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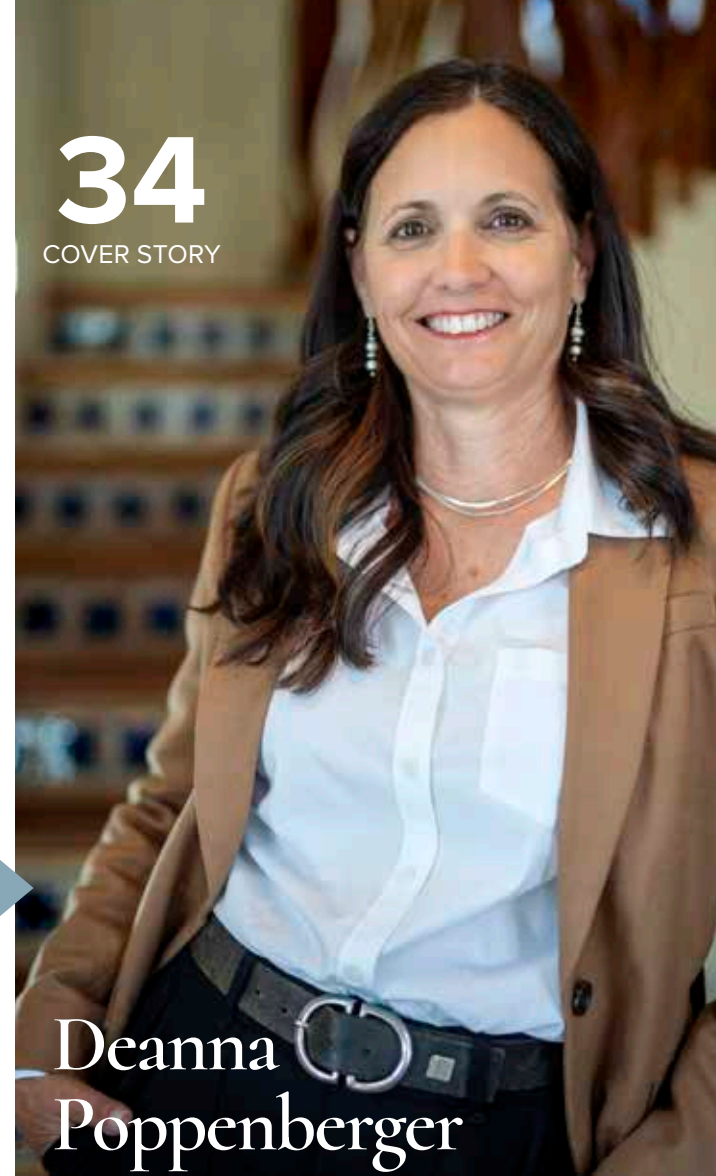


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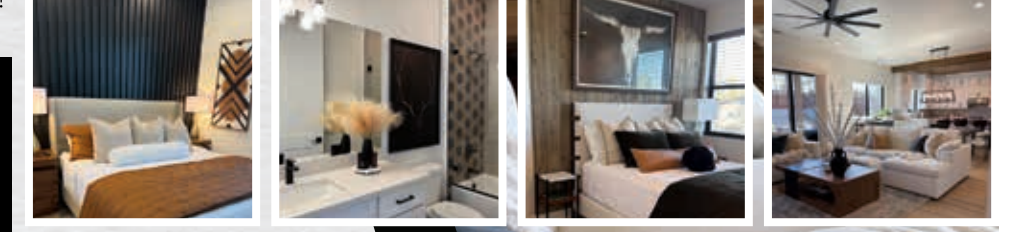
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THE NEW RENTAL REALITY

Navigating the Shift from the 2019 Peak to Today's Market Dynamics

BY DAVID WEISS



The rental landscape has undergone a seismic shift over the last five years. In 2019, the market was characterized by steady growth and predictable patterns. Then came the volatility of the 2020–2022 period, which saw an unprecedented surge in demand and pricing as people fled dense urban centers or sought more space for remote work. However, as we move through 2026, the pendulum has swung. The aggressive real estate sales and rental market of the post-pandemic era has cooled significantly, leaving many landlords and investors grappling with a reality that no longer mirrors the “gold rush” of recent years.

