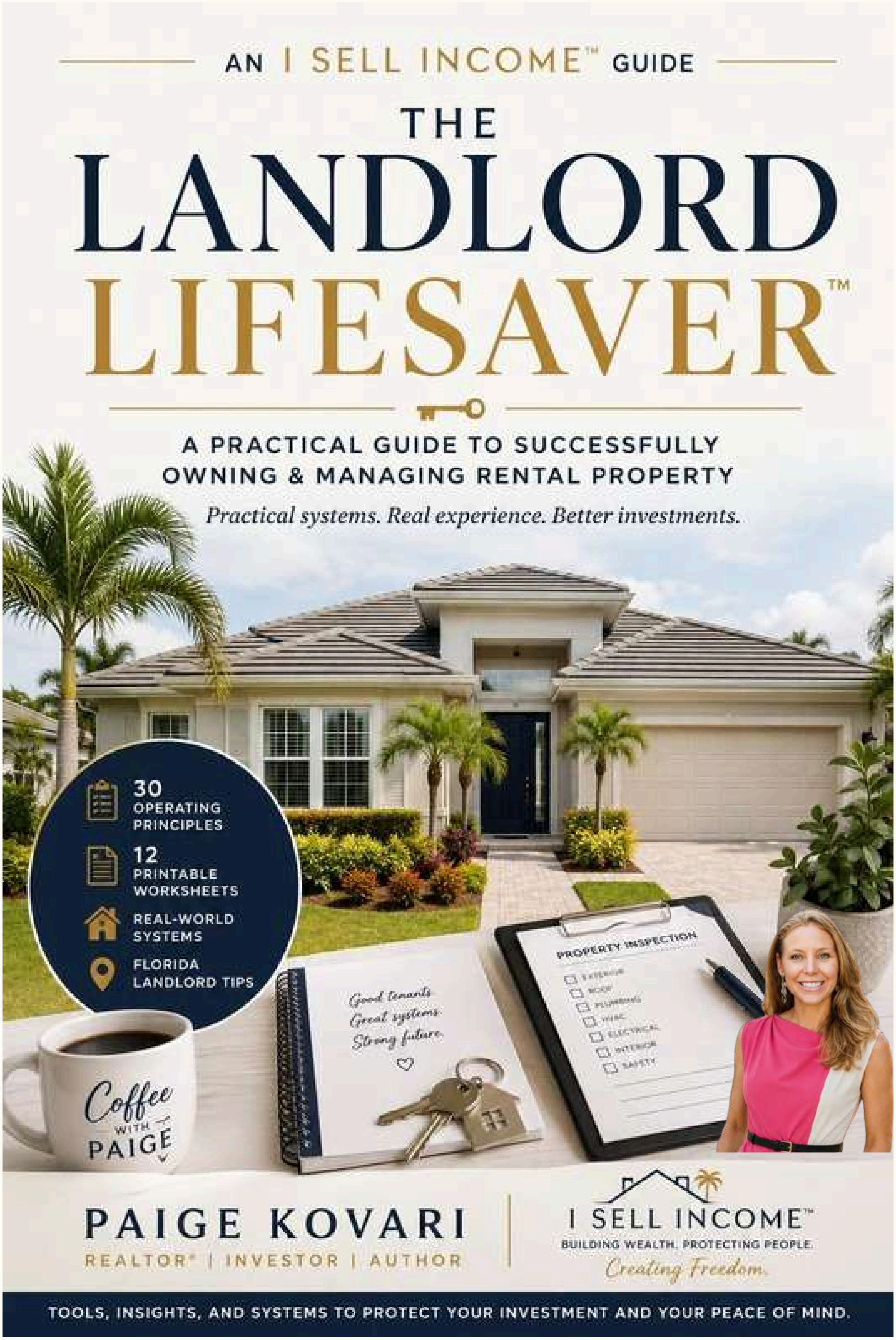
AN I SELL INCOME™ GUIDE
THE
LANDLORD
LIFESAVER™
A PRACTICAL GUIDE TO SUCCESSFULLY
OWNING & MANAGING RENTAL PROPERTY
Practical systems. Real experience. Better investments.
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Good tenants
Great systems.
Strong future.
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BUILDING WEALTH. PROTECTING PEOPLE.
Creating Freedom.
TOOLS, INSIGHTS, AND SYSTEMS TO PROTECT YOUR INVESTMENT AND YOUR PEACE OF MIND.

The Landlord Life Saver-

"Real estate has changed my family's future—not because every investment was perfect, but because I stayed committed to learning, improving, and making thoughtful decisions over time. My hope is that this guide helps you do the same."

— Paige Kovari

PRINCIPLE 1

⚖️ Know the Law Before You Need the Law

One of the biggest mistakes a landlord can make is waiting until there's a problem to learn the rules.

By then, you're already behind.

Whether you own one rental property or twenty, you should have a basic understanding of the laws that govern your business. Every state—and sometimes every city or county—has different requirements. Knowing those rules before you need them can save you time, money, and unnecessary stress.

As a landlord, you should understand:

✓ Your state's landlord-tenant laws

✓ Local rental ordinances

✓ Fair Housing requirements

✓ Your rights as a landlord

✓ Your tenant's rights

✓ Your lease requirements

✓ Security deposit rules

✓ Notice requirements

✓ Local licensing requirements

The goal isn't to become an attorney.

The goal is to know enough to avoid expensive mistakes and recognize when it's time to seek professional help.

💰 I Sell Income™ Pro Tip

Professional landlords don't guess.

They prepare.

The more you understand before a problem arises, the more confident you'll be when one does.

🛠 Landlord Lifesaver Tip

Create one folder containing:

- State landlord-tenant statutes
- Local rental requirements
- Fair Housing resources
- Blank notice forms
- Your lease template
- Emergency vendor contacts

You'll rarely regret being overprepared.

💬 Paige Says...

"The best time to learn landlord-tenant law is before you have a tenant problem."

PRINCIPLE 2

💼 If You're Running a Business, Act Like a Professional

Owning rental property isn't just collecting rent. You're operating a business.

That means your decisions should be based on written policies—not emotions.

