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# RPOAM QUARTERLY

*Special Edition: 2026 Midwest Real Estate Investor Conference Preview*


**INSIDE THIS ISSUE**

Articles From This Year's Keynote and Featured Speakers

## What It Takes To THRIVE In This Market

**Midwest Real Estate Investor Conference**

**April 27-28 | DeVos Place • Grand Rapids**

RPOA Rental Property Owners Association

A PUBLICATION OF THE RENTAL PROPERTY OWNERS ASSOCIATION OF MICHIGAN

# Letter from the Executive Director

As we prepare for the 2026 Midwest Real Estate Investor Conference (MREIC), one thing is clear: this is a year to stay informed, stay connected, and stay ready.

Across Michigan and beyond, housing policy, affordability pressures, regulatory changes, and shifting market conditions continue to shape the environment real estate investors and housing providers are operating in every day. From the ongoing conversation around housing supply and zoning reform in Michigan to federal changes affecting housing operations and compliance, this is not a moment to sit back and hope the landscape settles on its own. It is a moment to pay attention, ask better questions, and stay engaged in the issues shaping the future of housing.

That is one reason this year's conference theme, **Thrive**, matters so much. Thriving in today's market is not about reacting emotionally to every headline. It is about building the kind of knowledge, strategy, relationships, and resilience that help you make strong decisions in changing conditions. It means understanding where opportunity is opening up, where risk is growing, and how policy, economics, operations, and innovation increasingly overlap.

At the Rental Property Owners Association of Michigan (RPOAM), we often talk about the three legs of our stool: education, networking, and advocacy. That framework continues to guide everything we do. Our role is not only to help members grow their business, but to help them understand the broader forces affecting the industry and to make sure their voices are represented in the rooms where those decisions are being made. Over the past year, we have continued to expand educational programming, strengthen networking opportunities, and stay active in key policy conversations affecting housing providers and real estate investors across Michigan. That work remains essential.

In February, I testified before the Michigan House Regulatory Reform Committee in support of a legislative package focused on zoning reform and housing supply. RPOAM supports this package because Michigan needs practical paths to more housing and fewer barriers to responsible development. This is exactly why we stay engaged at the state level: local zoning decisions and state policy changes directly shape what housing providers can build, improve, and operate.

That same connection between policy, market conditions, and real-world decision-making runs throughout this issue. Inside this issue of RPOAM Quarterly, you will find insights from this year's keynote and featured speakers, along with perspectives tied to many of the same pressures and opportunities shaping real estate investment and housing across Michigan right now: housing supply, zoning reform, economic conditions, financing, legal strategy, operational discipline, and the tools and ideas reshaping the business.

We are especially encouraged to see more serious statewide attention being given to housing supply and development barriers in Michigan. Conversations around zoning reform, permitting, ADUs, infrastructure, and housing readiness all point back to a much bigger question: how do we create a healthier housing environment for the future? That discussion matters to communities, to residents, and to our industry. It also reinforces why advocacy cannot be treated as separate from investing. Policy affects feasibility, cost, timelines, operations, and long-term opportunity.

MREIC exists to bring those conversations together in one place. It is where real estate investors, housing leaders, and industry professionals can step back from the day-to-day, learn from experienced voices, build meaningful relationships, and walk away better equipped for the market ahead.

Thank you for reading this special conference issue of RPOAM Quarterly. Whether you are attending MREIC, part of the RPOAM community, or connecting with these issues for the first time, I hope the insights in these pages are useful to you in the year ahead.

Sincerely,

**Erika Farley**

Executive Director

Rental Property Owners Association of Michigan

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FEATURE ARTICLE

# What it Takes to Thrive in This Market

*This is a market that demands clearer thinking, stronger strategy, and better execution.*

For real estate investors and housing providers, thriving now means building the resilience, adaptability, and discipline to move forward in changing conditions. *page 10*

# WELCOME

## To Our Newest Members!

**Welcome to RPOAM. We're glad to have you as part of our community. As a member, you're connected to valuable resources, practical education, and a statewide network of housing providers and real estate professionals. We look forward to supporting you as you grow, stay informed, and stay engaged.**

Aaron Rudolph
Adrian Serba
Andrew Wells
Angel Swaynie
Anthony Shkrelja
Carolyn Elken
Cason Thorsby
Charles A Dickerson
Clifford Brown
Darryl Matthews
Denise Nivison
Doug Sikma
George Stewart
Gerald Nelson
H J Young
Hayden MacIntosh
Isaac Carr
Jared Soberano
Jeff Vander Kuyl
Jeremy Kammers
Joel Duncan
Jorden Pittman
Judy Nguyen
Julie Petrenko Gilbert
Lisa VanderLoo
Matt McIntrye
Monique Burns
Monisha Braggs
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Richard Hosey
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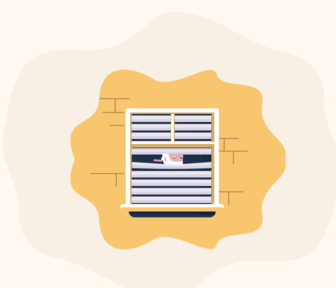

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**Amenities Off-Premise**
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# What It Takes To THR

This is a market that demands clearer think
For real estate investors and housing pr
resilience, adaptability, and discipline t

# RIVE In This Market

king, stronger strategy, and better execution.
oviders, thriving now means building the
o move forward in changing conditions.

Across Michigan and beyond, real estate investors and housing providers are operating in a climate shaped by affordability pressure, tighter margins, financing friction, policy uncertainty, and a growing gap between those who are reacting and those who are adjusting with intention. The easy deals are harder to find. The cost of getting a decision wrong is higher. And the operators who continue to move forward are often the ones who are thinking more clearly, structuring more carefully, and staying closer to the realities shaping the market.

## That's what this year's conference theme, **Thrive**, is really about.

Thriving in 2026 is not about pretending conditions are simple. It is not about chasing every trend, reacting emotionally to every headline, or waiting for the market to feel comfortable again. It is about building the kind of business, judgment, and adaptability that hold up when conditions are changing in real time. It is about learning how to move with more clarity when the margin for error is smaller. In that sense, the challenge this year is not just to grow, but to be built to thrive.

**It means resilience:** the ability to stay steady, disciplined, and forward-moving when the market is not handing out easy wins. Resilience shows up in how real estate investors manage risk, evaluate downside, protect capital, and keep operating when uncertainty is high.

**It means adaptability:** the willingness to adjust strategy before the market forces the issue. Adaptability shows up in financing, deal structure, operations, development decisions, and the ability to respond well to new market and policy conditions instead of relying on what used to work.

**It means innovation:** not hype, but better tools, better systems, and better ways to solve real problems. Innovation is not limited to technology. It also includes smarter workflows, more efficient operating models, more creative approaches to housing, and better ways to make decisions at scale.

**It means sustainability:** building a business and a housing environment that can hold up over time. Sustainability is not just about growth. It is about durability, feasibility, sound structure, and creating something that continues to work as the market shifts.

Those pressures are already shaping the conversations happening across this industry.

Commercial real estate fundamentals are sending a more useful message to operators than the consumer homebuying market is. In its March 2026 Commercial Real Estate Market Insights, the National Association of REALTORS® reported that multifamily demand remains steady by historical standards, but elevated supply from prior development cycles is still weighing on fundamentals, keeping vacancy elevated and rent growth subdued. The same report noted that retail remains the tightest major sector, with relatively low vacancy and rent growth continuing to outperform other property types. That is the kind of mixed environment real estate investors are navigating right now: demand is still there, but pricing power, lease-up, and deal performance are increasingly tied to asset class, execution, and local conditions rather than broad momentum alone.

At the same time, policy and regulation are continuing to shape what gets built, financed, and operated. The Associated Press recently reported that the Senate passed a bipartisan housing bill that would streamline some regulations affecting housing production, expand financing tools tied to affordable housing, and reduce barriers for manufactured and modular housing. Whether or not the final bill becomes law in its current form, the direction is telling: housing supply, approvals, and development economics are no longer side conversations. They are increasingly central to how real estate investors, operators, and housing providers evaluate opportunity and risk. That is especially true in Michigan, where conversations around zoning reform, permitting, infrastructure, housing readiness, and long-term supply are becoming harder to separate from investment strategy itself. Policy affects feasibility. It affects timelines.

It affects cost. It affects where opportunity can move forward and where it gets stuck.

Economic conditions are also demanding better judgment. In this kind of environment, strong decisions matter more than confident guesses. Operators need better underwriting discipline, clearer legal and tax strategy, stronger financing structure, and a more realistic view of what it takes to execute well.

At the same time, technology and systems are beginning to reshape how operators think about communication, marketing, decision-making, and scale. But even there, the advantage will not go to those who chase noise. It will go to those who understand how to apply new tools in ways that actually improve the business.

That is why this year's speakers matter. They are approaching today's market from different angles, but they are all speaking into a similar challenge: how do you build something stronger, smarter, and more durable in a market that is asking more from you?

Some will speak to capital and deal structure. Some will focus on underwriting, legal strategy, long-term wealth preservation, or the economic signals shaping the road ahead. Others will explore housing supply, policy, technology, and the systems that help real estate investors move from one-off effort to more consistent execution. Taken together, they point to a broader truth: this is a market that rewards better operators.

