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Your Support is Critical to Our Success

The Connecticut Apartment Association (CTAA) is part of the NAA Network – Local, State and National Associations Working on Your Behalf

CTAA MEMBERSHIP AUTOMATICALLY GIVES YOU NAA MEMBERSHIP — <u>AT NO EXTRA CHARGE</u>

CTAA is the local affiliate of the National Apartment Association (NAA). As a federation of nearly 170 affiliates, NAA encompasses over 85,000 members representing more than 9.2 million apartment homes globally.

EDUCATIONAL PROGRAMS

Not only does the CTAA regularly offer training opportunities throughout Connecticut for all types of property professionals, but we have also teamed with the NAAEI and VISTO to offer a wide array of online-based courses that you and your team can take from the comfort of your desk or home.

EMPLOYMENT LISTINGS

The CTAA website offers a great place for job posting and job searching within the industry. Our job posting service is available exclusively to our members!

LEGISLATIVE VOICE

CTAA employs a highly-skilled lobbying team that monitors proposed legislation that affects the multifamily housing industry and keeps the CTAA membership informed.

CT APARTMENT FOCUS MAGAZINE

CTAA's magazine keeps members updated with important industry issues and CTAA events.

MEMBERSHIP DIRECTORY

This member's only section of the website provides you with a listing of property management companies, communities and industry suppliers that are CTAA members. Complete contact information is included.

NAA BENEFITS INCLUDE

- · NAA Government Affairs Protecting the industry through local, state and national advocacy initiatives and grassroots mobilization
- · NAA Click & Lease Program Customized to protect you locally
- · NAA Education Institute Skill development that maximizes NOI
- · Meetings & Expositions Network, get educated & learn about the new products and services all that increase your NOI
- · Industry Resources National award-winning monthly magazine, newsletters and website, and knowledge-sharing through social
- The NAA Open Door Program An exclusive NAA member benefit and not an endorsed product program. Participants in the program are reputable businesses that offer valuable services and competitive prices to our members
- The NAA Resource Center Quickly find the suppliers, products, and services in the apartment housing industry with the Resource Center.

"Our company's membership in CTAA has provided so many valuable dividends over the years. Utilization of the NAA lease as facilitated through local CTAA chapter membership not only lessens administrative burden for our on-site teams that has a direct impact on operating costs but also provides us peace of mind that the lease meets all legal requirements and will be updated as changes may occur. The opportunity to use this affiliation to network for vendor services helps us meet our firm's competitive bid requirements and find vendor partners who provide quality services at the best possible prices. We have also developed relationships with other member industry professionals over the years and some of those relationships have turned into future team members for our organization."

-Lori J Ricci, Senior Vice President, WinnResidential

www.ctaahq.org www.naahq.org

Apartment







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Hello CTAA Members and Supporters



Our October Pop Up Happy Hour at Water's Edge in Westbrook was well received, as was our Living Room Learning session at the beginning of November. Thanks to all who attended and served as our subject matter experts for a great discussion.

hope this note finds you all doing well and looking forward to the upcoming Holiday season, and dare I say, the end of 2020.

Advocacy efforts continue to be our main focus at the local, state and national levels. A landlord survey was sent to all members and posted to the website. Although it is long and detailed, please take the time to complete it. The CTAA website is continually updated with information and action alerts, and communications to the membership have increased substantially to keep you all in the loop. I encourage you all to take a look at all that is posted. Thank you to all who have reached out to their local legislators and federal representatives. We will continue the communication, advocacy, education, and we hope you will too.

Our October Pop Up Happy Hour at Water's Edge in Westbrook was well received, as was our Living Room Learning session at the beginning of November. Thanks to all who attended and served as our subject matter experts for a great discussion.

Be on the lookout for our December Best of the Holidays Company Contest, and save the date for our Nutmeg Awards, scheduled for January 2021.

While our events and education format continue to be virtual, please know that CTAA is planning for the day when we can all come back together safely and responsibly to network, gather and share time.

As always, my email (and virtual door) is always open. Take care of yourselves and your communities, and I look forward to seeing you!

Thank you for your continued support. ■

Jessica Olander Executive Director



ISSUE 5 2020

Mandating Renters Insurance

By Susan Morgan, The newsLINK Group



ne of the most important business decisions you will make in the property management business is the rent you charge. It consists of two parts: determining whether people can afford the rent and also whether they think it is a fair trade for what you are giving them.