The Disconnect: Costs vs. Market Value

One of the hardest pills for property owners to swallow in the current market is the disconnect between carrying costs and achievable rent. Landlords are currently facing a “perfect storm” of rising interest rates, skyrocketing insurance premiums, and increased maintenance costs. However, a fundamental truth of real estate remains: **the market does not care about your mortgage payment.** Rent is determined solely by what a qualified tenant is willing and able to pay, based on competing inventory. In a cooling market, you cannot simply pass your increased overhead to the tenant. If five comparable homes in your neighborhood are renting for \$2,500, a tenant will not pay you \$2,800 just because your taxes went up.

What Tenants Want Now

In the single-family and small multifamily sector, tenant expectations have shifted toward a high standard of **property pride**. Since residents in these homes typically manage their own utilities and internet, their focus is entirely on the asset's physical condition and “curb appeal”. Today's tenants are looking for a home that feels truly move-in ready, not a project.

Inside the home, cleanliness is the primary benchmark for quality; tenants expect professionally steam-cleaned carpets, spotless appliances, and no deferred maintenance. Externally, the upkeep of the yard and the general “face” of the property are more important than ever. A well-maintained exterior suggests a landlord who cares about the home's integrity, which provides the tenant with a sense of security and pride of place. In a market with more options, tenants will quickly

bypass a home with peeling paint or an overgrown yard in favor of one that looks cared for and respected.

The True Cost of a “Turn”

In this climate, retaining a high-quality tenant is crucial. Some landlords make the mistake of pushing for a maximum rent increase, only to have a good tenant move out. The cost of a “turn”—which includes deep cleaning, fresh paint, landscaping refreshes, marketing fees, and the inevitable vacancy period—is a silent profit killer.

A single month of vacancy on a \$2,500 property, combined with \$2,000 in turnover costs, means the landlord is out **\$4,500**. It would take nearly four years of a \$100 monthly rent increase just to break even on that loss. Keeping a reliable, clean, and communicative tenant at a slightly below-market rate is often the most profitable long-term strategy for single-family investments.

The Danger of Overpricing

The most critical mistake a landlord can make today is “testing the market” with an inflated price. In a declining or softening market, an overpriced property sits vacant, and each day of vacancy is a permanent loss of revenue that cannot be recovered.

By pricing accurately from day one, you capture the “new listing” momentum and attract the highest quality applicants immediately. Sitting vacant for three months while waiting for a “unicorn” tenant willing to pay over-market rates ultimately results in thousands of dollars in lost rent—money that would have been safely in the bank had the property been priced correctly at the start. In today's market, speed and accuracy are the keys to a healthy ROI.

Ultimately, the 2026 rental market demands a strategic pivot away from the speculative mindset of previous years. Success no longer comes from chasing the highest possible monthly check, but from securing consistent, long-term occupancy through smart pricing and property pride. By prioritizing the relationship with a quality tenant and maintaining a pristine physical asset, landlords can insulate themselves against market volatility. In this environment, a full house at a fair price will always outperform a vacant one at a premium.



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Evergreen Law LLC, based in downtown Prescott, delivers estate planning and asset protection through a highly personalized, advisor-driven approach. For realtors in Yavapai County, this means a trusted legal partner who helps clients not only close on property but protect it—now and for generations to come. Every plan is built with intention, aligning real estate decisions with long-term financial and legal strategy.