Markets like this tend to clarify what works. They expose weak assumptions, challenge outdated strategies, and create space for more disciplined operators to move forward with greater purpose.

**Thrive is not a theme for comfortable markets.**

It is about what it takes to keep moving when conditions demand more.

# Policy Pressures Shaping Michigan Housing

Housing policy has always mattered to real estate investors and housing providers. What feels different now is how directly those decisions are shaping what can be built, how quickly projects move, what compliance looks like, and how operators think about risk, enforcement, and long-term planning.

That pressure starts with supply. Michigan continues to face a significant housing shortage, and the effects do not stay contained to one corner of the market. They show up in affordability pressure, tighter availability, development friction, and a broader housing environment where demand continues to outpace what many communities are prepared to deliver. For housing providers and real estate investors, that is not just a policy issue. It is a market reality.

At the same time, the policy environment itself is shifting. Conversations around zoning reform, development timelines, fair housing enforcement, lease enforcement, housing readiness, and state and federal housing policy are all affecting the practical realities of operating in this space.

That is exactly why this conversation belongs at MREIC 2026.

**Housing Policy Update:**
**What Investors Need to Know**
**(Panel Discussion)**
Tuesday, April 28 | 8:00 AM – 9:00 AM
River Overlook AB

**Featuring:** Dawn Crandall, John D. Lindley, IOM, Brad Ward, Esq., and Tabitha Zimny

This panel will examine the policy and regulatory issues shaping today's housing environment, with discussion focused on what those changes could mean for housing providers, real estate investors, property operations, and long-term planning in Michigan.

Attendees can expect a practical conversation around legislative trends, housing supply, regulatory pressure, and the policy shifts influencing how housing gets built, operated, and financed. In a market where approvals, enforcement, compliance, and cost are increasingly tied to the policy environment, this is not a side issue. It is part of the business.

Together, these panelists bring perspectives from government affairs, law, regulatory affairs, housing policy, and industry advocacy. That range matters. The most useful policy conversations are not the ones that stay theoretical. They are the ones that help operators understand what is changing, what is worth watching, and how those shifts may affect decisions on the ground.

At a conference built around the theme **Thrive**, this panel speaks directly to one of the biggest realities facing the industry: policy is not separate from the market. It helps shape the market. And for real estate investors and housing providers who want to stay informed, reduce surprises, and make stronger decisions in the year ahead, that makes this conversation worth being in the room for.


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# Who You'll Hear From at MREIC 2026

This year's lineup brings together perspectives on AI, economic conditions, capital, legal strategy, housing policy, and the practical decisions shaping real estate investment today.

## Steve Brown

**OPENING KEYNOTE**

*AI Futurist and Former Executive at Google DeepMind & Intel*

## Dr. Paul Isely

**CLOSING KEYNOTE**

*West Michigan's Leading Economic Voice and Associate Dean, GVSU*

**John Burley**
*Private Equity Real Estate Investor · $600M+ Raised*

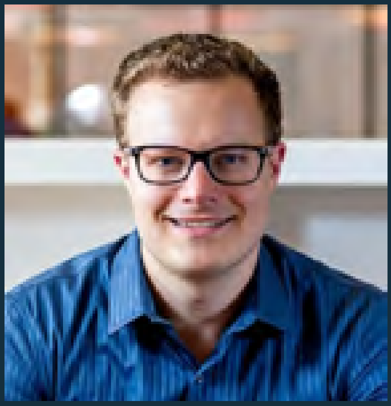
**Mark Kohler**
*CPA, Attorney & Senior Partner, KKOS Lawyers*

**Anthony Chara**
*Apartment Investor & Syndicator · 2,000+ Units*

**Zachary Beach**
*CEO/Partner, SmartRealEstateCoach.com*

**Chad Benson**
*Director of Development, MSHDA*

**Paul Moore**
*Founder, Wellings Capital · CRE Investor & Author*



**Nathan Biller**
*Real Estate Investor & Infill Developer · ADU Specialist*

# *THE FUTURE OF AI: BECOMING AN AI-FIRST ORGANIZATION*

AI IS RESHAPING HOW BUSINESSES COMMUNICATE, ANALYZE, DECIDE, AND OPERATE.

IN HIS OPENING KEYNOTE, STEVE BROWN WILL CUT THROUGH THE NOISE WITH A PRACTICAL LOOK AT WHAT MATTERS NOW, WHERE REAL LEVERAGE EXISTS, AND HOW LEADERS CAN RESPOND WITHOUT GETTING LOST IN HYPE.

*— STEVE BROWN*

2026 MREIC KEYNOTE SPEAKER

Digital transformation changed how companies operate. AI will change what organizations are.

For the past 25 years, companies have been on a journey to become digital-first.

They moved their processes online.
They built websites and mobile apps.
They digitized customer interactions.
They migrated infrastructure to the cloud.

These were major shifts. But they were still built around the same core idea: humans did the thinking, and software helped execute the work.

AI changes that equation.

For the first time, intelligence itself becomes a scalable resource—something that can be embedded into workflows, products, and decisions.

Reasoning. Analysis. Planning. Creativity. Capabilities that once required highly trained humans can now be performed instantly and at scale by machines. And not just inside software.

AI is now moving into the physical world through AI-powered robots and autonomous systems capable of performing work in warehouses, hospitals, construction sites, farms, and factories.

The result is a new kind of organization: the AI-first company.

This represents something far bigger than simply adopting AI tools.

## WHAT IS AN AI-FIRST ORGANIZATION?

Most companies today are experimenting with AI. They're drafting emails with ChatGPT, generating marketing copy, and summarizing meetings. Some are automating pieces of workflows.

That's a good start. But those improvements are incremental. They're not transformation.

An AI-first company doesn't just use AI—it reorganizes the business around it. That means redesigning how work gets done when intelligence is abundant, inexpensive, and always available.

Instead of asking, "Where can we add AI?" AI-first organizations ask a more powerful question: "How should this work if intelligence were built into the system from the start?"

That question changes the design of the organization.

## A PATTERN WE'VE SEEN BEFORE

To understand where this is going, it helps to look at the last major technological revolution. The rise of the internet created three kinds of companies: traditional, internet-first, and internet-native.

**Traditional Companies**
Traditional companies built their businesses long before the internet existed. Many treated the internet as an afterthought. Sears is a classic example. Once the dominant retailer in America, it struggled to adapt to the digital era and ultimately fell behind. Companies like Kodak and Blockbuster also failed to make the leap—and suffered the consequences.

**Internet-First Companies**
Some established companies successfully reorganized themselves around digital. They became internet-first organizations. Target is a good example. It redesigned logistics, inventory, and fulfillment around e-commerce to compete in a digital world. It embraced omnichannel commerce to straddle the digital and physical worlds and take advantage of both.

**Internet-Native Companies**
Then there were companies built entirely for the new era. They didn't adapt to the internet. They were born on it.
Amazon is the canonical example.

It wasn't simply a retailer using the internet. It was a retailer built around the internet from day one.

The key insight is that only internet-first companies could remain competitive as internet-native companies rose to prominence. Traditional organizations faded.

## THE SAME PATTERN IS EMERGING WITH AI

Today, we are seeing the same pattern unfold again. But this time the shift is from digital-first to AI-first.

**Traditional Companies**
These organizations still operate using traditional workflows. Humans perform the core thinking and decision-making. Humans power the engine of the company. Software systems support execution. AI may be used occasionally, but it is not central to how work gets done.

**AI-First Companies**
AI-first organizations redesign workflows around human-machine collaboration. AI powers more of the operational engine. Intelligent systems participate directly in research, analysis, planning, design, and decision support. Work becomes a partnership between people and intelligent machines.

In companies with physical operations, this partnership extends into the real world through AI-powered robots and autonomous systems. Warehouse robots. Autonomous delivery systems. Construction robots. AI-driven manufacturing. Autonomous wet labs. The result is something new. Work becomes a team sport between humans and machines.

*"THE WINNERS OF THE AI ERA WON'T JUST USE AI. THEY'LL BUILD THEIR BUSINESS AROUND IT."*

**AI-Native Companies**

The final category is companies built entirely for the AI era. These organizations assume intelligence is abundant from day one. They design products, workflows, and business models accordingly.

AI-native companies will look dramatically different from the organizations we know today. They will be smaller, faster, and more capable per employee.

In many cases, AI-native companies will scale with surprisingly small teams. Their impact will feel outsized. In the internet era, small local companies could appear global. In the AI era, small teams may be able to operate with the reach and effectiveness once associated with much larger enterprises.

When intelligence becomes infrastructure, the size of the organization stops being the primary driver of capability. Headcount becomes less tied to impact.

## THE MISTAKE MOST COMPANIES ARE MAKING

Right now, many organizations are treating AI the same way they treated earlier technologies: they're bolting it onto existing workflows.

Using AI to:

- draft reports
- summarize sales calls
- generate marketing content
- assist with customer service

These uses are helpful. But they represent incremental improvement, not transformation.

It's the difference between adding electricity to a factory and redesigning the factory around electric power. The first improves efficiency. The second reinvents production.

## THE THREE STAGES OF BECOMING AI-FIRST

In my work with leadership teams around the world, I see organizations progressing through three stages.