Professional landlords build systems that create consistency.

That means having:

✓ Written screening criteria

✓ Standard lease agreements

✓ Consistent communication

✓ Organized records

✓ Professional vendors

✓ Clear expectations

✓ Calendar reminders

✓ Maintenance schedules

Professional landlords don't make decisions based on who asks the loudest.

They make decisions based on written standards that are applied consistently.

⚖️ Fair Housing Matters

If you're operating a rental business, you're expected to understand and follow the Fair Housing laws that apply to your property.

Your job isn't simply to find a tenant. Your job is to apply your criteria consistently, professionally, and fairly.

💰 I Sell Income™ Pro Tip

Professional landlords don't make emotional decisions.

They make documented decisions.

🛠 Landlord Lifesaver Tip

Write your screening standards before you advertise your property.

Never create them after applications begin arriving.

💬 Paige Says...

"Professional landlords don't have fewer problems. They simply have better systems."

PRINCIPLE 3

🧠 Never React. Always Respond.

Rental property can be frustrating.

Late rent.

Property damage.

Lease violations.

Unauthorized occupants.

Every landlord eventually experiences them.

The difference is how you respond.

Whenever something happens:

Pause.

Read your lease.

Review the applicable law.

Document the facts.

Then respond professionally.

Emotion usually creates more problems than it solves.

Professionalism almost always creates better outcomes.

💰 I Sell Income™ Pro Tip

Emotion is expensive.

Preparation isn't.

🛠 Landlord Lifesaver Tip

Before sending an email or text, ask yourself:

- What does my lease say?
- What does the law say?
- Have I documented everything?
- Would I be comfortable reading this message in court?

If the answer is yes...

Hit send.

💬 Paige Says...

"The lease should make your decisions—not your emotions."

PRINCIPLE 4

📖 Know Your Lease Better Than Anyone

Your lease is one of the most valuable tools you own.

Don't wait until something goes wrong to read it.

Know it before you need it.

Understand:

✓ Rent provisions
✓ Late fees
✓ Maintenance responsibilities
✓ Guest policies
✓ Pet policies
✓ Renewal terms
✓ Non-renewal procedures
✓ Abandonment language
✓ Notice requirements
✓ Default provisions

The more familiar you are with your lease, the less time you'll spend arguing and the more time you'll spend solving problems.

💰 I Sell Income™ Pro Tip

Good landlords refer back to the lease.

Great landlords already know what's in it.

🛠 Landlord Lifesaver Tip

Read your lease once a year—even if nothing has gone wrong.

You'll often discover opportunities to improve the next version.

💬 Paige Says...

"A lease is much easier to read on a quiet Tuesday than during an eviction."

PRINCIPLE 5

❤️ Be a Good Person

This may be the most important principle in this book.

I've owned rental properties. I've managed my own rentals. I've managed rentals for my clients. I've worked with outstanding landlords. I've also chosen not to work with others again.

The difference usually wasn't money. It was character.

Protect your investment. Enforce your lease. Know your rights.

But never forget that you're working with people.

If a tenant violates the lease, you should take whatever action is appropriate under your lease and the law.

Being fair doesn't mean being weak.

Being professional doesn't mean being cold.

One of the quickest ways to lose my respect is hearing someone say:

"Figure out a way to keep the security deposit."

That's not why security deposits exist. They exist to cover legitimate damages and amounts lawfully owed—not to increase your profit.

Your reputation matters. Protect it.

💰 I Sell Income™ Pro Tip

Your reputation is one of the few investments that compounds over time.

🛠 Landlord Lifesaver Tip

Be firm. Be fair. Be consistent.

Those three habits will solve more problems than almost anything else you'll do as a landlord.

💬 Paige Says...

"Be the landlord you'd want a family member to rent from."

PRINCIPLE 6

🏗 Build Systems, Not Stress

One of the biggest reasons I can comfortably self-manage rental properties isn't because I know everything.

It's because I have systems.

- I know who I'm calling.
- I know where my records are.
- I know when leases expire.
- I know when inspections are due.
- I know who my backup vendors are.

The more organized you become, the less stressful rental ownership feels.

Build systems before you need them.

Not after something goes wrong.

Those systems should include:

✓ A trusted bench of contractors

✓ A property binder for every rental

✓ Annual calendars and reminders

✓ Reserve accounts

✓ Vendor contacts

✓ Maintenance schedules

✓ Insurance reviews

✓ Organized documentation

Professional landlords aren't necessarily smarter.

They're usually just better organized.

💰 I Sell Income™ Pro Tip

Freedom isn't created by owning more rentals.

Freedom is created by building better systems.

🛠 Landlord Lifesaver Tip

If you disappeared for two weeks, could someone else step in and successfully manage your property using your records and systems?

If not, keep organizing.

💬 Paige Says...

"Good landlords solve today's problems. Great landlords build systems that prevent tomorrow's."

PRINCIPLE 7

🤝 Know People Who Know More Than You

One of the biggest misconceptions about successful landlords and investors is that they know everything.

They don't.

They simply know who to call.

Real estate is a team sport.

The most successful investors surround themselves with professionals who know more than they do in specific areas.

Build relationships with:

✓ A trusted Realtor

✓ A knowledgeable lender

✓ A real estate attorney

✓ A CPA

✓ An insurance professional

✓ A quality home inspector

✓ Reliable contractors

✓ Property managers

✓ Title professionals

✓ Experienced investors

Every one of these professionals can help you avoid expensive mistakes.

There is nothing wrong with asking questions.

In fact, I think it's one of the smartest things an investor can do.

💰 I Sell Income™ Pro Tip

The cheapest advice you'll ever receive is usually the advice you ask for before making the mistake.

🛠 Landlord Lifesaver Tip

Don't wait until you're in the middle of a problem to build your team.

Find your professionals before you need them.

💬 Paige Says...

"The smartest investors aren't the ones who know everything. They're the ones who know who to call."

PRINCIPLE 8

🏗 Build a Bench Before You Need One

One of the biggest reasons I can comfortably self-manage rental properties is because I already know who I'm calling when something goes wrong.

Actually...

I know my first call.

My backup.

