOI.

1. The Expense of On-Site Staffing

The problem is the high fixed costs of paying a full-time Property Manager, Assistant Manager, Leasing Agent, and dedicated Maintenance staff for every property. This is a massive drain on operational expenses.

The Fix: Fortified Dreams utilizes a **Centralized Agile Team**. We eliminate those fixed labor costs through economies of scale, as our off-site specialists handle multiple portfolios. This results in **significantly reduced operating expenses (OpEx)** and a direct increase in your Net Operating Income.

2. High Turnover and Slow Lease-Up

Traditional staffing often limits showing hours to 9-to-5, missing key prospective tenants. When a unit is vacant, that rent loss directly damages your cash flow.

The Fix: We leverage **24/7 Leasing Access and Hyper-Focused Marketing**. Our self-showing technology allows prospects to view units after hours and on weekends, effectively doubling showing opportunities and minimizing vacancy loss.

Ready to stop letting management hurdles erode your investment returns?
Let Fortified Dreams fortify your portfolio for maximum performance.

Furthermore, our Portfolio Managers give smaller unit counts more focus, ensuring targeted and consistent marketing for **higher occupancy and faster lease-up**.

3. Reactive Maintenance and Costly Deferred Repairs

A common pitfall is reactive maintenance where small issues are ignored until they become expensive emergency repairs, driving up costs and frustrating tenants.

The Fix: We implement a **Predictive and Proactive Maintenance System**. Our robust tech platform tracks recurring issues, manages vendor performance, and auto-schedules preventative maintenance (PM). On-demand, specialized maintenance crews are dispatched based on data, not proximity. This leads to **lower repair costs and increased tenant retention** because small issues are fixed before they become expensive capital expenditures.

4. Inconsistent Rent Collection and Enforcement

Reliance on on-site staff can lead to inconsistent rent collection practices, slow enforcement of late fees, and ultimately, poor cash flow.

The Fix: We use an **Automated Financial Platform**. Rent collection, late fee enforcement, and detailed financial tracking are all managed digitally and automated. This removes the "personal bias" often found in on-site staff and ensures prompt compliance, resulting in **maximized revenue and improved cash flow** that consistently supports debt service and investor distributions.

5. Low Owner Visibility and Overwhelming Reporting

Owners often struggle with binders of paper reports and cryptic spreadsheets that make it difficult to quickly gauge performance.

The Fix: You receive access to **Concise, Real-Time Owner Portals**. Forget the administrative clutter. Owners get 24/7 access to actionable Key Performance Indicators (KPIs), vacancy rates, and financial reports through a secure, clean dashboard. This empowers you with **data-driven decision making**, allowing you to be a strategic owner, not a frustrated administrator.

Why Agility is Your Greatest Asset

The traditional model is inherently rigid and risky. When a single on-site Property Manager, who tries to be the leasing

expert, the accountant, the HR rep, and the maintenance coordinator, inevitably leaves (and industry turnover is high!), your entire asset is disrupted.

Our agile, centralized model means your property is never dependent on one person. It is supported by a team of specialized experts, all using the same high-end platforms, ensuring **uninterrupted service and consistent quality**.

By choosing Fortified Dreams Property Solutions, you are not just outsourcing management; you are upgrading your asset's operational infrastructure. You are moving from a costly, reactive, and localized model to a **lean, proactive, and scalable platform** designed for today's market realities.

Work with a Top Originator in America*

RJ delivers a smart, simple and streamlined mortgage process.

“Second time using RJ and his team!
Excellent as usual. Seamless and smooth,
just the way it should be. Thanks RJ!!
- Stephanie L



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PHOTOS BY BRIAN ANTHONY

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Hats off to Andrew McNeal, Modern Woodmen of America for matching \$1000 of the funds raised.



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And thanks to Tia Woller for her caricature drawings!





R.O.A.D. TO HOMEOWNERSHIP

*Real Options.
Achievable Dreams.*



Every buyer's journey looks different—and the financing strategy should, too.

Partner with The Sharpe Mortgage Team to give your clients more ways to win in today's market. From first-time buyers to seasoned investors, our flexible loan solutions are built to meet a wide range of needs and keep your transactions moving forward.

- ✓ **Business Cash Flow Program:** Qualify borrowers using business performance rather than traditional income documentation, perfect for self-employed clients.
- ✓ **Luxury Property Solutions:** Tailored Financing for condos, co-ops, and unique property types outside conventional guidelines.
- ✓ **Simplified Income Verification (P&L/1099):** Streamlined approvals using CPA-prepared financials or recent 1099s.
- ✓ **Equity Bridge Loan:** Leverage existing home equity to help clients act quickly on the right opportunity.
- ✓ **Buy Before You Sell Advantage:** Empower clients to purchase their next home before listing their current one.
- ✓ **Investor Advantage (DSCR):** Qualification based on property cash flow, not personal income.
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No matter where your client is on their R.O.A.D. to homeownership, our team delivers creative solutions, proactive communication, and a seamless experience from pre-approval to closing.



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This is not a commitment to lend. Not all borrowers will meet the requirements to qualify. Rates and terms are subject to change based on market conditions and borrower eligibility. Highlands Residential Mortgage, Ltd is located at 950 W. Bethany Drive, Suite 800, Allen, Texas 75013. An Equal Housing Lender. Highlands Residential Mortgage, Ltd. NMLS ID #134871, (www.nmlsconsumeraccess.org) is a Texas limited liability company registered under The Texas Department of Savings and Mortgage Lending Division of Licensing and operates with the following licenses. (Not licensed in the state of New York)



Because it's not just a house, it's your home.



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