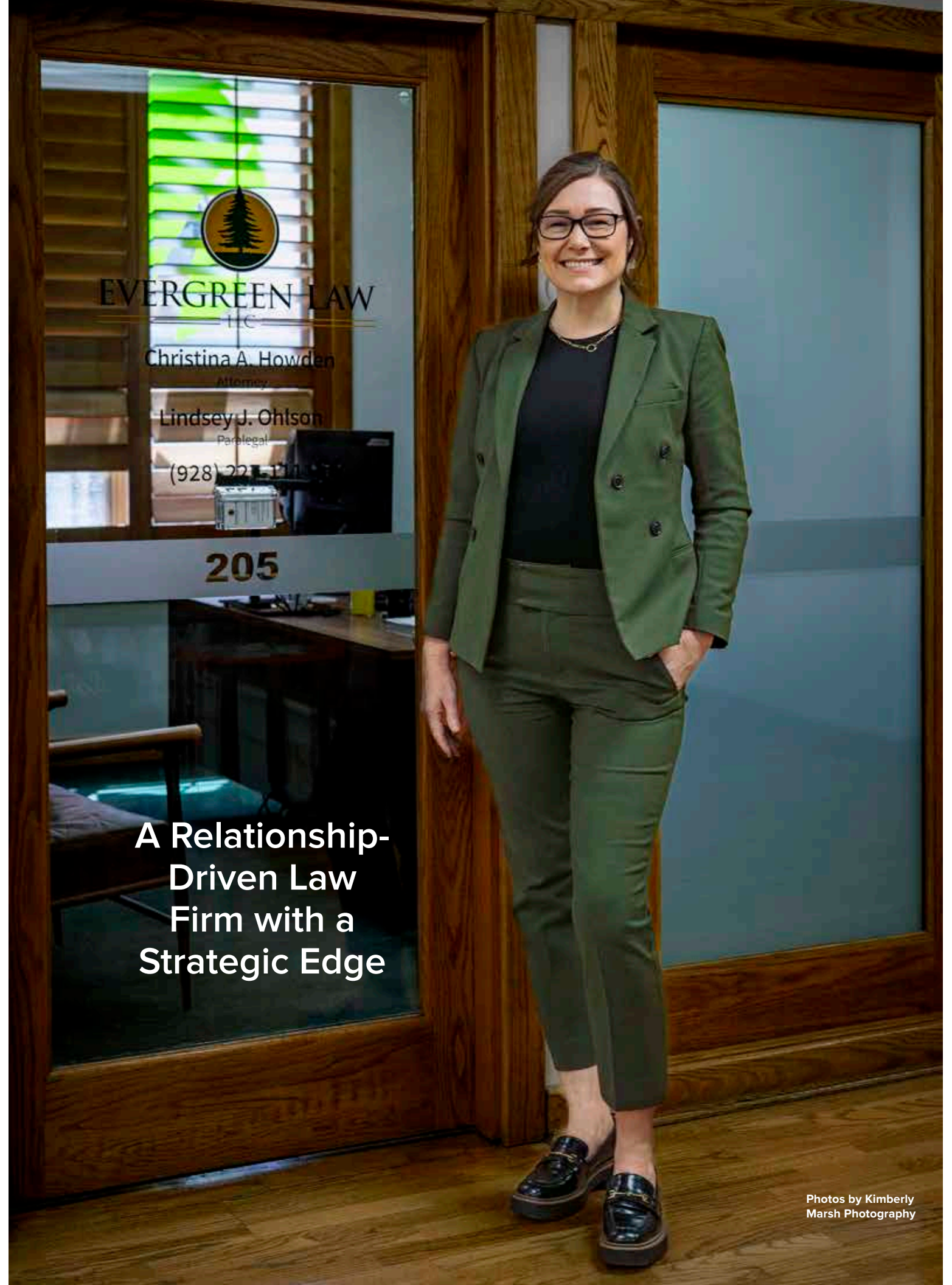
Meet Christina Howden

Owner and attorney Christina Howden brings a rare combination of legal training and deep financial experience. Before law, she spent over a decade in accounting across industries including private equity, nonprofit, and small business. After earning her J.D. from Arizona State University, she trained under respected estate planning attorneys before launching Evergreen

Law. Today, she applies that background to craft plans that are both technically sound and highly practical.

Local Roots, Real-Life Perspective

Christina's journey is rooted in Northern Arizona. After moving to Prescott Valley in 2009, she and her husband built a local dental practice while raising three boys. Life experiences—including raising a busy family and navigating



A Relationship-Driven Law Firm with a Strategic Edge

serious health challenges—have shaped her understanding of risk, resilience, and the importance of preparation. That perspective translates into thoughtful, proactive planning for her clients.

Asset Protection: Planning Beyond the Basics

At Evergreen Law, estate planning goes well beyond wills and trusts. The firm emphasizes asset protection

as an advanced layer of planning—designed to minimize client exposure and reduce risk before problems arise. Using sophisticated estate planning and business tools, Christina helps clients structure ownership of assets, including real estate, in ways that create legal separation and protection.

This may include strategic use of entities, carefully drafted trusts, and planning techniques that maximize Arizona's state exemptions. The goal is simple but powerful: protect what clients have worked hard to build from unnecessary loss, whether from creditors, lawsuits, or unforeseen events. For realtors, this level of planning is especially relevant for clients with investment properties, multiple homes, or growing portfolios.

The Advisor Model in Action

Evergreen Law is not a high-volume, one-size-fits-all firm. Christina operates from an advisor model, taking time to understand each client's full picture—their assets, business interests, family dynamics, and long-term goals. From there, she designs customized strategies that integrate estate planning with asset protection. Clients leave not only with documents, but with clarity and a plan that evolves as their lives and portfolios grow.