And my last resort.

Emergencies aren't the time to search online for the cheapest contractor.

They're the time to call someone you already trust.

Build relationships with:

✓ HVAC Company

✓ Plumber

✓ Electrician

✓ Handyman

✓ Roofer

✓ Painter

✓ Drywall Contractor

✓ Tree Service

✓ Pest Control

✓ Locksmith

✓ Appliance Repair

✓ Restoration Company

The better your bench, the less stressful ownership becomes.

💰 I Sell Income™ Pro Tip

The cheapest contractor isn't always the least expensive.

Good communication and reliability often save far more money than a lower estimate.

🛠 Landlord Lifesaver Tip

Keep your vendors organized.

Store their contact information, specialties, and after-hours numbers where you can find them quickly.

💬 Paige Says...

"My favorite contractor isn't the cheapest one. It's the one who answers the phone."

OPERATING PRINCIPLE

🏡 Choosing the Right Realtor to Lease Your Property

Finding a tenant isn't just about putting a sign in the yard or listing the property online.

The quality of your tenant often begins with the quality of the person marketing your property.

A good leasing Realtor doesn't just help you find a tenant.

They help you reduce risk.

A Good Leasing Realtor Should:

✓ Understand your local rental market.

✓ Help determine an appropriate rental price.

✓ Know local landlord-tenant laws.

✓ Understand Fair Housing requirements.

✓ Recommend strong marketing strategies.

✓ Communicate professionally with prospective tenants.

✓ Help coordinate showings.

✓ Review applications with you.

✓ Understand lease preparation.

✓ Help reduce common landlord mistakes.

Questions to Ask Before Hiring a Realtor

How many rental properties do you lease each year?

Do you personally own investment property?

What is your tenant screening process?

How do you market my property?

Will you help review applications?

Will you coordinate showings?

What happens if the property doesn't rent?

Do you understand HOA requirements?

How often will I receive updates?

What services are included in your fee?

Remember...

The cheapest commission isn't always the least expensive option.

A well-qualified tenant who stays for several years is often worth far more than saving a few hundred dollars upfront.

Choosing someone based solely on price can become very expensive if the property is marketed poorly, priced incorrectly, or leased to the wrong tenant.

💰 I Sell Income™ Pro Tip

Don't hire someone because they can unlock the front door.

Hire someone because they understand how to protect your investment.

A leasing agent should think like an investor—not just a salesperson.

🛠 Landlord Lifesaver Tip

Ask one simple question:

"If this were your rental property, what would you do differently?"

The answer often tells you whether they're thinking like an owner or simply trying to get a lease signed.

💬 Paige Says...

"The lease begins long before the tenant moves in—it begins with the people you choose to represent your property."

PRINCIPLE 9

📂 Build Systems, Not Stress

The secret to owning multiple rental properties isn't having a better memory.

It's having better systems.

Create systems for:

✓ Lease renewals

✓ Rent collection

✓ Maintenance

✓ Vendor management

✓ Property records

✓ Annual inspections

✓ Reserve planning

✓ Insurance reviews

✓ Communication

✓ Documentation

When your systems improve...

Your stress usually decreases.

💰 I Sell Income™ Pro Tip

Freedom isn't created by owning more rentals.

Freedom is created by building better systems.

🛠 Landlord Lifesaver Tip

Ask yourself:

"If I left town for two weeks, could someone else manage this property using my systems?"

If not...

Keep building them.

💬 Paige Says...

"Professional landlords aren't necessarily smarter. They're usually just more organized."

OPERATING PRINCIPLE

🌀 Have a Hurricane Plan Before Hurricane Season

One of the biggest mistakes a Florida landlord can make is waiting until a storm is approaching to decide what to do.

By then, supplies are disappearing, contractors are booked, and everyone is trying to make the same phone calls.

The best time to prepare for a hurricane is long before one is in the forecast.

Every rental property should have a written hurricane plan, and both you and your tenant should understand it before hurricane season begins.

A few hours of preparation today can save days—or even weeks—of confusion after a storm.

Before Hurricane Season, Ask Yourself:

✓ Does the property have hurricane shutters or impact windows?

✓ If there are shutters, who is responsible for installing them?

✓ Where are the shutters stored?

✓ Do I have all of the hardware needed to install them?

✓ Who is responsible for bringing in patio furniture, grills, and other outdoor items?

✓ Have trees been trimmed away from the roof?

✓ Have the gutters and drains been cleaned?

✓ Is the roof in good condition?

✓ Does the tenant know how to reach me during an emergency?

✓ Do I have current photos of the property's condition?

✓ Have I reviewed my insurance coverage this year?

Every Hurricane Plan Should Include:

✓ Emergency contact information

✓ Insurance company contact information

✓ Preferred restoration company

✓ Roofer

✓ HVAC contractor

✓ Electrician

✓ Plumber

✓ Tree service

✓ Property manager (if applicable)

✓ Tenant communication plan

✓ Post-storm inspection checklist

After Every Named Storm

Even if the property appears to be fine, complete a basic inspection as soon as it is safe to do so.

Check for:

✓ Missing roof shingles or broken roof tiles

✓ Water intrusion or ceiling stains

✓ Fence damage

✓ Broken tree limbs

✓ Pool screen or enclosure damage

✓ HVAC operation

✓ Exterior cracks or impact damage

✓ Standing water around the property

Take updated photographs and document any damage immediately for your records and, if necessary, your insurance company.

Many expensive repairs begin with small issues that weren't discovered until weeks after the storm.

💰 I Sell Income™ Pro Tip

Don't wait until a hurricane is in the forecast to decide who is responsible for storm preparation.

Those conversations should happen before hurricane season begins—not while everyone is standing in line for plywood and generators.

Clear expectations prevent confusion, reduce liability, and help protect your investment.

🛠 Landlord Lifesaver Tip

Review your hurricane plan with your tenant every spring.

A five-minute conversation before hurricane season can prevent hours of confusion afterward.

💬 **Paige Says...**

"Preparation doesn't stop the storm—it helps you recover from it faster."

PRINCIPLE 10

📅 Build a file, Not a Memory

Professional landlords don't remember everything.