**1. Enable**
This is where most companies begin. Employees gain access to AI tools. Teams experiment with copilots and automation.

Enablement is important. People need to learn how these systems work. But the underlying workflows remain unchanged. You've simply given people smarter tools.

**2. Reengineer**
This is where real value begins. Organizations start redesigning workflows around human-machine teams.

People stop doing every part of the work themselves. Instead, they design the work, then oversee it.

Every person on your team, no matter how junior, becomes a manager of machines.

Scale increases. Marginal costs fall. Impact grows.

Instead of inserting AI into existing processes, organizations rethink the process itself. Work is divided and orchestrated across a blended workforce of people, digital employees such as AI agents, and robots working in close collaboration.

Work becomes dramatically faster and more exploratory. The speed of iteration increases. Innovation accelerates.

## RETAIL WORKFLOW REENGINEERING

Imagine a retail store preparing for a busy weekend.

AI agents analyze weather, local events, sales trends, and online activity to forecast demand. They recommend markdown strategies, highlight which products should be featured, suggest how merchandise should be arranged on the floor, and even contact two on-call temp workers to help handle the expected rush.

A humanoid robot works the store overnight—restocking shelves, moving displays, and preparing pickup orders for the morning rush. It works through the day folding garments and keeping the store clean and organized.

Human employees focus on what people do best: helping customers, offering styling advice, curating the shopping experience, and making judgment calls about merchandising while overseeing the intelligent systems running behind the scenes.

**The machines handle routine work. The humans elevate the experience.**

They're no longer doing every task themselves. They're orchestrating a workforce of people, AI agents, and robots working together.

### 3. Reimagine

The final stage is when companies begin to reinvent the business itself. Products change. Business models change. Entire industries shift.

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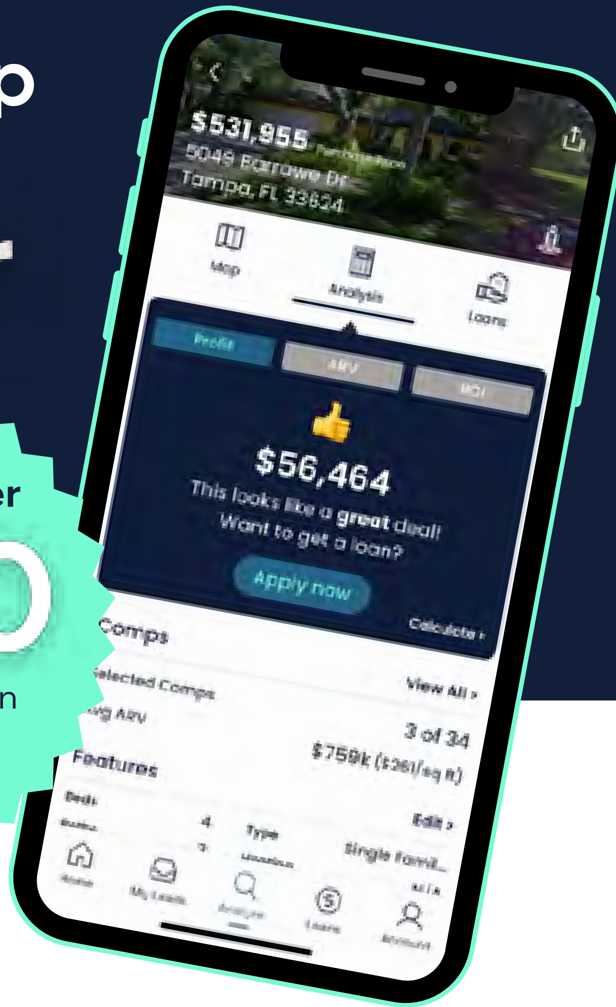


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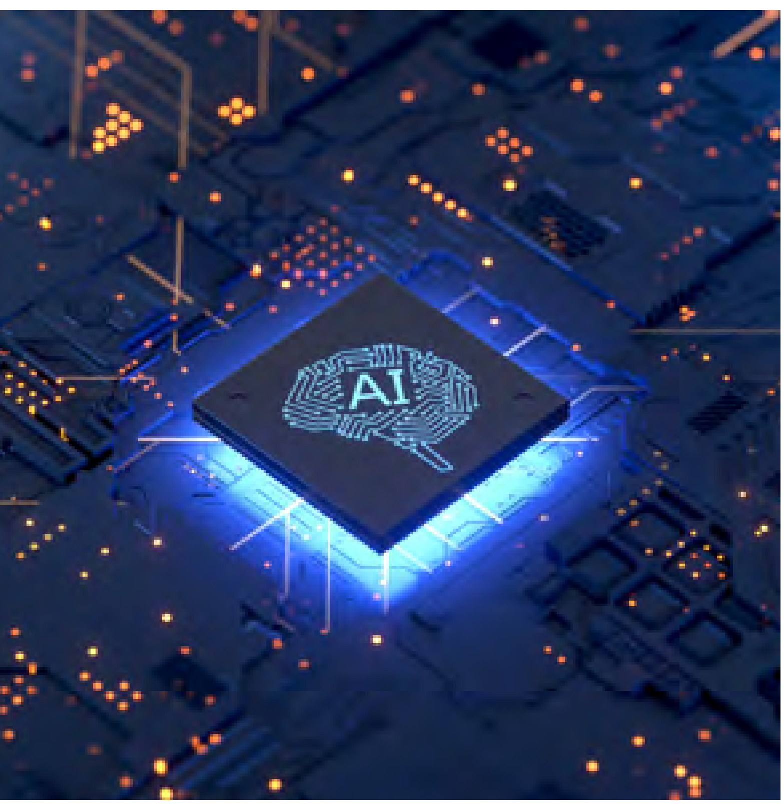
Insurance becomes more predictive rather than purely reactive. Healthcare becomes more continuous rather than episodic. Retail becomes more personalized and AI-driven.

And in the physical world, robots increasingly perform routine operational work. Factories, warehouses, farms, and construction sites begin to look very different when AI-powered machines become part of the workforce.

The company becomes AI-first. AI is part of the operational engine. People steer that engine and add distinctly human value related to connection, empathy, judgment, and creativity.




## WHY AI-FIRST ORGANIZATIONS WILL WIN

AI-first companies gain structural advantages that are difficult for traditional organizations to match.

**Speed**
AI compresses the time required for cognitive tasks. Research that once took weeks can now happen in minutes. Design iterations that once required entire teams can be explored far more quickly. When thinking accelerates, innovation accelerates. Companies that reorganize around AI will move faster than competitors still operating with traditional workflows.

**Intelligence at Scale**
Historically, intelligence was scarce. Organizations relied on a limited number of experts. AI changes that.

Now intelligence can be scaled across the organization. Every employee can have access to stronger analysis and more advanced reasoning support.

Expertise becomes more widely available. Organizational capability takes on a different shape.

It's not about people or machines, but people and machines.

The new equation is:
Capability = People × Machines

AI amplifies human effort and impact.

**Reinvented Roles**
As AI takes on more cognitive tasks, human work evolves. People spend less time on routine tasks and more time on judgment, creativity, strategy, ethics, vision, and relationship building.

In other words, AI handles more of the work machines do best. Humans focus more on the work only humans can do well. Work shifts toward higher-value human contributions, fueling demand for reskilling and upskilling.

## THE LEADERSHIP CHALLENGE

The shift to AI-first is not primarily a technology challenge. It is a leadership challenge.

Executives must rethink fundamental questions:
- How should work be organized when intelligence is abundant?
- Which decisions should humans make, and which should machines make?
- How do we redesign workflows around human-machine teams?
- If AI removes busywork, what would our people be free to create?
- If marginal cost falls dramatically, what becomes possible?
- If execution took days instead of years, what new businesses could we pursue?
- If our best employees could be everywhere at once, what would we build?
- What could we do differently if we

could amplify employee impact 100-fold?

- What new products or services become possible if we do?

These questions require leaders to rethink assumptions that have guided organizations for decades. That's uncomfortable. But it's also where the biggest opportunities lie.

## SOME COMPANIES WILL STRUGGLE

Some organizations will move quickly. Others will hesitate.

The companies most at risk are those that treat AI as simply another tool to deploy. History suggests this rarely works. Companies that approached the internet as a marketing channel were overtaken by companies that rebuilt their businesses around digital platforms.

The pattern is likely to repeat. Organizations that merely use AI will compete against organizations that are built around AI. Those are very different competitors.

## THE QUESTION THAT MATTERS MOST

The most important question leaders should be asking today is not, "How should we use AI?"

It's this: **"What would our company look like if we built it today in a world where intelligence is abundant?"**

That question forces a much deeper rethink. It challenges assumptions about workflows, products, and organizational structure. And it's the question that will define the next generation of market leaders.

A useful leadership exercise is to imagine launching a fierce AI-native competitor to your own business, then using those insights to shape your AI-first strategy.

## THE FUTURE IS AI-FIRST

Every technological era produces new kinds of organizations. The industrial era created the modern corporation. The internet era created digital platforms.

The AI era will create AI-first organizations.

Companies that redesign themselves around intelligence—rather than simply adopting AI tools—will move faster, innovate more effectively, and deliver new forms of value.

Put simply: the winners of the AI era won't just use AI. They'll build their business around it.