A Natural Partner for Realtors

Real estate is often a client's largest asset, making coordination between legal and real estate professionals essential. Christina has spent years working alongside agents and understands the nuances of transactions, titling, and ownership structures. She collaborates closely with realtors to ensure properties are aligned with trusts or entities, helping clients avoid costly missteps.

The result is a seamless experience for clients—and a stronger value proposition for agents who can connect their clients with proactive, sophisticated planning resources. For realtors in Yavapai County, Evergreen Law is more than a referral—it's a



strategic partnership. One that ensures clients' real estate investments are not only acquired wisely but protected with intention.

Life Beyond the Office

Outside of her practice, Christina's life is centered around her family. Christina and her husband, Craig, have been married for over twenty years and have three teenage sons, including twins.

Their home is active and hands-on. From working on cars to building in their home shop, the family enjoys creating and spending time together. They also share their home with two Kerry Blue Terriers.

Service is another part of their lives. Every other year, the family travels to Fiji to provide dental care in remote villages, bringing supplies and equipment to set up temporary clinics for those in need. ❏





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The **CINDY LEE DAVIES** Approach to Team Building

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In an industry where many chase quick wins, Cindy Lee Davies built something far more powerful: a real estate career and team grounded in consistency, resilience, and genuine connection.

Her journey did not begin with a perfect plan. Like many successful agents, it started with uncertainty and a willingness to pivot. Before real estate, Cindy worked as a dental assistant, a career she loved until her health forced her to make a change. A conversation with a client planted the seed that would ultimately reshape her life. Real estate was not just an option. It became a necessity.

The early days were anything but easy.

Cindy failed her state exam twice before finally passing. She spent her first six months in the business working tirelessly without earning a single dollar. Yet during that same time, she secured ten listings. While others may have walked away, she leaned in. She showed up every day, committed to learning,

growing, and building something meaningful. That persistence paid off.

Within her first year, she earned just \$6,000, a number she still speaks about with pride. Not because of the income, but because of what it represented: discipline, patience, and belief in the process. Today, with over 27 years in real estate, Cindy's success stands as proof that consistency always wins.

But her story does not stop at personal success. It evolves into something every top agent eventually faces: how to build a team that supports both business growth and quality of life.

Cindy and her husband, Mark, who is also a licensed agent, spent years working side by side, fully immersed in the demands of real estate. Like many in the industry, they found themselves on call constantly, balancing clients, transactions, and the pressure to always be available.

That is when the idea of a team began to take shape.

Initially, the goal was simple. Create support so they could step away when needed. But like many team leaders discover, building the right team is not just about filling roles. It is about finding the right people.

Over time, Cindy learned that successful teams are built on a balance of personalities and strengths. Real estate requires adaptability. Every client is different, and a one-size-fits-all approach does not work. By bringing together individuals with varying communication styles and skill sets, she created a more dynamic and effective team.

She emphasizes that diversity in personality is not optional. It is essential.

A team full of the same type of agent will struggle. Some team members thrive in relationships and client interaction. Others excel in organization, systems, and follow-through. The magic happens when those strengths come together.

But even more important than personality is expectation.





There are no shortcuts in real estate. Success is built through daily action, long-term relationships, and a commitment to growth. Cindy's career is a testament to that truth.

Her team is not just a business model. It is a reflection of her values, her experiences, and her belief that success is better when it is shared.

For top agents looking to scale, her story offers a powerful reminder. You are not just building a business. You are building people. And when you do that well, everything else follows. 🏡



Cindy is clear about what it takes to succeed in real estate. This is not a passive career. It requires structure, effort, and daily discipline. She teaches her team to treat real estate like a business, not a hobby. That means consistent lead generation, regular open houses, and a commitment to building a pipeline at all times.

One of her most important lessons is simple but often overlooked: never rely on a deal until it closes.

Too many agents become comfortable too quickly. Cindy instills the mindset that success comes from continuous action. Even when transactions are in escrow, the work does not stop.

The pipeline must always be growing.

At the same time, she recognizes the importance of balance.

Cindy helped build her team not just to grow production, but to create

“ Don't make BIG problems out of little problems! ”

space in her life. With a large family, including five children and fourteen grandchildren, and the added responsibility of caring for her son who faces serious health challenges, having a team has allowed her to be present where it matters most.

This is where her leadership truly stands out.