Some property management companies are reluctant to mandate renters insurance for just that reason. They don't want to increase the total cost of leasing. Setting the total cost too high, after all, can lower demand if people then decide to buy a place to live instead of renting it. If too many people choose to buy instead of rent, pricing strength weakens right along with occupancy and revenue.

Do the facts support this argument? Consider the following:

- During the last 10 years, renting an apartment has definitely become a lifestyle choice, one that has been made by the 19 million people in the U.S. who currently live in one. Experts expect the market to grow by an additional 4 million new rental households during the next 10 years.
- ORC International conducted an Insurance Information Institution poll. According to the poll, 95% of homeowners have homeowners insurance, but only 40% of renters have renters insurance.

An increased number of renters results in increased revenue for the property management business, but it also means increased risk. Why is it that homeowners are opting for insurance to mitigate that risk and renters are not? Common fallacies include:

- A belief that property insurance policies cover household contents. Property insurance actually covers only the buildings and infrastructure, not a person's possessions.
- Thinking that personal belongings are not worth much and are therefore not worth insuring.
 USAA estimates that the average renter owns possessions worth \$20,000. Allstate puts the average higher, at \$30,000.
 - The belief that rental insurance is too expensive. It is certainly true that health insurance and car insurance are both expensive, but renters insurance is surprisingly affordable. According to a state-bystate comparison performed by Insure.com, the median annual cost of car insurance is slightly more than \$1,300. That puts monthly premiums at slightly more than \$108 per month. Renters insurance, on the other hand, is approximately \$12 a month or \$144 a year, assuming someone buys a policy for \$30,000 of property coverage and \$100,000 of liability coverage.

RealPage, Inc., a company that was founded in 1998 and that provides property management software solutions for markets within the rental housing industries, decided to research



Encourage renters to find out what the insurance policy promises in the event of apartment damage during an emergency. The additional living expenses (ALE) part of an insurance policy should provide a renter with money to pay for temporary lodging or utility costs if an apartment is damaged enough that the renter has to live somewhere else for a while until repairs have been made and the apartment is habitable again.

this issue. Richard Hughes, who is the head of Data Science and Senior vice president of Strategic Revenue Systems, wrote a white paper for RealPage, Inc. in which he summarized the results of a study about the impact of renters insurance on revenue generation.

The study involved benchmarking multiple management companies that implemented mandatory renters insurance in 2008. Those conducting the study benchmarked the companies' cumulative indexed revenue performance against their markets, submarkets and ZIP codes. What they found was that mandatory renters insurance did not impede performance. Communities that mandated rental insurance beat the market index and the ZIP code index but not the submarket index. However, the difference between the communities and the indexes was not significant regardless of the result.

If renters insurance is cheap enough that it doesn't impact whether someone will continue to rent from you, what does that mean in terms of implementing a mandated insurance program?

Most renters are probably interested in bundling their coverage and their other insurance coverage to get a better rate. Doing so presents two problems:

- How does the renter know bundled coverage is adequate? When insurance products are bundled, the chance of someone needing to file a claim is bigger with multiple policies than it would be with a single policy, which means policies are subject to cancellations and premium hikes.
- How do you know whether someone is maintaining renters insurance? Insurance companies are perfectly capable of dropping someone's coverage and have no requirement to notify the property management company of that change in status.

If you are going to mandate renters insurance, it is probably better to have renters do so with a separate policy. Be sure to select a company that will tell you when a policy lapses, is about to expire or has been cancelled. It is also possible for providers to send renters automated email reminders when they move in and when they are not covered anymore.

What should renters insurance cover?

- burglary coverage is different from burglary coverage. If someone is robbed, it's necessary to prove forced entry or some other kind of break-in before burglary coverage will kick on. For theft coverage, a renter just has to file a police report about the theft and then provide the insurance company with a copy of the report. As a result, renters will do better with theft coverage than burglary coverage.
- Coverage should be for more than just an apartment. It should also cover anything in a car, garage or storage unit, as well as for losses that occur while traveling.
- Since a renter might have multiple roommates and the occasional guest, rental insurance should cover these people as well.
- Immediate qualification and sameday coverage are also important. If a renter has to wait for a background or credit check, that is a period of vulnerability. Same-day coverage is important because renters should

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know that they are covered the very day they move in. That's a day that involves carrying a lot of boxes and furniture, which means it is also a bad day not to be protected in the event of an accident.