They schedule everything.

Trying to remember important deadlines eventually leads to missed opportunities—or costly mistakes.

Your file should include:

✓ Lease expiration dates

✓ Renewal deadlines

✓ Non-renewal deadlines

✓ Rent review dates

✓ Insurance renewals

✓ HVAC servicing

✓ Filter changes

✓ Smoke detector testing

✓ Annual inspections

✓ Hurricane preparation

✓ Property tax reminders

✓ HOA deadlines

If it's important... Put it on the calendar.

💰 I Sell Income™ Pro Tip

The best landlords don't have better memories.

They have better reminders. I use an automated system that sends me reminders.

🛠 Landlord Lifesaver Tip

Set reminders 30, 60, and 90 days before important deadlines.

Give yourself time to make decisions instead of reacting to them.

💬 **Paige Says...**

"If it's important enough to remember, it's important enough to schedule."

PRINCIPLE 11

📁 Build a Property Binder

Every rental property should have its own file.

Whether it's digital, paper, or both...

Know where everything is.

Include:

✓ Purchase documents

✓ Current lease

✓ Insurance policy

✓ HOA documents

✓ Utility information

✓ Appliance manuals

✓ Roof information

✓ HVAC records

✓ Water heater information

✓ Paint colors

✓ Flooring information

✓ Filter sizes

✓ Warranties

✓ Permits

✓ Vendor contacts

✓ Inspection reports

✓ Photos

✓ Receipts

One organized file can save hours of frustration.

💰 I Sell Income™ Pro Tip

Organization pays dividends every single year you own the property.

🛠 Landlord Lifesaver Tip

Every time you replace or repair something major, update your property binder.

Your future self will thank you.

💬 Paige Says...

"Every property deserves its own file. Your memory isn't a filing cabinet."

PRINCIPLE 12

🛡️ Insurance Isn't "Set It and Forget It"

Insurance is one of the largest expenses you'll have as a landlord.

Review it every year.

Ask questions.

Shop around when appropriate.

Make sure your coverage still matches your property.

Review:

✓ Coverage limits

✓ Deductibles

✓ Liability coverage

✓ Wind mitigation discounts

✓ Four-point inspection requirements

✓ Flood insurance (if applicable)

✓ Ordinance or Law coverage

✓ Roof age

✓ Replacement cost

One conversation with your insurance professional could uncover discounts or identify gaps in your coverage before they become expensive surprises.

Remember, the cheapest policy isn't always the best policy. Focus on finding the right balance between coverage, deductibles, and cost for your situation.

💰 I Sell Income™ Pro Tip

Don't just compare premiums.

Compare what you're actually buying.

The least expensive policy can become the most expensive mistake if it leaves you underinsured.

🛠 Landlord Lifesaver Tip

Schedule an annual insurance review just like you schedule HVAC maintenance.

Your property changes over time.

Your insurance should keep up.

💭 **Paige Says...**

"Insurance is something you hope you never need—but you'll be grateful you understood if you ever do."

OPERATING PRINCIPLE 13

🎯 Have Your Tenant Criteria Before You Advertise

One of the biggest mistakes landlords make is deciding what kind of tenant they want **after** the applications start arriving.

By then...

Emotion has entered the equation.

Instead, decide your standards before you ever advertise the property.

Every landlord has a different comfort level, and that's okay. The important thing is to have clear, objective, and lawful screening criteria that you apply consistently to every applicant.

Consider establishing standards for:

✓ Minimum household income

✓ Employment history

✓ Rental history

✓ Credit history

✓ Pet policy

✓ Smoking policy

✓ Occupancy limits (consistent with applicable laws)

✓ Background screening (where legally permitted)

✓ Lease length

The goal isn't to find a perfect tenant.

The goal is to find the right tenant for your property.

💰 I Sell Income™ Pro Tip

Don't rent from fear.

Rent from confidence.

Having a vacant property for a few extra weeks is often far less expensive than placing the wrong tenant.

🛠 Landlord Lifesaver Tip

Write your tenant criteria before you advertise your property.

Once applications begin arriving, your job is simply to apply those standards consistently.

💬 Paige Says...

"The best tenant decisions are made before the first application is submitted."

OPERATING PRINCIPLE 14

🏘 Know Your HOA Before Your Tenant Does

If your property is located in a homeowners or condominium association, your tenant isn't just being approved by you.

They're often being approved by the association as well.

Before advertising your property each year:

✓ Obtain the current HOA application.

✓ Verify approval fees.

✓ Confirm lease requirements.

✓ Review pet restrictions.

✓ Confirm parking rules.

✓ Review occupancy limits.

✓ Verify vehicle restrictions.

✓ Ask about move-in procedures.

✓ Confirm approval timelines.

✓ Verify that no rental rules have changed.

Association rules change more often than many owners realize.

A five-minute phone call before advertising can prevent weeks of delays after you've found a qualified tenant.

💰 I Sell Income™ Pro Tip

Screen for the HOA before you screen for your property.

If the association won't approve the applicant, neither can you.

🛠 Landlord Lifesaver Tip

Call the association before every new lease and simply ask:

"Has anything changed since my last tenant?"

💬 Paige Says...

"Five minutes on the phone today can save five weeks of frustration tomorrow."

OPERATING PRINCIPLE 15

🚪 A Vacant Month Is Sometimes Cheaper Than a Bad Tenant

One of the hardest things for new landlords is watching a property sit vacant.

It feels like you're losing money. Sometimes you are.

But don't let that pressure convince you to lower your standards.

A vacant month may cost:

✓ Lost rent

✓ Utilities

✓ Lawn care

✓ Advertising

✓ Cleaning

A bad tenant may cost:

✓ Months of unpaid rent

✓ Property damage

✓ Court costs

✓ Attorney's fees

✓ Eviction expenses

✓ Additional vacancy

✓ Stress

The wrong tenant often costs far more than one month without rent.

One Month Vacant	One Bad Tenant
Lost rent	Unpaid rent
Utilities	Property damage
Lawn care	Court costs
Advertising	Attorney fees
Cleaning	Eviction expenses
Time	Months of stress

💰 I Sell Income™ Pro Tip

Don't fill a vacancy.