For Cindy, real estate is not just about transactions. It is about people. It is about showing up with empathy, understanding, and kindness. She believes that everyone is facing something, and that perspective shapes how she leads her team and serves her clients.

Her mindset is rooted in gratitude. Despite personal hardships, including the loss of loved ones and ongoing family challenges, Cindy chooses positivity. She surrounds herself with people who uplift and support one another. That culture extends into her team, creating an environment where agents feel encouraged, valued, and motivated.

For those looking to build their own team, her advice is clear.

Find the right people, not just available people. Set expectations early and reinforce them consistently. Build structure into your business. Lead with both accountability and compassion. And most importantly, do the work.

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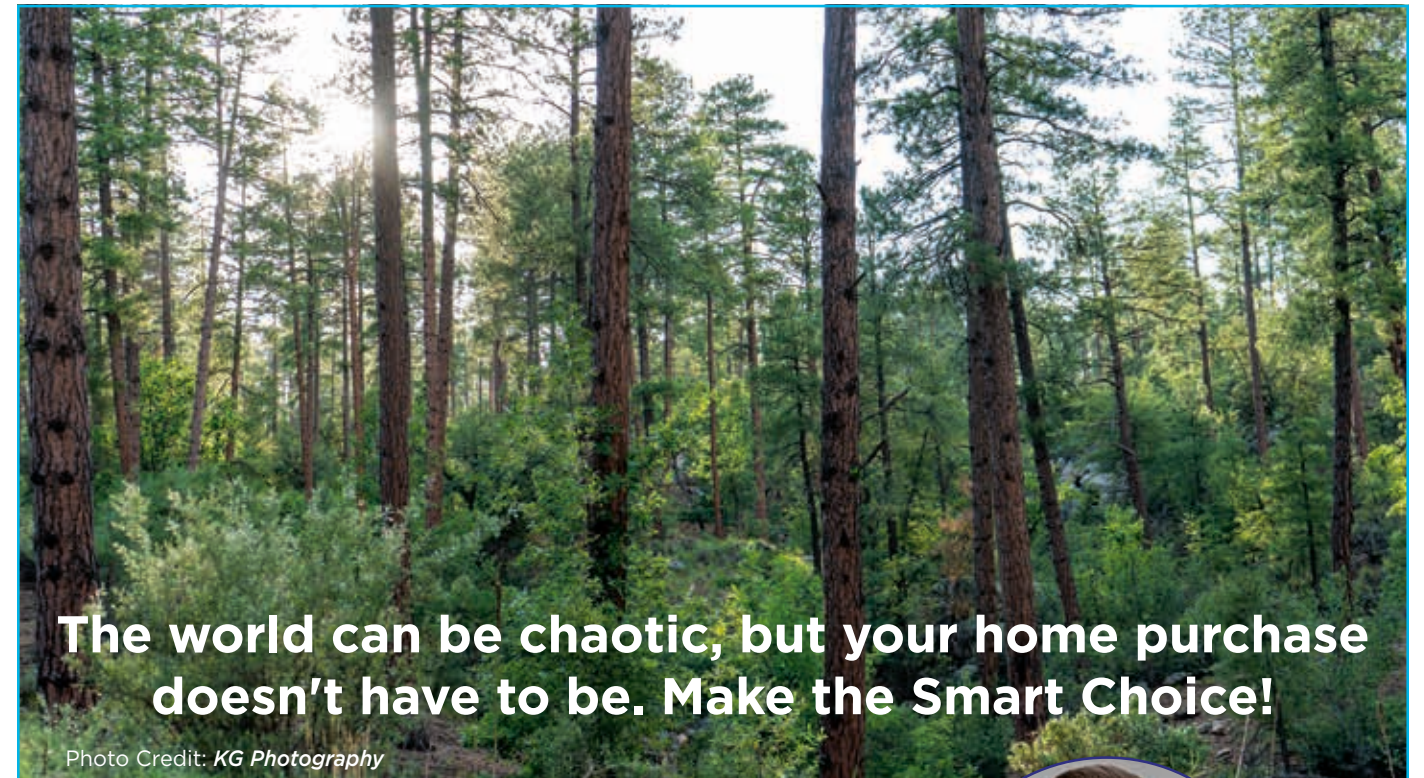


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Patrick Clark



FROM THE STAGE TO SERVING OTHERS

For Patrick Clark of Compass, the path to real estate was anything but traditional. Before stepping into leadership as a Sales and Growth Manager, Patrick spent years on stage, violin in hand, performing for thousands as a professional musician in Nashville. Today, while he still maintains a significant presence in the Arizona music scene, he is helping people grow, guiding agents, and building something even more meaningful behind the scenes.