The shift won't happen overnight. But it has already begun. And the companies that rethink their businesses now will be the ones that help define the next era of competition.

Because AI won't just change how companies work.

*Steve Brown is an entrepreneur, author, futurist, and global keynote speaker. A former executive at Google DeepMind and Intel, he has delivered more than 500 keynotes across five continents and is widely known for helping leaders understand how AI is reshaping business strategy, operations, and long-term competitiveness. His latest book, The AI Ultimatum, explores AI transformation for leaders.*

**Steve Brown opens MREIC 2026 on Monday, April 27, from 9:00 AM to 10:30 AM in the Monroe Room with his keynote, The State of AI and What It Means for Your Business. He also leads a Private Keynote Strategy Forum later that day from 12:30 PM to 2:30 PM at the Amway Grand Plaza Hotel.**

# Economic Outlook Points to Slower Growth in West Michigan

By Brian Vernellis, Featuring commentary from Dr. Paul Isely, MREIC 2026 Closing Keynote Speaker

**In a market filled with noise, Dr. Paul Isely brings something more useful: clarity. In his closing keynote, he will break down the economic signals shaping 2026 and what they may mean for real estate investors and housing providers trying to make better decisions in uncertain conditions.**

A year-long analysis of the West Michigan economy points to a clear trend: growth is slowing.

Paul Isely, associate dean and professor of economics in Grand Valley State University's Seidman College of Business, shared findings from his annual economic outlook during the Grand Rapids Chamber's January 29 meeting, highlighting softer consumer spending, declining manufacturing activity, and policy pressures weighing on businesses.

"What's our word for the year? Slow," Isely said. "The good news is that slow means we're still moving forward. We'll probably speed up as the year goes along, but it's going to be a slow year."

Isely pointed to several key data points behind his team's projections.

New orders for manufacturing firms have dropped to their lowest level since early 2024, contributing to job losses in the sector.

While other industries—including financial services, hospitality, construction, government, education, and health care—have posted modest to substantial job gains over the past two years, manufacturing firms in West Michigan have shed 5,000 jobs over that same period, Isely said. Statewide, Michigan has lost 27,000 manufacturing jobs over those two years.

“This is an amazing number because this is some of the highest-paid jobs that we have for middle-income people, and it’s dropping really, really fast,” Isely said.

He also pointed to policy uncertainty as a factor affecting business confidence,

particularly in manufacturing.

“A lot of this has to do with government uncertainty around regulations that go with cars and government uncertainty around tariffs,” Isely said.

The report also identifies broader policy pressures affecting the West Michigan economy. Tariffs, Isely said, are squeezing profit margins as businesses absorb higher import costs. “We've been told the other countries are paying the tariffs, so therefore we’re collecting money that isn't hurting our economy, but this is simply not true,” Isely said.

More than half of surveyed firms also cited state policy changes—including the increase in minimum wage, the Earned Sick Time Act, and other regulations—as barriers to growth.

“The government is slowing business in ways that we’ve never seen before,” Isely said. “Businesses have always complained about regulation, hopping through things and government intrusion, but we’ve never actually seen it change how businesses invest.”

As profits shrink, Isely said, more firms are shedding middle-management positions and investing in artificial intelligence to maintain productivity.

“AI investment is hiding weakness everywhere else,” Isely said. “In fact, the U.S. economy this year would have been in recession if we took out AI investment.”

Even so, Isely projects that the region’s economy will show some resilience and begin to improve gradually this spring and summer. Falling interest rates and other pro-business tailwinds, he said, could support stronger investment later in the year.

“We have some good markers that there will be some help coming in the second half of the year, and as long as we don't mess it up, that'll be good news,” Isely said.

“Don't expect great breakneck growth, and there are some substantial downside risks, but right now those don't seem to be coming into play, and we’ll be watching for those.”

*Dr. Paul Isely is Associate Dean and Professor of Economics in Grand Valley State University's Seidman College of Business and one of West Michigan's most respected economic voices. Known for his clear, data-driven analysis, he helps business leaders, policymakers, and real estate investors make better sense of the trends shaping the regional and national economy.*

**Dr. Paul Isely closes MREIC 2026 on Tuesday, April 28, from 2:30 PM to 4:30 PM in River Overlook EF with his keynote, 2026 Economic Outlook and Real Estate Forecast.**

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# JOHN BURLEY

## The Secrets of Raising Private Money

MREIC 2026 FEATURED SPEAKER

# Why 2026 Will Be the Year of the Small Real Estate Investor

## By John Burley

As we move through 2026, as a fellow real estate investor, I am genuinely excited. Here's why: interest rate volatility, softening prices in some markets, increasing inventory, longer days on market, heavier government regulation, Wall Street and iBuyers pulling back, real estate agents under pressure, less easy money flowing to wholesalers, flawed investor models falling apart, and fear throughout the market.

So why is that good?

Because these are the exact market conditions where great investors make their money and, more importantly, keep it.

Most people like to do what everyone else is doing, especially in real estate investing. Just a few years ago, how many people were flipping and wholesaling? How many were chasing hard money lending? How many were lining up and overbidding for the privilege of paying more than ever before for properties?

That's right—lots and lots.

And now many of them are gone.

Real estate investing has changed. People are uncertain about what the market, interest rates, and the broader economy will do next. So many are stuck on the sidelines. Yet this is exactly when professional investors move in.

I have been doing this since the late 1970s. I have been through five full market cycles. I have invested with interest rates at 18 percent. There is very little I have not seen, or not done, while completing thousands of real estate transactions.

And if there is one thing I have learned and fully integrated into my real estate investor's mindset, it is this: **Contrarian investing is the way to go.**

Right now, we are near the front edge of a major real estate investing opportunity. The question is what you will do with it.

The investors who make money not just in up markets, but also in flat and down markets, tend to have one thing in common: they think contrarily.

When real estate is in favor, they scale down, pay off bad debt, clean up inventory, and build a war chest—like real businesses that intend to survive for the long term.

When real estate is out of favor, they move in. But they do not do what everyone else is doing, and they do not follow the usual real estate education model. They run it like a business.

And for that reason, they understand something most people miss: the most important thing in real estate investing is not real estate.

It is money.

With money—and the ability to borrow—real estate is much easier. Without money and the ability to borrow, real estate is much harder.

Yet almost every real estate education program tries to figure out how to do deals without money, even though everyone knows it takes money.

The most important thing in real estate is not real estate. It is money. Always has been. Always will be. Prove it to yourself right now. Ask one question: If I woke up tomorrow morning with one million dollars in my bank account, could I go buy a good real estate deal today?

If the answer is yes, then the problem is not finding a good deal. The problem is finding the money to buy the good deal.

So we address the money first and then the real estate. We work on raising money—lots of money—before anything else.

That is how we cut through the noise.

Rather than doing what everyone else is doing, we address the core issue head-on. We focus first on raising capital. From there, we can structure acquisitions, improve returns, and build for the long term. My background is from Wall Street, and I teach exactly how to raise the money, structure it properly, buy the property, maximize long-term returns, and monetize with discipline. We show how our model works and the script we use to raise capital.

So what about the big question people keep asking?
Are we heading for another major crash like 2008?
**My answer is no.**

## FIVE REASONS WE ARE NOT REPEATING 2008

**1. Major crashes are rare**

Severe crashes do not happen every cycle. They tend to happen when people forget the lessons of the last one and repeat the same mistakes. Too many people still remember 2008. The lending environment, investor behavior, and policy responses today are simply not set up the same way.

**2. Wall Street is positioned differently**

In the early 2000s, Wall Street bought large amounts of bad debt, and the results were disastrous. This time, large institutional players got aggressive in a different way—they bought assets, not toxic debt. That matters. It creates a different kind of exposure and a different kind of market floor.

**3. Small investors have more real equity at stake**

In 2006, many small investors had almost no real money in their deals. They were highly leveraged, overextended, and easy to shake out. Today, many investors have significantly more equity in their properties, stronger cash flow, and much more skin in the game. That changes behavior. People are less likely to walk away when they have real capital invested and properties that still cash flow.

**4. Supply is still constrained in many markets**

The mid-2000s were marked by oversupply, speculation, and overbuilding. Today, in many areas, the opposite is true. We are dealing with housing shortages and undersupply. Basic economics still applies. That does not eliminate risk, but it does make this environment fundamentally different from the one that led into 2008.

**5. Homeowners are in a stronger position**

Homeowners remain the bedrock of the housing market. Before 2008, many were overleveraged, carrying risky loans, and operating with little margin for error. Today, many homeowners are sitting on substantial equity, often with much lower fixed-rate mortgages. That does not make the market immune from correction, but it does create a more stable baseline than we saw during the last major collapse. Because of these factors, I do not believe we are looking at a repeat of 2008.

Real estate, like other equity markets, has historically trended upward over time. But it does so in cycles. Growth, prosperity, contraction, recovery—these patterns repeat. The highs tend to get higher over time, and the lows also tend to reset at higher levels.

That is why seasoned investors who have been through downturns—and not just survived them, but performed through them—see periods like this as a window of opportunity.

This is when we begin raising capital, positioning well, finding strong deals, and preparing to profit as the cycle resets.

At MREIC 2026, I'll break down the capital-raising principles and investor communication strategies serious operators use to fund deals more effectively, structure terms more intentionally, and build a more repeatable approach to private money.