Fill it with the right tenant.

🛠 Landlord Lifesaver Tip

If something doesn't feel right during the screening process, slow down. Another qualified applicant will come along.

💭 Paige Says...

"One vacant month rarely ruins an investment. One bad tenant might."

OPERATING PRINCIPLE 16

🤝 Great Tenants Are Worth Keeping

Many landlords automatically increase rent every year because they believe they should.

Sometimes that's the right decision. Sometimes it isn't.

Before increasing rent, ask yourself:

✓ Do they pay on time?

✓ Do they communicate well?

✓ Do they take care of the property?

✓ Would I gladly rent to them again?

If the answer is yes, consider the full picture.

Turnover has a cost.

Cleaning.

Painting.

Advertising.

Utilities.

Vacancy.

Your time.

Sometimes keeping an excellent tenant at a fair market rent creates a better long-term return than maximizing every dollar of rent.

💰 I Sell Income™ Pro Tip

Don’t chase the highest rent.

Chase the highest long-term return.

🛠 Landlord Lifesaver Tip

Before increasing rent, calculate what one month of vacancy would cost.

Then make your decision.

💬 Paige Says…

“Good tenants aren’t an expense. They’re one of your greatest assets.”

OPERATING PRINCIPLE 17

👣 Don’t Become a Sidewalk

One missed payment.

One unauthorized pet.

One extra occupant.

One ignored lease violation.

By themselves, they may not seem like a big deal.

But over time, small exceptions become expectations.

Think about a sidewalk.

It wasn’t created by one person walking across the grass.

It was created because enough people followed the same path.

The same thing can happen in a landlord-tenant relationship.

If lease violations are consistently ignored, it becomes much harder to enforce those rules later.

Being firm doesn’t mean being unfriendly.

It means being consistent.

💰 I Sell Income™ Pro Tip

Consistency protects your property, your business, and your relationships.

🛠 Landlord Lifesaver Tip

Address small issues early.

Small conversations today often prevent large problems tomorrow.

💬 Paige Says...

"The path isn't created by one footprint. It's created by the ones you allow to follow."

OPERATING PRINCIPLE 18

💬 Communication Solves More Problems Than Emotion

Real estate is a people business.

Even when things go wrong, professionalism matters.

Communicate clearly.

Communicate respectfully.

Communicate promptly.

Document important conversations.

Whether you're discussing maintenance, late rent, lease violations, or renewals, your goal isn't to win an argument.

Your goal is to solve the problem while protecting your investment.

Most conflicts become more manageable when expectations are clear and communication remains professional.

💰 I Sell Income™ Pro Tip

Every email, text message, and letter should be written as though it could someday be reviewed in court.

Stay factual. Stay respectful. Stay professional.

🛠 Landlord Lifesaver Tip

If you're upset, don't hit "Send."

Take a few minutes, reread your lease, gather the facts, and respond thoughtfully instead of emotionally.

💬 Paige Says...

"You can't always control the situation, but you can always control your response."

PART IV

Protecting Your Investment

"A rental property doesn't become expensive overnight. Most expensive problems begin as small ones that were ignored. Protecting your investment means staying proactive, organized, and addressing issues before they become costly."

OPERATING PRINCIPLE 19

🤝 The Conversation Before Court

No landlord wants an eviction.

No tenant wants one either.

Before a situation reaches the courthouse, consider whether a professional conversation can resolve the issue.

An eviction can affect a tenant's ability to rent in the future.

Court proceedings cost both parties time, money, and stress.

Whenever possible, try to communicate first.

That doesn't mean ignoring lease violations or accepting unpaid rent.

It means giving someone the opportunity to make the right decision before the legal process begins.

If a tenant is unable or unwilling to continue the lease, a respectful voluntary move-out may be the best outcome for everyone.

Not every situation can be resolved this way.

But when it can, everyone usually benefits.

💰 I Sell Income™ Pro Tip

Evictions should never be emotional.

They are business decisions governed by your lease and the law.

Whenever possible, solve the problem before it reaches the courtroom.

🛠 Landlord Lifesaver Tip

Have a professional "Voluntary Move-Out" letter prepared before you ever need one.

Sometimes one respectful conversation prevents months of litigation.

💬 Paige Says...

"Being firm doesn't mean you have to stop being respectful."

OPERATING PRINCIPLE 20

🏠 Know Your Property Better Than Your Tenant

One of the fastest ways to lose confidence as a landlord is not knowing your own property.

Know the age and condition of your major systems.

Know where the shut-off valves are.

Know the warranty information.

Know who installed them.

Know the expected replacement timeline.

You should know:

✓ Roof

✓ HVAC

✓ Water Heater

✓ Plumbing

✓ Electrical Panel

✓ Appliances

✓ Windows

✓ Garage Door

✓ Pool Equipment

✓ Irrigation

✓ Paint Colors

✓ Flooring

✓ HVAC Filter Sizes

Tenants will ask.

Contractors will ask. Insurance companies may ask. Buyers will ask if you ever decide to sell.

The answers shouldn't be a mystery.

💰 I Sell Income™ Pro Tip

Every repair tells part of your property's story.

Keep good records and update them often.

🛠 Landlord Lifesaver Tip

Create a one-page Property Snapshot with every major system, installation date, warranty information, and contractor contact.

💬 Paige Says...

"Know your property so well that the contractor asks you questions—not the other way around."

OPERATING PRINCIPLE 21

🔧 Small Repairs Become Big Repairs

Most expensive repairs don't begin as expensive repairs.

They begin as little things.

- A dripping faucet.
- Missing caulk.
- A loose toilet.
- A clogged HVAC filter.
- A cracked roof tile.
- Tree branches touching the roof.
- A running toilet.

Those little repairs have a way of turning into major expenses when they're ignored.

And while it may be tempting to patch something and deal with it later, temporary fixes often become permanent habits.

When possible...

Fix it correctly the first time.

Your future self—and your bank account—will thank you.

💰 I Sell Income™ Pro Tip

Don't judge a repair by today's price.

Judge it by what it will cost if you ignore it.