Patrick's story begins in Flagstaff, where he was born and raised by a single mother who entered real estate when he was just ten years old. Watching that transformation left a lasting impression. It was not just about income. It was about freedom, stability, and the ability to create a better life.

Music, however, was his first passion. Starting violin at age five, Patrick pursued it with intensity and purpose. That dedication led him to a degree in violin performance from Northern Arizona University and eventually to Nashville, where he performed with major artists, including Darius

Rucker. For thirteen years, he built a career in music, touring, teaching, and even authoring instructional books.

But life has a way of redirecting even the most carefully planned paths.

Just prior to leaving Nashville, he received a call about a major opportunity to play for Alan Jackson. An opportunity he chose not to take as time away from the family was already taking its toll. Several years later, when Patrick and his wife found out they were expecting their fourth child, everything shifted. Music had given him incredible experiences, but it was no longer enough to support the life he wanted for his growing family.

That decision changed everything.

"It forced me to rethink where I found my identity," Patrick reflects. "Music was a huge part of who I was, but it was not everything. That realization gave me the freedom to step into something new."

CONTINUED ►



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KG Photography



“**MUSIC WAS A HUGE PART OF WHO I WAS, but it was not everything. That realization gave me the freedom to step into something new.**”

One of Patrick's unique strengths is his ability to read people. It is a skill he developed early, performing on the Grand Canyon Railway as a teenager. Learning to read body language and connect with an audience taught him how to recognize when someone is uncomfortable or uncertain.

That awareness now plays a critical role in his work.

“It allows me to have honest conversations,” he says. “Sometimes that means helping someone realize they should not make a move. It is about doing what is right, not what is easy.”

That something new was eventually real estate. Patrick entered the industry in 2018, initially drawn by the opportunity to provide for his family and create a different kind of future. While he found success helping clients buy and sell homes, he quickly realized his passion extended beyond transactions.

His background in education never left him.

“I did not want to leave the classroom,” he says. “That is still my favorite place to be.”

Today, he has simply redefined what the classroom looks like.

As a Sales and Growth Manager, Patrick pours his energy into developing agents, helping them build businesses they never thought possible. For him, success is not measured by personal production. It is measured by the growth of others.

“Watching someone realize their potential is a rush,” he says. “There is nothing better.”

Patrick's approach is rooted in authenticity and intention. Rather than focusing on numbers or rapid recruitment, he prioritizes alignment. He takes the time to understand each agent's needs and goals, ensuring the environment truly supports their success.

“If we cannot support someone, we should not bring them in,” he explains. “It does more harm than good.”

That mindset has helped him cultivate a culture centered on trust, growth, and long-term success.

Despite his time in Nashville and exposure to major stages, Patrick remains deeply connected to his roots in Northern Arizona. Having traveled to all 50 states, he still believes there is nowhere quite like Flagstaff.

“It is one of the few places that still feels like a true community,” he says. “It is not always easy to live here, but it is worth it.”

That sense of community extends into his personal life as well. Patrick and his wife, whom he married at just 22, are raising five children together. Their lives are filled with music, time outdoors, and a shared commitment to faith and family.

When he is not working, Patrick can usually be found with his family or playing music. Both remain central to who he is.

At the heart of everything he does is a simple philosophy he tries to live by. ▀



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Talent Got You Here.

SO WHAT? | BY GARRETT HAMLIN

Talent is a gift. By the time you're a Real Producer, you've already proven you have plenty of it.

You know how to prospect, negotiate, rescue wobbling deals, and walk nervous clients through closing. The question is no longer "Do I have what it takes?" It's "Who am I becoming, day after day, year after year?"

That's where character and consistency quietly overshadow talent.

When Everyone at the Table Is Good

Early in a career, talent feels like a cheat code. You lean on instincts, personality, presence. You can improvise and win. But as you move higher, everyone is sharp. Everyone leverages their time. The spread between you and the next top producer isn't about having a polished presentation or having an assistant. It's about how consistently you bring your best self to the game.

At this level, habits look different:

- How intentionally do you protect your focus in a world that constantly fragments it?
- How consistently do you work on the business, not just in it?
- How reliably do you hold boundaries and rest well, so you're not making high-stakes decisions from exhaustion?

Talent gets you to high production. Developing the right habits makes you a lifelong leader.