I look forward to meeting you at the conference.

*John Burley is a private equity real estate investor, bestselling author, and founder of Burley & Associates, Inc. With more than 40 years of experience, thousands of completed transactions, and more than $600 million raised, he is known for helping investors think more strategically about capital, risk, and long-term deal performance.*

**John Burley speaks at MREIC 2026 on Monday, April 27, from 2:30 PM to 4:00 PM in River Overlook AB with his session, The Secrets of Raising Private Money.**

# ANTHONY CHARA

## Building Generational Wealth with Apartments

MREIC 2026 FEATURED SPEAKER

# The Secret to Finding Good Deals on Apartments

## By Anthony Chara

I get this question a lot, especially during or just after a presentation where I show an apartment complex delivering a cash-on-cash return in excess of 20%.

If you went to a commercial broker and told them you were looking only for properties with a 20% cash-on-cash return, they would probably do one of two things:

1. Buy the property themselves if they ever found one
2. Assume your expectations were unrealistic

You probably will not find an apartment complex being openly marketed at a 20% cash-on-cash return. However, you can improve your chances of finding strong opportunities by doing a few things differently.

First, there is no big secret to finding apartment complexes for sale. Start with the same sources most investors use. Search LoopNet or visit major national and regional commercial brokerage websites such as Marcus & Millichap, CBRE, or SVN.

Another way to find apartments for sale is by talking with property managers or commercial lenders who work in the market where you want to buy. They often know owners who are looking to move into another property, sell as part of a transition, or simply retire.

But where to find deals is really only the beginning. Like many things in real estate, the real key is relationships.

The first thing I do once I have decided on a market is identify five or six brokers—preferably with a CCIM designation—and call them to introduce myself. I ask about market conditions, recent sales in the area, and their own experience as commercial brokers. It is amazing how much information you can get when you ask the right questions. You also get a feel for whether this is someone you want to build a long-term relationship with.

Once I have a good feel for three or four brokers, I give them the criteria I am looking for in a complex.

That usually includes number of units, unit mix, minimum cap rate, price range, property class, and preferred area of the city. I follow up those conversations by emailing my contact information and criteria, then I stay in touch every week or two by phone or email.

Since the brokers know exactly what I am looking for, it becomes much easier for them to identify opportunities that fit. And when brokers bring me deals, I make sure they know I value the relationship.

Yes, they earn their commission, but I also believe the small gestures matter. A thoughtful thank-you, a small gift, or simply being a professional, responsive buyer can go a long way in helping you stay top of mind.

You have probably heard the term “pocket listing.” My goal is to become what I call a “pocket client.” When a broker gets a new listing, I want to be one of the first people they call—sometimes before the deal is widely circulated. That is where some of the best opportunities begin.

If you think about it, most investors have access to the same broad sources for deals. The difference is often in who has built real relationships with brokers over time. Those are the investors more likely to hear about opportunities early, get stronger consideration from the broker, and sometimes receive support when proposing more creative terms.

Even in the commercial world, relationships matter. Once you have those relationships in place, you give yourself a much better chance of turning an average opportunity into a stronger one.

*Anthony Chara is a veteran apartment investor and educator with more than 30 years of experience in real estate investing and property management. Since going full-time in 2004, he has owned, partnered in, or syndicated more than 2,000 multifamily units across the U.S. and internationally. As Managing Member of Apartment Mentors, he is known for his practical, numbers-driven approach to evaluating deals, increasing cash flow, and scaling apartment portfolios responsibly.*

**Anthony Chara speaks at MREIC 2026 on Monday, April 27, from 4:30 PM to 6:00 PM in River Overlook AB with his session, Building Generational Wealth with Apartments.**

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# MARK J. KOHLER

## The Top 5 Tax and Legal Strategies Every Real Estate Investor Should Know

MREIC 2026 FEATURED SPEAKER

# 5 Essential Strategies to Protect Yourself From Rental Property Liability

## By Mark J. Kohler

Owning rental property is a powerful way to build wealth, but it also comes with real liability. Tenants, lawsuits, and property-related risks can turn steady cash flow into a serious problem if you are not protected properly.

The key is a layered approach—putting multiple safeguards in place so it is much harder for a claim to reach your personal assets.

Here are five essential strategies every real estate investor should consider:

**1. Hold Rentals in an Entity, Not in Your Own Name**

This is one of the most important steps a rental property owner can take. If you own rental properties in your personal name, your home, savings, and other personal assets may be more exposed in the event of a lawsuit.

For many investors, an LLC is a practical place to start. In most states, the cost is manageable, and it can provide an important layer of separation between your rental activity and your personal finances. That does not necessarily mean every property needs its own LLC on day one, but it does mean investors should think strategically about how properties are grouped as a portfolio grows.

**2. Operate as a Responsible Property Owner**

Rental property owners cannot simply collect rent and ignore the condition of the property. You have an ongoing responsibility to maintain safe conditions and respond appropriately to problems. Even if you hire a property manager, that does not remove your exposure entirely. Good oversight still matters.

A few practical principles go a long way:
- stay current on landlord-tenant laws
- keep thorough documentation
- use move-in and move-out photos
- respond promptly to maintenance and safety concerns
- act reasonably to help prevent avoidable injuries

The goal is not perfection. It is diligence, consistency, and documentation.

**3. Use a Strong Lease Agreement**

A weak lease can create avoidable risk.

A well-drafted lease should clearly define responsibilities related to rent, deposits, maintenance, conduct, and default. It should also address issues such as pets, smoking, guests, and other property rules that can create liability if left vague.

When combined with written policies and consistent enforcement, a strong lease helps protect both the property and the owner.

**4. Carry the Right Insurance**

Entity structure and leases matter, but insurance is often the first financial line of defense when something goes wrong.

A slip-and-fall, dog bite, burst pipe, or property loss can become expensive quickly if coverage is inadequate.

At a minimum, rental property owners should review whether they have:

- landlord insurance rather than a standard homeowner's policy
- umbrella liability coverage
- loss-of-rents coverage if a property becomes uninhabitable

Insurance policies also deserve regular review. Coverage terms can change, exclusions matter, and documentation of the property's condition may become important if a claim arises.

**5. Understand the Risks You May Be Liable For**

In many cases, liability turns on what a property owner knew—or reasonably should have known—about a dangerous condition.

Common areas of exposure include:

- dangerous animals or pets

- deferred maintenance
- faulty construction or repairs
- mold or water damage
- broken security features
- code violations
- tenant misconduct that goes unaddressed

Ignoring obvious problems can increase your risk significantly. The more foreseeable the issue, the harder it is to defend.

**The Bottom Line**

Protecting yourself as a real estate investor is not about relying on one tool. It is about stacking defenses. Entity structure, strong leases, the right insurance, and proactive property oversight all help create separation between your investments and your personal assets. When these protections work together, they form a stronger foundation for long-term ownership.

*Mark J. Kohler is a CPA, attorney, bestselling author, and Senior Partner at KKOS Lawyers. With more than 25 years of experience and over 10,000 client consultations, he is widely known for helping real estate investors and business owners structure their assets more strategically, reduce tax drag, and protect long-term wealth through practical legal and tax planning.*

**Mark Kohler speaks at MREIC 2026 on Monday, April 27, from 11:00 AM to 12:30 PM in River Overlook EF with his session, The Top 5 Tax and Legal Strategies Every Real Estate Investor Should Know.**

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ROI: 16%

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ARV: $171,000
Rent: $2,800
ROI: 17.61%

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# PAUL MOORE

## The Boring Investor: Grow Your Real Estate Wealth

MREIC 2026 FEATURED SPEAKER

# When a Quick Profit Isn't the Best Exit

## By Paul Moore

What were you doing on the morning of January 17, 2020? While much of the world was just beginning to hear about a strange new virus overseas, my business partner, Ben, and I were in Louisville, Kentucky, walking a mobile home park with one of our largest operating partners, Mike.

Our fund would be the largest investor in the deal.

At first glance, the park looked familiar—just bigger. There were 315 lots, with roughly 50 sitting vacant. We saw the usual mix of vehicles, from junkers to Jaguars. Kids boarded school buses, residents walked dogs, and a maintenance man shuffled along with a cup of coffee.

But this property was different in one important way.

The owner lived three states away and had not visited, or raised rents, in at least five years.

This institutional-sized park was being run like a classic mom-and-pop asset. The owner was disengaged. Income was not being maximized. Staff costs were higher than they needed to be. Tenants' utility bills were still being covered by ownership. And there were obvious opportunities to improve operations and increase value, including placing new manufactured homes on vacant lots.

She was ready to exit.

We flew home to Virginia after lunch and began raising capital for a fund that would invest in this park along with many other commercial real estate assets.

Mike closed on the acquisition on February 25, 2020, just as headlines about COVID-19 were accelerating. The purchase price was $7.1 million, funded roughly half with debt and half with equity, including ours.

Then something surprising happened.

**A Surprising Call in the Middle of Uncertainty**

Within about a week of closing, Mike received a call from a competitor offering to buy the property for $9 million.

That is where I might have made the wrong decision.

In the middle of extreme uncertainty, with markets dropping and fear rising, it would have been easy to look at a fast gain and call it a win. I did the math right away. Turning roughly $3.5 million of equity into $5.5 million in a short period of time sounded like a decisive outcome.