🛠 Landlord Lifesaver Tip

If you find yourself repairing the same issue over and over, stop and ask:

"Should I replace it instead?"

Sometimes spending more today saves far more tomorrow.

💬 Paige Says...

"The cheapest repair is usually the one you never have to do twice."

OPERATING PRINCIPLE 22

🚨 Know What Is Actually an Emergency

Not every maintenance request requires an immediate response.

Learning the difference between an emergency and a routine repair helps you prioritize while protecting both your property and your tenants.

Examples of emergencies may include:

🚨 Active water leaks

🚨 Electrical hazards

🚨 Fire or smoke damage

🚨 Gas leaks

🚨 Sewage backups

🚨 No running water (where applicable)

🚨 Conditions affecting the safety or habitability of the home

Routine maintenance may include:

🛠 Dripping faucets

🛠 Loose cabinet hardware

🛠 Minor drywall repairs

🛠 Cosmetic damage

🛠 Burned-out light bulbs (depending on the lease)

🛠 Screen repairs

Every situation should be evaluated based on your lease and the laws where your property is located.

Setting expectations ahead of time helps everyone understand what requires immediate attention and what can be scheduled.

💰 I Sell Income™ Pro Tip

Being available doesn't mean everything is an emergency.

Having good systems allows you to respond appropriately instead of react emotionally.

🛠 Landlord Lifesaver Tip

Review emergency procedures with every new tenant.

Knowing who to call and when to call can prevent small problems from becoming major losses.

💬 Paige Says...

"Everything feels urgent until you've owned rental property for a while."

OPERATING PRINCIPLE 23

👀 Your Vendors Can Be Your Extra Eyes

One of the easiest ways to stay informed about your property doesn't involve additional inspections.

It involves the professionals who are already there.

- Your HVAC technician.
- Your pest control company.
- Your pool service.
- Your handyman.
- Your landscaper.

These professionals are already visiting your property to perform legitimate work.

I don't ask them to report on my tenants.

I simply ask one question:

"Did the property generally appear to be in good condition, or did you notice anything that I should take a closer look at?"

Most of the time, they'll tell me everything looks great.

Occasionally, they'll mention a leak, damage, excessive moisture, or another issue that deserves my attention.

That information allows me to address problems before they become expensive repairs.

💰 I Sell Income™ Pro Tip

Your best property inspection may already be scheduled.

Use the professionals you trust to help protect your investment.

🛠 Landlord Lifesaver Tip

Ask your vendors about the **condition of the property**, never about the tenant's personal life.

Respect your tenant's privacy while staying informed about your investment.

💬 Paige Says...

"Your vendors don't work for your tenants—they help protect your investment."

OPERATING PRINCIPLE 24

📸 Documentation Beats Memory

One of the best habits you can develop as a landlord is documenting everything.

Good documentation protects both you and your tenant.

Take photos.

Take videos.

Save emails.

Save receipts.

Keep inspection reports.

Maintain maintenance records.

Document move-in and move-out conditions.

When everyone remembers events differently, documentation provides an objective record.

It also makes insurance claims, security deposit accounting, future repairs, and property sales much easier.

💰 I Sell Income™ Pro Tip

If it isn't documented, don't assume you'll remember it—or be able to prove it.

🛠 **Landlord Lifesaver Tip**

Create digital folders for each property and organize them by year.

A few minutes of organization today can save hours of searching later.

💭 **Paige Says...**

"Your memory fades. Good documentation doesn't."

PART V

Managing Your Investment

"Owning a rental property is one thing. Managing it like an investment is another. Every property should be reviewed regularly to ensure it's still helping you reach your financial goals."

OPERATING PRINCIPLE 25

📊 Every Property Deserves an Annual Review

One of the best habits I've developed is scheduling an annual review for every rental property I own.

Not because something is wrong.

Because I want to know whether the property is still performing the way I expected.

Once a year, I sit down and review the numbers. Not just the rent. Everything.

Review:

✓ Current market value

✓ Current rental rate

✓ Cash flow

✓ Insurance premium

✓ Property taxes

✓ HOA dues

✓ Major repairs completed

✓ Reserve balance

✓ Planned capital improvements

✓ Vacancy history

✓ Equity position

✓ Overall return

When you review your properties consistently, small issues become much easier to identify before they become expensive problems.

💰 I Sell Income™ Pro Tip

Your properties deserve an annual performance review just like a business does.

Don't assume they're performing well.

Know they are.

🛠 Landlord Lifesaver Tip

Schedule your annual review on the same date every year.

Consistency creates better decisions.

💬 Paige Says...

"Hope isn't an investment strategy. Review your numbers."

OPERATING PRINCIPLE 26

🛡 Insurance Isn't "Set It and Forget It"

Insurance is one of your largest operating expenses.

It also changes constantly.

Every year ask yourself:

✓ Am I adequately insured?

✓ Have my premiums increased?

✓ Are there new discounts available?

✓ Do I qualify for a Wind Mitigation inspection?

✓ Does my Four-Point Inspection need updating?

✓ Is my liability coverage still appropriate?

✓ Do I need Flood Insurance?

✓ Should I increase my deductible?

✓ Has replacement cost changed?

Insurance should evolve as your property evolves.

Don't assume last year's policy is still the best option.

💰 I Sell Income™ Pro Tip

Don't compare insurance by premium alone.

Compare:

- Coverage.
- Deductibles.
- Exclusions.
- Claims experience.
- Customer service.

Sometimes paying slightly more provides significantly better protection.

🛠 Landlord Lifesaver Tip

Schedule an annual insurance review with your insurance professional.

Five minutes today may prevent a very expensive surprise tomorrow.

💭 Paige Says...

"The best insurance policy is the one you fully understand before you need it."

OPERATING PRINCIPLE 27

🩸 Stop the Bleeding Before It Becomes a Hemorrhage

Every rental property needs repairs.

That's normal.

What isn't normal is constantly fixing the same problems without asking whether the property is still serving your goals.

One roof replacement doesn't make a property bad.

Neither does replacing an HVAC system.

Those are part of ownership.