The Stoic Question

The Stoics wouldn't ask "How many transactions did you do last year?" They'd ask "Who did you become in the process?" They were interested in self-mastery, in showing up as your personal best every day. The Stoic is not concerned with controlling outcomes, but with building character.

For a true Real Producer, that sounds like:

- Can I remain steady when a luxury client changes direction at the last minute?
- Can I stay principled when a shortcut would be profitable but not completely honest?
- Can I choose the long-term health of my family, mind, and soul over one more late-night deal?

Character isn't a gift, it's earned. And it's entirely within your control, even when the market, inventory, or interest rates aren't.

The Trap of What Got You Here

Your "hustle habits" are already strong. You surely don't need another pep talk on follow-up. But there's a subtle trap at your level: What got you here can quietly start to work against you. Your intensity becomes overwork. Your responsiveness becomes 24/7 availability. Your willingness to say yes becomes an inability to say no.

The habits that matter now are about refinement, not addition:

- Upgrading from "doing everything well" to deciding what only you should do, and building structure around the rest – that's focus.
- Moving from reactive problem-solving to intentional anticipation, so your systems and team can absorb turbulence better – that's wisdom.
- Shifting from volume-driven to values-driven decisions, even when that means walking away from misaligned clients or brokerages – that's integrity.

Your "value habits" protect the life you're building while you continue to perform.

Habit Audit: You know how to build discipline. You've already proven that. Now apply that same muscle to continually building value-aligned habits. Here's how:

Production habit: Once a week, review one process and ask, "If I had to make this 10% cleaner or more aligned with my values, what would I change?" Make one adjustment.

Relationship habit: Choose one relationship each week to deepen beyond the transaction. Not for the referral, but because you genuinely care. Connect with them.

Character habit: Take a moment right now to look into the future. Ask your future self for advice: "What kind of person did this business shape me into?" "What current habit should I delete?" Okay, now shift back to today. Commit to replacing that one habit that is holding you back with a new habit that aligns with the person you want to be. Continually grow.

These habits don't show up on a scoreboard, but they absolutely shape your trajectory and your peace.

When you combine natural ability with cultivated character and consistency, you become the kind of professional that people trust at a deeper level. Not just for your results, but for your steadiness, judgment, and presence. That's more fulfilling than one more award on the shelf.

A Higher Purpose

Achievement is admirable. Working hard, building a business, leveraging a team, cashing checks. It all feels really good for the moment.

But you also know in your heart that success built upon worldly values alone is fickle. Awards gather dust and accolades fade. No matter how high you climb, success

measured by production and profit leaves you chasing the next milestone, spinning your hamster wheel, and never satisfied.

How many people look back from their death bed and wish they had spent more time at work? Not many.

The most fulfilling path is to pursue excellence for a higher purpose. When you anchor your habits in eternal values, everything changes. The late nights aren't just about closing deals; they're about stewardship. The hard calls aren't just about protecting commission checks; they're about integrity that outlasts any transaction. The tough boundaries aren't just about work-life balance; they're about honoring what truly matters.

Worldly success rises and falls with market cycles, fades with retirement, and ends at the grave. Character rooted in a higher purpose really satisfies. Which are you pursuing?



Garrett hosts "Crossing the Threshold" on Arizona Hope Radio in Prescott and Flagstaff, and leads "The Faithful Hero" workshops that integrate clarity, confidence, and faith.

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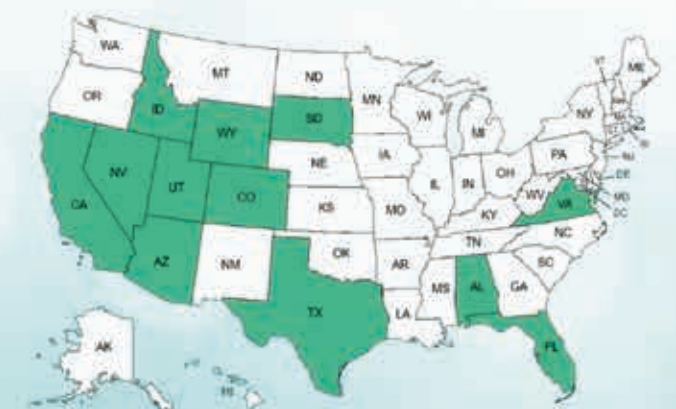
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Deanna *Poppenberger*

The Power of Showing Up: Lessons from Deanna's Real Estate Journey

In a world full of real estate hacks, scripts, and strategies, it is easy to believe success comes from finding the next big thing. The truth is much simpler. The agents who win are often the ones who just keep showing up.