With the information I had at the time, I may have taken the offer.

Thankfully, I was not in charge.

Mike refused it.

Even when the offer increased to $9.5 million, he still said no.

He had a plan to improve the asset, raise income, and create significantly more value. He believed the park could eventually sell for $13 million or more within a few years. While this strategy was consistent with work he had done successfully before, he also recognized that this asset was unusually attractive because of how many operational and income opportunities had been left untouched.

So his team got to work.

And they moved quickly.

Over the next several months—even with COVID complicating operations—they made the property a better place to live, reduced costs, and increased income.

**A Second Call—and a Different Outcome**

As the team prepared for one of the most operationally demanding phases of the plan—placing new homes on vacant lots—Mike received another call.

This time, it was from a different large manufactured housing operator.

After reviewing the improvements, the current income, and the property's trajectory, the buyer offered $15 million.

Mike accepted.

The park had been acquired for $7.1 million in February 2020 and sold for $15 million before the end of the year.

The property-level results were striking:

- Acquired for $7.1 million
- Sold for $15 million
- Property-level IRR: 347%
- Property-level MOIC: 3.4x

Some of the equity was reinvested into other assets. Some was distributed to investors earlier than expected.

The outcome was far better than the quick early exit would have been.

**The Real Lesson**

The lesson here is not simply that holding longer always produces a better result. It does not.
The real lesson is that disciplined operators do not confuse an early offer with the best outcome.

A quick profit can be tempting, especially in uncertain conditions. But experienced investors know how to separate emotion from execution. They understand the business plan, the operational upside, and the difference between a good exit and the right exit.

That kind of judgment matters.

No one goes broke taking a profit. But in this case, patience, experience, and execution created a much stronger result than reacting to the first opportunity to sell.

**Final Thoughts**

I am glad Mike had the experience to see what I might have missed in the moment.

I am also reminded that some opportunities look simple from the outside but require far more operational skill than most investors appreciate. This was not just a matter of buying low and selling high. It was a matter of understanding the asset, improving the business, and knowing when value had truly been created.

That is one reason I continue to respect disciplined operators who know how to execute at a high level. For investors, there is a broader takeaway here too: real estate rewards judgment, patience, and operational discipline more than excitement. In many cases, the best outcomes come not from chasing the fastest win, but from having the clarity to stay with a sound plan long enough for the real value to emerge.

*Paul Moore is founder of Wellings Capital and a seasoned commercial real estate investor with more than 100 completed investments and exits. A two-time Ernst & Young Entrepreneur of the Year finalist and bestselling author, he is known for his risk-first approach to investing, sponsor evaluation, and long-term wealth preservation.*

**Paul Moore speaks at MREIC 2026 on Tuesday, April 28, from 9:30 AM to 11:00 AM in River Overlook AB with his session, The Boring Investor: Grow Your Real Estate Wealth by Applying Lessons from the World's Greatest Investors.**

# ZACHARY BEACH

## Secrets to Creating 3 Paydays®

MREIC 2026 FEATURED SPEAKER

# Seven Steps to Building Predictable Deal Flow

## Featuring Zachary Beach in Conversation with Jordan Samuel Fleming – That Real Estate Tech Guy Podcast

Building a real estate business that lasts takes more than hustle. It takes communication, follow-up, and systems that turn scattered activity into a repeatable process.

In a recent interview with Jordan Samuel Fleming, Zachary Beach shared how he went from bartending and personal training to becoming a full-time real estate investor and business leader. Along the way, he developed a practical approach to lead generation, seller conversations, and follow-up—one built on consistency rather than shortcuts.

For Zachary, the early transition into real estate was less about instant confidence and more about repetition.

“I was just as afraid as everybody else,” he said of learning to work the phones. “It wasn’t like I didn’t know what was at stake.”

While bartending helped him get comfortable interacting with people, he said phone communication required a different kind of discipline. Without body language or facial cues, he had to learn how to listen carefully, ask better questions, and build trust quickly.

That process eventually became one of the foundations of his business.

**Communication Comes First**

According to Zachary, most investor phone calls break down into three essential parts: introduction, clarification, and permission.

First, the investor needs to clearly explain who they are and why they are calling. Then they need to confirm they are speaking with the right person about the property. From there, they need permission to ask more detailed questions.

That last part matters.

When a conversation turns toward motivation, debt, financial pressure, or the seller’s timeline, trust has to be built quickly. Without that trust, it becomes much harder to get the information needed to determine whether there is a fit.

For Zachary, strong seller communication is not just about persuasion. It is about understanding the situation well enough to identify the right next step.

### The First Deal Changes the Mindset

Zachary said the biggest shift happened after his first deal.

“That’s when my mindset changed,” he said. “I went from being paid for hours to being paid on results.”

That first transaction gave him more than income. It gave him proof that the business was real and that he could succeed in it. From there, the focus shifted from simply doing deals to figuring out how to do them consistently.

That meant asking better questions, making decisions faster, and spending less time on conversations that were not moving toward a real opportunity.

It also meant building a business that could scale.

### Predictable Deal Flow Requires Follow-Up

One of the strongest themes in the conversation was follow-up.

Like many investors, Zachary saw early on that acquiring a new lead is only part of the process. The real challenge is staying organized enough to keep opportunities moving.

“The fortune is in the follow-up,” he said.

Before using more formal systems, he relied on a simple folder-based method to track next steps. It worked at first, but only to a point. As deal volume increased, that approach became harder to manage and easier to outgrow.

That experience pushed him toward more structured systems and, eventually, better technology.
The lesson is simple: if follow-up lives only in your memory, or in a loose collection of notes, deals will get missed.

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### Systems Turn Activity Into Growth

As the business grew, Zachary and his team began focusing on how to move leads through a more intentional process.

He described creating a step-by-step framework that helped reduce missed opportunities and made follow-up more consistent. Instead of relying on scattered effort, the goal was to move each prospect through a defined pipeline.

That systems mindset also shaped how the team scaled. Responsibilities became more specialized. Knowledge was transferred. Technology replaced manual processes. Follow-up became more reliable. For investors trying to grow beyond the first few deals, that shift matters.

A business cannot scale for long if every process depends on one person remembering everything.

### Technology Should Support the Fundamentals

The conversation also touched on the growing role of AI and automation in real estate.

Zachary sees real value there, especially when it comes to lead generation and early-stage communication. But he also made an important distinction: automation only works when the underlying communication framework is sound.

In other words, technology does not replace fundamentals. It amplifies them.

If an investor understands how to introduce themselves well, ask better questions, identify motivation, and guide a conversation toward a next step, then tools and systems can help create leverage. Without that foundation, technology only scales confusion.

### The Real Goal

At the center of Zachary's approach is a simple idea: real estate investing becomes more powerful when it moves from hustle to process.

That means stronger communication. Better follow-up. Clearer systems. Smarter delegation. And, over time, a business that is not dependent on one person doing everything manually.

For investors trying to move from a first deal to a sustainable operation, that is where predictable deal flow begins.

*Zachary Beach is CEO/Partner of SmartRealEstateCoach.com, a 3x Inc. 5000 Fastest Growing Company focused on helping W-2 employees become creative financing real estate investors. He is also a partner in Original Real Estate, Watch Street Properties, and Propsperity.io, and an Amazon bestselling author of Real Estate on Your Terms, New Rules of Real Estate Investing, and Sell with Authority for Real Estate Investors.*

**Zachary Beach speaks at MREIC 2026 on Monday, April 27, from 2:30 PM to 4:00 PM in River Overlook EF with his session, Secrets to Creating 3 Paydays®.**

# NATHAN BILLER

## Navigating ADU Development in 2026

MREIC 2026 FEATURED SPEAKER

# Michigan's Housing Reform Bills Are the Real Deal

## By Nathan Biller

Michigan is short 119,000 homes. A bipartisan package of nine bills aims to address that shortage in a serious way. For working families, first-time buyers, and communities struggling with affordability, these bills matter.

Over the past century, we have allowed a patchwork of local rules to make it difficult—or outright illegal—to build many of the housing types that once helped make neighborhoods more accessible and affordable. The Michigan Housing Readiness Package is designed to remove some of those barriers and give communities, property owners, and builders more flexibility to add housing where it is needed most.

These bills deserve close attention and, in my view, broad support.

**What's in the Package**

Both Democrats and Republicans have described this package in similar terms, which is notable in itself. The bills are aimed at reducing unnecessary barriers to housing production and allowing more practical, attainable housing types across the state.

Here is my view of the most important pieces of the package.

**1. Duplexes by Right — HB 5584**

This is one of the most significant bills in the package.

Across much of Michigan, local rules allow only one of the most expensive and least efficient forms of housing: detached single-family homes on large lots. This bill would allow duplexes anywhere a single-family home is allowed.

Why does that matter?

Because duplexes can meaningfully expand housing options while still fitting into existing neighborhoods. They can often be built under the International Residential Code rather than the more expensive code requirements that apply to larger multifamily buildings. That makes them a practical way to add housing supply without requiring large-scale redevelopment.

**2. Accessory Dwelling Units (ADUs) by Right — HB 5585**

ADUs are secondary dwelling units on the same lot as a primary home, such as basement apartments, garage conversions, or backyard cottages.