- But if every year brings another major repair...
- Insurance continues increasing.
- Vacancies become more common.
- HOA fees continue climbing.

- The neighborhood changes.
- Or the numbers simply stop working...

Ask yourself one question.

Would I buy this property again today?

If the answer is no... It's time to evaluate why.

Sometimes the answer is to renovate.

Sometimes it's refinancing.

Sometimes it's improving management.

Sometimes it's selling and moving your equity into a better opportunity.

Selling isn't failure. It's portfolio management.

🔨 Fix It Right the First Time

Temporary repairs often become permanent habits.

Instead of continually patching problems...

Solve them.

Quality repairs almost always cost less over the life of the property.

💰 I Sell Income™ Pro Tip

Don't become emotionally attached to your properties. Become attached to building a better portfolio.

🛠 Landlord Lifesaver Tip

Every year ask:

✓ Would I buy this property again?

✓ Is it producing the return I expected?

✓ Are repairs becoming a pattern?

✓ Is it helping me reach my goals?

✓ Would my equity perform better elsewhere?

💬 Paige Says...

"Sometimes the smartest investment isn't buying another property. It's improving—or replacing—the one you already own."

OPERATING PRINCIPLE 28

🏢 Should You Hire a Property Manager?

One of the most common questions I hear is:

"Should I manage my own rental property or hire a property manager?"

The answer depends on your goals, your experience, and how involved you want to be.

Self-Managing May Be a Good Fit If:

✓ You live nearby.

✓ You enjoy managing people.

✓ You're organized.

✓ You have reliable contractors.

✓ You're comfortable handling maintenance requests.

✓ You understand your state's landlord-tenant laws.

✓ You have the time to respond when issues arise.

Hiring a Property Manager May Be a Good Fit If:

✓ You own multiple rentals.

✓ You travel frequently.

✓ You live out of town.

✓ You don't want late-night maintenance calls.

✓ Your time is better spent elsewhere.

✓ You prefer someone else coordinating repairs and tenant communication.

Neither approach is right for everyone.

Choose the one that best fits your lifestyle and investment strategy.

💰 Understanding Property Management Fees

Ask exactly what's included.

Management fees vary, but services may include:

✓ Marketing

✓ Tenant screening

✓ Lease preparation

✓ Rent collection

✓ Maintenance coordination

✓ Routine inspections

✓ Vendor management

✓ Lease renewals

✓ Security deposit accounting

Some companies also charge separate leasing, renewal, inspection, maintenance coordination, or advertising fees.

Review the management agreement carefully before signing.

💰 I Sell Income™ Pro Tip

Don't hire the cheapest property manager.

Hire the one who best protects your investment.

🛠 Landlord Lifesaver Tip

Ask every property manager:

"How do you prevent small problems from becoming expensive ones?"

The answer often tells you more than the fee schedule.

💬 Paige Says...

"A good property manager doesn't just collect rent—they protect your investment."

OPERATING PRINCIPLE 29

🏡 Buying Better Is Easier Than Managing Better

One of the best ways to reduce headaches isn't becoming a better landlord.

It's becoming a better buyer.

Many management problems are created the day a property is purchased.

A home with:

✓ A newer roof

✓ Updated electrical and plumbing

✓ Lower insurance costs

✓ No unnecessary HOA restrictions

✓ Functional floor plan

✓ Strong rental demand

✓ Quality construction

is often easier and less expensive to own.

Buying wisely solves problems before they ever happen.

💰 I Sell Income™ Pro Tip

The easiest property to manage is usually the one you bought well.

🛠 Landlord Lifesaver Tip

When evaluating your next investment, don't just ask:

"How much rent will it bring?"

Also ask:

"How easy will this property be to own for the next ten years?"

💭 Paige Says...

"The best property manager in the world can't fix a bad purchase."

OPERATING PRINCIPLE 30

🚪 Know Your Exit Strategy

Every investment deserves an exit strategy.

Most investors spend far more time deciding when to buy than deciding when they might sell.

Ask yourself:

✓ What would make me sell?

✓ What would make me refinance?

✓ What would make me renovate?

✓ What would make me complete a 1031 Exchange?

✓ What would make me hold for another ten years?

Markets change.

Neighborhoods change.

Goals change.

Don't be afraid to adjust your strategy as your life changes.

The best investors aren't married to their properties.

They're committed to building a portfolio that supports the life they want to live.

💰 I Sell Income™ Pro Tip

Every property should have a purpose.

If it no longer serves that purpose, don't be afraid to make a change.

🛠 Landlord Lifesaver Tip

Review your exit strategy during your annual property review—not during a crisis.

The best decisions are usually made before they're forced upon you.

💬 Paige Says...

"Don't just have a purchase plan. Have an exit plan."

WORKSHEET 1

Annual Property Review

Property Name: ___________________________

Property Address: ___________________________

Review Date: ___________________

Financial Review

Current Market Value

$____________________

Mortgage Balance

$____________________

Monthly Rent

$____________________

Monthly Cash Flow

$____________________

Reserve Balance

$____________________

Annual Expenses

Insurance

$____________________

Taxes

$____________________

HOA

$____________________

Maintenance

$____________________

Vacancy

$____________________

Other

$____________________

Overall Review

Would I Buy This Property Again?

☐ Yes ☐ Maybe ☐ No

Overall Grade

☐ A ☐ B ☐ C ☐ D

Action Plan

☐ Keep ☐ Improve ☐ Refinance ☐ Sell

Notes

WORKSHEET 2

🏡 Property Snapshot

Property Address

Purchase Date

Purchase Price

Interest Rate

Loan Balance

Major Systems

Roof ___________

HVAC ___________

Water Heater ___________

Electrical ___________

Plumbing ___________

Windows ___________

Garage Door ___________

Property Information

Paint Colors

Flooring

Filter Size

Smoke Detector Battery Size

HOA

Name

Phone

Website

Utilities

Electric

Water

Gas

Internet

Trash

WORKSHEET 3

📞 Preferred Vendor Directory

HVAC ______________________________

Backup ____________________________

Plumber ___________________________

Backup ____________________________

Electrician ________________________

Backup ____________________________

Handyman __________________________

Backup ____________________________

Painter ____________________________

Roofer _____________________________

Tree Service _______________________

Pest Control _______________________

Pool Company ______________________

Insurance _________________________

CPA _______________________________

Attorney ___________________________

Realtor ____________________________

WORKSHEET 4

💰 How Much Money Is Actually Mine?