Deanna is one of those agents. With 26 years in the real estate industry, her career is a testament to consistency, resilience, and relationships. She began her journey in the Yavapai Hills development, where she still actively works today, continuing to cultivate long-standing connections within the community she knows so well.

But real estate was not always part of the plan. She grew up in Tempe, Arizona as a self-proclaimed horse-crazy kid who preferred the outdoors over anything else. Life eventually took

her to Flagstaff for college, where she earned a business degree, got married, and began working in accounting and sales while moving through small towns across Northern Arizona.

Her path into real estate started with a moment of pure frustration. After driving three and a half hours for a property showing, she arrived only to realize the agent had completely forgotten about her. Three and a half hours.

Most people would have just been annoyed and moved on. Deanna did

something different. She thought, *if this is the level of service people are getting, I can do better.*

That thought changed everything.

When an opportunity came up in Prescott, she took a leap into the unknown. She left the security of her accounting job and stepped fully into real estate. There was no perfect timing, no safety net, just a decision to go all in. Then something interesting happened. She sold a home in her very first week.

Momentum followed, but like every agent knows, real estate has a way of testing you early. There were slow periods, uncertainty, and moments where things felt heavy. Yet over time, she not only endured those cycles—she learned how to thrive through them.

That resilience became especially evident during the 2008 real estate market crash. While many struggled to stay afloat, Deanna adapted by focusing entirely on serving her clients' needs. That client-first approach became the foundation of her business and allowed her to navigate one of the toughest markets in history. Through it all, she discovered something that would shape her entire career. She loved it.

Not just the deals. Not just the wins. She loved the movement, the people, the unpredictability. She loved being out in the field, solving problems, and helping clients navigate one of the biggest decisions of their lives. Even today, that energy has not faded.

And here is the part that might surprise you. One of the biggest reasons for her success is incredibly simple. She answers her phone. That is it.

In an industry where missed calls are common and responses are delayed, Deanna stands out by doing something most people overlook. She picks up. She calls back. She shows up. Time and time again, clients tell her the same thing: *You were the only one who answered.*

That small habit has built massive trust and set the tone for lasting relationships. But it is not just about availability. Deanna has a natural ability

to connect with people. She treats every conversation like it matters, because it does. Whether she is at an open house, out in the community, or talking with another agent, she understands that every interaction is an opportunity.

Not necessarily for a deal today, but for something down the road. Over time, that mindset has transformed her business into a referral-driven machine. She is not chasing leads. People come to her because they remember how she made them feel: reliable, present, and easy to trust. Of course, it has not all been easy.

Real estate comes with its share of challenges, difficult clients, high emotions, and deals that test your patience. Deanna has seen it all. What sets her apart is how she handles it. She chooses perspective.

Instead of getting frustrated, she steps into her clients' shoes. For many of them, this is not just another transaction. It is a major life moment filled with stress, excitement, and uncertainty. When she approaches it that way, everything shifts. Communication improves. Expectations become clearer. The experience becomes better for everyone involved.

She also refuses to let negativity take hold. In a business where effort does not always equal immediate results, that mindset matters.

Every showing is practice. Every conversation sharpens her skills. Every interaction adds value, even if it does not lead to a deal right away. Nothing is wasted.

In a time where agents are constantly searching for the secret to success, Deanna keeps it refreshingly simple: Go to work. Talk to people. Be present. That is it.

She spends time where her clients are. She knows her market. She stays active in her community. She does the work consistently, whether the market is hot or challenging. And when things feel tough, her advice is simple: Reset your mindset.



with that understanding, it changes how you show up.

Outside of real estate, Deanna lives with the same energy and discipline. From horse competitions to running races and raising a family, she embraces challenges and follows through.

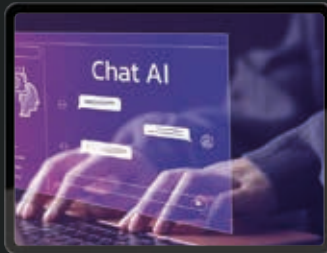
Her story is not about shortcuts or overnight success. It is about something far more powerful. Showing up. Every day. For her clients. For her business. For her life.

Remember what your clients are going through. They are making big financial and emotional decisions. When you lead

Because in the end, the agents who win are not always the ones with the best strategies. They are the ones who never stop showing up. ▀

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