I have built several of them and even started a business to help other homeowners do the same. They are one of the most practical tools we have for adding housing within existing neighborhoods without dramatically changing neighborhood character. They also allow ordinary property owners to play a role in addressing housing shortages while building long-term value.

Statewide standardization would help extend what some cities have already learned and make it easier for more communities to benefit.

Taken together, the duplex and ADU bills would represent a major shift in what property owners are legally allowed to do with residential lots.

**3. Limiting Minimum Parking Requirements — HB 5582**

Parking minimums are one of the quieter but more damaging constraints in housing policy.

When local governments require every housing unit to include a certain number of parking spaces, regardless of context or actual demand, they increase development costs and dedicate valuable land to parking instead of homes.

This bill would limit those requirements and also prevent municipalities from excluding mobile homes from residential zones. Both changes matter. Parking flexibility can reduce unnecessary cost, and mobile homes remain one of the few genuinely affordable housing options available at scale.

Importantly, limiting parking mandates does not mean developers will stop providing parking. In many cases, they still will. It simply means the government is no longer forcing a one-size-fits-all parking requirement in every situation.

**4. Allowing Smaller Minimum Lot Sizes — HB 5529 and HB 5530**

These bills would allow for smaller lots, making it possible to build smaller starter homes and add more housing in places where current rules make that difficult.

In cities like Grand Rapids, where many lots are already large enough to support more than one home in theory, these bills could allow significantly more flexibility over time. No one would be forced to subdivide or build more housing, but owners would have more options if they chose to do so. That is an expansion of possibility, not a mandate.

**5. Limiting Excessive Setbacks — HB 5583**

Setbacks often sound minor, but they have a major impact on what can actually be built.

This bill would cap how large local setback requirements can be. Small changes in setback rules can free up a surprising amount of buildable area over time, especially across thousands of residential lots.

These kinds of regulatory details may seem technical, but they compound. Over decades, small rule changes can significantly expand housing opportunity.

**6. Legalizing Homes as Small as 500 Square Feet — HB 5581**

Many cities effectively ban smaller homes through minimum size requirements. That pricing floor excludes young buyers, seniors, and others who might prefer or need a smaller, more affordable home.

This bill would establish a statewide minimum of 500 square feet, meaning cities could not ban a home simply because it is small. That would not require anyone to build smaller homes. It would simply allow people to choose them.

At a time when households are getting smaller, allowing homes to right-size makes sense.

**7. Reforming Protest Petition Rules — HB 5532**

Current protest petition rules allow a relatively small group of nearby property owners to block or severely complicate rezonings that may benefit an entire neighborhood or city.

This bill would raise the threshold, making protest petitions more representative and less vulnerable to being used as a tool for a very small group to veto broader community needs.

**8. Requiring Upfront Disclosure of Permitting Requirements — HB 5531**

One of the most frustrating and costly problems in housing development is uncertainty.

Projects are often designed around one understanding of local requirements, only to have new conditions added later in the process. That delay increases cost and can kill projects entirely.

This bill would require municipalities to state their requirements upfront and make decisions within 60 days. That kind of certainty matters.

**Do Reforms Like This Actually Work?**

Opponents often argue that state-level zoning reforms will not lower costs or increase supply in a meaningful way. But we do not have to guess. Other states have already implemented similar reforms.

California's ADU reforms led to a dramatic rise in ADU permitting after the state began preempting local bans. Montana passed a bipartisan package with many similar elements, and while the full impact will take time to measure, the state has continued moving in the same direction. Broader research has also supported the idea that increasing supply helps reduce pressure across the housing market over time.

Michigan is not being asked to take a blind leap. Other states have already helped chart the path.

**Where the Pushback Comes From**

Much of the opposition to these bills is framed around local control, infrastructure, and concern about development. Those concerns deserve a hearing, but they should also be examined honestly.

Zoning is not a small side issue. It is a foundational constraint. Many other housing costs sit on top of it, but zoning determines what is legal to build in the first place.

These bills are also not simply about helping large developers. In many cases, they help small-scale builders and ordinary property owners by reducing the complexity and cost of navigating local bureaucracy.

The infrastructure concern is the most serious one, but even that cuts both ways. As household sizes have declined, communities need more homes to serve the same number of people. When housing growth is blocked, neighborhoods thin out, and the fixed cost of roads, pipes, and public systems is spread across fewer households. Allowing more homes can strengthen the long-term financial sustainability of local infrastructure.

## The Deeper Problem with "Local Control"

Supporters of the status quo often frame these reforms as an attack on local democracy. But that overlooks an important question: who is the most local decision-maker?

In many cases, it is the property owner. The homeowner who wants to create a basement apartment. The family that wants to build a backyard cottage for a parent. The owner who wants to add a small second unit or divide a lot.

Right now, many of those decisions are prohibited by rules designed to preserve scarcity. These bills do not eliminate all local standards, but they do return some meaningful control to the people closest to the property itself.

We have had a century of largely local control over housing rules. The result is a statewide housing shortage and rising costs. That should at least make us open to a different approach.

## Why State Action Matters

Housing is a coordination problem.

If every municipality blocks growth to satisfy a vocal minority, the entire region suffers. One city's resistance becomes another city's pressure. Over time, the whole state loses flexibility, affordability, and supply.

That is why state action matters. Without it, every local government can keep saying "not here," while the shortage worsens everywhere.

Higher-level coordination is sometimes necessary when local incentives consistently produce statewide harm.

## What You Can Do

These bills are in committee, which is where meaningful reforms often stall.

If you support the Michigan Housing Readiness Package, tell your state representative and senator. Let them know you want these bills to move forward for a full vote. You can also follow the progress of the package and find additional resources through organizations tracking the legislation.

The groups defending the current system are organized and vocal. People who want more housing choice, more flexibility, and a more workable path forward need to be heard too.

*Nathan Biller is a real estate investor, infill developer, and ADU specialist based in Grand Rapids. He co-founded MI Backyard Build after completing his own ADU projects and now works with homeowners and investors to add housing through small-scale, zoning-aligned development. His work focuses on practical housing solutions, land-use reform, and long-term neighborhood growth.*

**Zachary Beach speaks at MREIC 2026 on Monday, April 27, from 2:30 PM to 4:00 PM in River Overlook EF with his session, Secrets to Creating 3 Paydays®.**

# Featured Speaker Session Details

# John Burley

## The Secrets of Raising Private Money

Learn a practical framework for raising private capital and structuring terms so funding doesn't stall your deals. Built for investors who want repeatable access to money, not one-off asks.

**Key outcomes:**

- What to say (and how to say it) to raise private money
- How to structure terms to fit the deal
- How to build a repeatable capital-raising process

# Mark Kohler

## Top 5 Tax and Legal Strategies Every Investor Should Know

Learn how to structure your real estate business more strategically so you can protect assets, reduce unnecessary tax exposure, and build a setup that supports long-term growth.

**Key outcomes:**

- How to align entities, assets, and estate planning into one coordinated strategy
- When S-corps and other structures can help reduce tax drag
- How to use family payroll and self-directed accounts more intentionally

# Anthony Chara

## Building Generational Wealth with Apartments

A step-by-step framework for evaluating multifamily opportunities, underwriting confidently, and choosing the right hold vs. sell strategy.

**Key outcomes:**

- How to read local and national apartment market conditions
- A practical underwriting workflow to validate the deal
- How to decide between long-term cash flow vs. a faster exit

# Zachary Beach

## Secrets to Creating 3 Paydays®

Learn how deal structure can create multiple profit opportunities within one transaction, including predictable monthly income and additional "paydays."

**Key outcomes:**

- How to control properties using terms, not big cash down
- How to design deals for multiple exits and income streams
- How to operate with a repeatable framework in tighter markets

## Paul Moore

### The Boring Investor

A risk-first approach to building a durable real estate portfolio. Learn how disciplined underwriting and sponsor evaluation reduce downside surprises.

**Key outcomes:**

- How great investors think about downside first
- How to spot “shiny” deals vs. durable deals
- Underwriting habits that reduce capital call and dilution risk

## Chad Benson

### Affordable Housing and Development

A focused look at affordable housing development and the policy, financing, and underwriting decisions that shape which projects move forward.

**Key outcomes:**

How affordable housing projects are evaluated

What real estate investors should know about underwriting and funding

How housing policy is shaping development opportunities

## Nathan Biller

### Navigating ADU Development in 2026

A practical roadmap for evaluating ADU feasibility and ROI, and executing a build without the common permitting, budget, and timeline traps.

**Key outcomes:**

- How to evaluate whether an ADU truly pencils
- The real roadmap from feasibility to build completion
- Pitfalls to avoid and execution shortcuts that actually help

**Visit the conference website to explore breakout session and panel discussion topics, along with additional speakers.**

midwestreiconference.com

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# CLASSES & EVENTS

## DON'T DO WHAT I DID: LESSONS LEARNED THE HARD WAY — VIRTUAL MEETUP

**April 10**
**8:00 am–9:00 am**

This month's virtual meetup will feature a candid "Don't Do What I Did" discussion on mistakes, missteps, and lessons learned in real estate investing. We'll talk through what went wrong, what people would do differently, and what others can learn from those experiences. Attendees are also encouraged to share their own stories and lessons learned as part of the discussion.