Annual Rental Income

Gross Rental Income

$____________________

Less Operating Expenses

Insurance

$____________________

Taxes

$____________________

HOA

$____________________

Utilities Paid by Owner

$____________________

Repairs & Maintenance

$____________________

Property Management

$____________________

Other

$____________________

Total Operating Expenses

$____________________

Less Mortgage Payments

$__________________

Net Cash Flow Before Taxes

$__________________

Less Estimated Taxes

$__________________

Less Annual Reserve Contribution

$__________________

Less Planned Capital Improvements

Roof

HVAC

Water Heater

Paint

Flooring

Other

Total

$__________________

🎉 My Personal Income From This Property

$____________________

Paige Says...

"The property should pay for tomorrow before it pays you today."

WORKSHEET 5

🛠 Property Improvement Planner

Property

Planned Improvements

Improvement	Estimated Cost	Priority	Complete
		High / Med / Low	☐
		High / Med / Low	☐
		High / Med / Low	☐
		High / Med / Low	☐
		High / Med / Low	☐

Why Am I Doing This?

☐ Increase Rent

☐ Reduce Maintenance

☐ Improve Value

☐ Improve Insurance

☐ Tenant Safety

☐ Cosmetic Upgrade

☐ Prevent Future Repairs

Expected Increase In Rent

$______________

Expected Increase In Value

$______________

WORKSHEET 6

🏘 HOA Annual Review

HOA Name

Phone

Website

Current Application Updated

☐

Pet Rules Reviewed

☐

Rental Restrictions Reviewed

☐

Move-In Fees Reviewed

☐

Parking Rules Reviewed

☐

Approval Timeline Reviewed

☐

New Rules This Year

WORKSHEET 7

👥 Tenant Screening Checklist

Applicant

Income Verified

☐

References

☐

Employment Verified

☐

Background Screening

☐

Credit Reviewed

☐

HOA Qualified

☐

Rental History

☐

Pets Approved

☐

Application Complete

☐

Approved

☐ Yes

☐ No

Notes

WORKSHEET 8

🔑 Move-In Checklist

Lease Signed

☐

Deposit Received

☐

First Month Rent

☐

Utilities Active

☐

Keys Delivered

☐

Garage Remotes

☐

Mailbox Keys

☐

Photos Taken

☐

Video Taken

☐

Smoke Detectors Tested

☐

Filters Changed

☐

Appliances Checked

☐

Tenant Orientation Completed

☐

WORKSHEET 9

🚪 Move-Out Checklist

Forwarding Address

Keys Returned

☐

Garage Remotes Returned

☐

Photos Taken

☐

Video Taken

☐

Cleaning Needed

☐

Repairs Needed

☐

Deposit Accounting Completed

☐

Locks Changed

☐

Notes

WORKSHEET 10

🏠 Property Inspection Form

Exterior

☐ Roof

☐ Gutters

☐ Paint

☐ Landscaping

☐ Irrigation

☐ Driveway

Notes

Interior

☐ Flooring

☐ Walls

☐ Doors

☐ Windows

☐ Kitchen

☐ Bathrooms

Notes

Systems

☐ HVAC ☐ Plumbing ☐ Electrical ☐ Water Heater

s

Overall Condition

☐ Excellent ☐ Good ☐ Fair ☐ Needs Attention

WORKSHEET 11

📈 Property Report Card

Category	Score (1–10)
Cash Flow	
Appreciation	
Neighborhood	
Insurance Costs	
Ease of Management	
Tenant Quality	
Condition	
Future Potential	
Stress Level to Own	
Overall Happiness Owning It	

Total Score

________ /100

Decision

☐ Keep ☐ Improve ☐ Refinance ☐ Sell

Why?

WORKSHEET 12

📊 My Rental Portfolio Dashboard

Property Monthly Cash Flow Reserve Fund Overall Grade Next Major Expense Keep / Improve / Sell

Portfolio Totals

Total Monthly Cash Flow

$____________________

Annual Cash Flow

$____________________

Emergency Reserve

$____________________

Estimated Equity

$____________________

Properties to Improve

Properties to Sell

Properties to Acquire

The Landlord Lifesaver Principles

Building Wealth. Protecting People. Creating Freedom.

I believe rental property is one of the greatest wealth-building tools available—but only when it's managed with purpose.

These are the principles I strive to live by as an investor, landlord, Realtor, and property manager.

- **I will know the law before I need it.**
- **I will treat every rental like a business.**
- **I will never let emotion make business decisions.**
- **I will know my lease better than anyone.**
- **I will treat people fairly and with respect.**
- **I will build systems that reduce stress.**
- **I will surround myself with professionals who know more than I do.**
- **I will build relationships before emergencies happen.**
- **I will protect my properties through preventative maintenance.**
- **I will document everything.**
- **I will build reserve funds before spending profits.**
- **I will value great tenants.**
- **I will never lower my standards because of fear.**
- **I will protect my reputation as carefully as I protect my investments.**
- **I will review every property every year.**
- **I will make repairs correctly—not repeatedly.**
- **I will know when to improve a property.**
- **I will know when to let a property go.**
- **I will always continue learning.**
- **I will remember that every property should support the life I'm trying to build.**

💬 Paige Says...

"Success in real estate isn't built by one great deal. It's built by hundreds of good decisions made consistently over time."

Better systems. Stronger returns.

Peace of mind.

The Landlord Lifesaver™ is your practical toolkit for owning and managing rental property with confidence. Inside you'll find proven systems, real-world strategies, and easy-to-use worksheets that help you protect your investments, reduce stress, and build long-term wealth.

LET'S CONNECT!

I'M HERE TO HELP YOU WITH ALL OF YOUR REAL ESTATE AND INVESTMENT NEEDS.

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> "My goal is simple: help landlords protect their investments and build income that lasts.
>
> *Paige Kovari*

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