**REGISTER**

## GRAND RAPIDS REAL ESTATE INVESTOR MONTHLY MEETUP

**April 13**
**6:00 pm–8:00 pm**

Join us for our April Grand Rapids Real Estate Investor Meetup, an open gathering focused on conversation, connection, and sharing perspective with other local investors and housing providers.

Whether you're working through decisions, navigating challenges, or simply want to stay connected to the local investing community, this meetup offers an easy, low-pressure way to show up and engage.

**REGISTER**

## FREE LEAD-SAFE CERTIFICATION TRAINING

**May 1**
**8:00 am–4:30 pm**

*Earn EPA RRP Renovator Certification*

This comprehensive course is led by a certified trainer and fulfills EPA requirements for RRP certification. Upon successful completion, participants will be certified to perform lead-safe renovation work in compliance with federal regulations.

REGISTER

## VIRTUAL REAL ESTATE INVESTOR MONTHLY MEETUP

**May 8**
**8:00 am–9:00 am**

Join housing providers, real estate investors, lenders, and industry vendors from across Michigan for online networking.

REGISTER

**Register and view more upcoming classes and events at rpoaonline.org!**

## RENTAL PROPERTY MAINTENANCE AND HOUSING CODES

**May 11**
**11:00 am–1:00 pm**

Are rental property inspections leaving you confused or frustrated? This class will give you the knowledge and strategies you need to navigate housing code requirements with confidence.

Instructor Dan Sundberg will cover:

- State laws governing rental property maintenance
- Local housing codes and how they impact property owners
- The International Property Maintenance Code (IPMC), used by many municipalities
- How local rental inspection programs operate
- Steps to achieve maximum certification length at the lowest cost
- The appeals process for housing code violations
- Practical tips for working effectively with inspectors

Gain a clear understanding of what's required, how to stay compliant, and how to protect your investment.

REGISTER

## LEARNING LAB: RENTAL MARKETING WORKSHOP - CREATING A LISTING THAT WORKS

**May 13**
**12:00 pm–1:00 pm**

*RPOA Members Only*

Get your listings in perfect shape to attract more interest, with help from Intellirent! Attendees will walk away from this educational webinar ready to create listings like a pro, with content on:

- Best practices for creating rental listings that convert,
- Insight on what information renters are really looking for,
- How to leverage Intellirent to efficiently market your listings,
- and more!

**REGISTER**

## LEARNING LAB: YOU BET YOUR ASSETS! WHAT YOU NEED TO KNOW ABOUT ESA ANIMALS PROCESSING & MORE

**May 18**
**1:00 pm–2:00 pm**

In this session, Victoria Cowart, CPM, NAAEI Faculty will provide a comprehensive overview of assistance animals and accommodation requests, covering everything from the foundational basics to the key takeaways from the legislation and the Joint Statement of the Department of HUD and the DOJ.

**REGISTER**

## UNDERSTANDING LEASES & CONTRACT LAW

**May 19**
**10:00 am–12:00 pm**

This class will provide a foundation of the requirements for leases in the State of Michigan. Learn about what can and can't be in a lease, how tenants can walk away from a lease, clause requirements within a lease, and more. Taught by attorney Sawyer Rozgowski, Slot Law Group, PLLC.

**REGISTER**

## LEARNING LAB: GRAND RAPIDS FREE WINDOWS. DOORS. SIDING.

**May 21**
**12:00 pm–1:00 pm**

Join us to find out how you can receive free replacement doors and windows and free siding and more. If you own a rental property in Grand Rapids built before 1978, you may be eligible to receive up to $20,000 per unit from the City of Grand Rapids Lead Hazard Control Grant Program. Making your rental property lead-safe through this program will not only include free repairs to your units, but also reduces your exposure to potential lawsuits for lead poisoning.

**REGISTER**

**RPOA members receive discounts on classes & events. Learn more about RPOA membership at rpoaonline.org!**

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Contact Name: John Clark
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**Company Name: Simple Property Management**
Contact Name: Jon Smith
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**Company Name: Tall Tree Realty & Property Management**
Contact Name: Lewis Smalligan
Phone: (616) 634-0633

**Company Name: United Properties of West MI**
Contact Name: Tim VandenToorn
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**Company Name: Westshore Property Management, LLC**
Contact Name: Theresa VanWyck
Phone: (231) 798-6430

**Company Name: XL Property Management**
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## Real Estate Services

**Company Name: Addis & Associates, Inc**
Contact Name: Jon W Addis
Phone: (517) 282-0571

**Company Name: Allison Koetsier REALTOR Compass Realty**
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Phone: (616) 633-9445
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**Company Name: Beal Real Estate**
Contact Name: Stewart Beal
Phone: (734) 604-8303

**Company Name: Childress & Associates Realty LLC**
Contact Name: Mike Childress
Phone: (616) 893-1672

**Company Name: City Wide Real Estate**
Contact Name: Tina Emert
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**Company Name: Cripe, Mitch**
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**Company Name: Fase Real Estate**
Contact Name: Patrick Fase
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**Company Name: Hudson, Tom**
Contact Name: Tom Hudson
Phone: (616) 217-7414

**Company Name: JM Real Estate Capital**
Contact Name: Rob Fishbein
Phone: (844) WeClose

**Company Name: John Rice REALTOR Berkshire Hathaway**
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**Company Name: Knoll, Eric**
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**Company Name: Lake Michigan Realty Management**
Contact Name: Javier Rodriguez
Phone: (616) 559-7979

**Company Name: McDaniel, Betina**
Contact Name: Betina McDaniel
Phone: (616) 437-5719

**Company Name: Prins, Sue**
Contact Name: Sue Prins
Phone: (616) 723-2400

**Company Name: REO Specialists LLC**
Contact Name: Richard Stewart
Phone: (269) 345-7000
Website: richardstewart.com

**Company Name: Rudolph Property Investments**
Contact Name: Aaron Rudolph
Phone: (850) 598-5922
Website: aaronjrudolph.com

**Company Name: Smallegan Team of Keller Williams Grand Rapids North**
Contact Name: Rachel Kokosenski
Phone: (616) 447-9100
Website: smalleganrealestate.com

## Sign Design & Supply

**Company Name: SignComp**
Contact Name: Gordon Poliquin
Phone: (616) 784-0405
Website: signcomp.com

## Title Services

**Company Name: America's One Title**
Contact Name: Dave Nichols
Phone: (616) 365-4100
Website: americasonetitle.com

**Company Name: Provident Title & Escrow**
Contact Name: Anthony Shkrelja
Phone: (586) 797-9099

## Tree Services

**Company Name: 1,2, Tree LLC**
Contact Name: Jacob Anderson
Phone: (616) 723-5295
Website: 12treeservice.com

# MEMBER-TO-MEMBER DISCOUNTS

## Exclusive Discounts *for* Members *from* Members

**BERGSMA PLUMBING**
Offering a 15% discount to RPOA members.

**BOATHOUSE COMMERCIAL FUNDING GROUP** Offers a no-cost 10 page Property Valuation Report. This report is like Zillow on steroids. The report includes: House value, market rent value, sales and rental comparables, active listings, market analysis...everything you need to compare your property to others around you.

**ALLISON KOETSIER - COMPASS REALTY**
Free 1 hour real estate consultation.

**FOUNDATION SPECIALIST**
Offering to waive inspection fees and give free estimates for RPOA members.

**GREAT LAKES ACE** 10% discount on all purchases. Some restrictions apply.

**HOOKIN AND BOOKIN**
Offering free impound service for abandoned vehicles.

**IPPEL BOOKKEEPING SOLUTIONS** Offering a 10% discount off monthly services for RPOA members! For Real Estate Investors, By Real Estate Investors.

**J R MORTGAGE SERVICES LLC** Free appraisals for 1 to 4 family unit homes with closed loan application for RPOA members only.

**KURTIS BUILDING & REPAIR LLC** Now offering 10% discount for new RPOA members.

**LAKE MICHIGAN CARPET AND DUCT CLEANING** RPOA members receive $20 off per vent.

**PRIORITY PAINTING LLC**
Offering a 7% discount to RPOA members.

**RENTAL HERO** Accounting software for rental property owners. RPOA members get the first year for only $79 then pay only $7.95/month, billed annually at $95 after that. Free 30-day trial.

**VREDEVOOGD-BRUMMEL RISK MANAGEMENT & INSURANCE** Independent insurance agency representing multiple insurance companies. Always providing home and auto insurance but specializing in rental and vacant property insurance.

## UNLOCK EVEN MORE SAVINGS AS AN RPOA MEMBER

As a member of the Rental Property Owners Association, you have access to additional exclusive discounts through the National Real Estate Investor Association (NREIA). Explore the full list of savings at nationalreia.org.

To take advantage of these member-only benefits, contact the RPOA office for access details.

# Let's Stay Connected

***Meet the team supporting real estate investors across Michigan.***

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## Board of Directors



## Staff Members

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**Senior Administrator**
Kristina Kyle
**Marketing Manager**
**Magazine Editor**

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**Owners Association**
**of Michigan (RPOAM)**
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## About RPOAM

*The Rental Property Owners Association is Michigan's largest real estate investor association. Since 1968, we've helped rental property owners succeed through advocacy, education, networking, and support.*

RPOAM
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