- Payment options and deductible levels matter. Common deductibles are \$250, \$500 and \$1,000. Insurance plans should also allow convenient payment structures for renters to make payments once a year, once every six months, once every three months or monthly.
- Encourage renters to find out what the insurance policy promises in the event of apartment damage during an emergency. The additional living expenses (ALE) part of an insurance policy should provide a renter with money to pay for temporary lodging or utility costs if an apartment is damaged enough that the renter has to live somewhere else for a while until repairs have been made and the apartment is habitable again.
- Does the renter have a pet? Pet damage endorsements are a good idea, but it's better for the renter not to have a breed restriction on the policy. These endorsements cover damage that wouldn't be covered adequately by a pet deposit. If a dog destroys the baseboard or ruins carpeting by urinating on it, pet damage endorsements can pay for the repair work and new carpet.
- Policies often have other optional endorsements. For example, maybe coverage for \$50,000 is more appropriate than coverage for \$20,000. A renter might also be interested in having liability coverage for issues such as toilets, showers, and bathtubs that overflow and cause water damage.

Renters insurance certainly benefits rental property management, but it can also save renters money in the event of an emergency. Fires, burglaries and natural disasters Renters insurance certainly benefits rental property management, but it can also save renters money in the event of an emergency. Fires, burglaries and natural disasters are a part of life.

are a part of life. By mandating renters insurance, you protect everyone involved at very little cost to the person renting from you.

If renters understand the benefits, they are likely to appreciate the fact that you are making sure they are covered when it comes to anything expensive and unpredictable. Insured losses caused by natural disasters cost \$25.5 billion in 2019. With that kind of money at stake, it makes all kinds of sense for renters insurance to be mandatory.





CTAA PRESENTS Best of the Holidays Contest

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WIN IN ONE OF 6 CATEGORIES!

WINNERS WILL RECEIVE LUNCH FROM PANERA DELIVERED TO YOUR OFFICE STAFF THE WEEK OF DECEMBER 14TH

CTAA.

Best of the Holidays Contest

CATEGORIES & RULES

- Most Creative Christmas Tree
- Best Holiday Staff Spirit
- Best Decorated Property Interior
- Best Decorated Property Exterior
- Funniest Holiday Card
- Property Committed to Charitable Give-Back

Entries should be submitted via email to: jessica@ctaahq.org

Entries must be received by December 9th Photos or videos will be accepted

Winners will be announced on December 11th

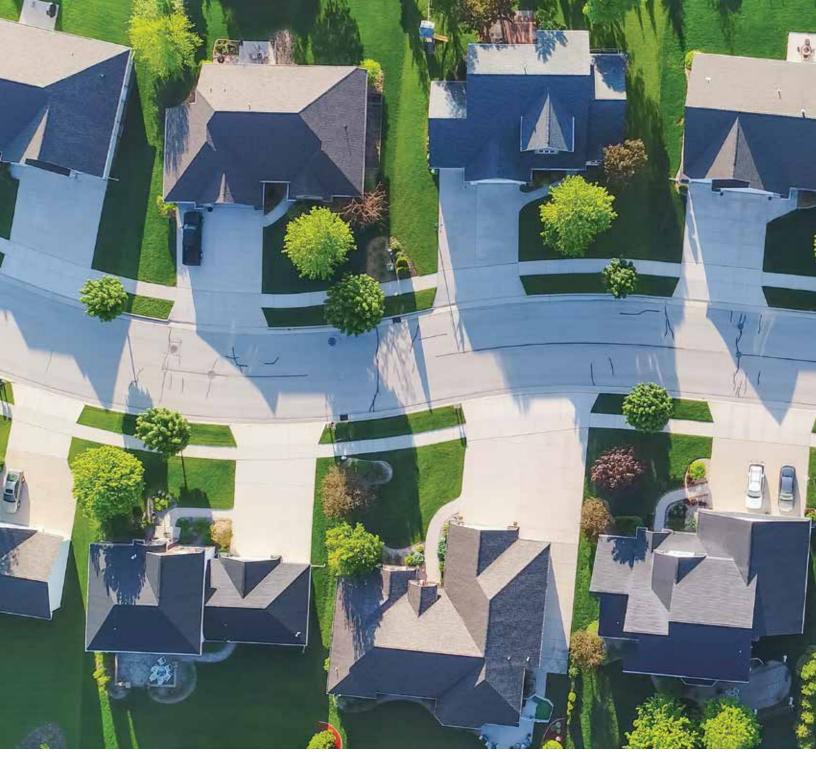




Award Category:
Property:
Property Address:
Contact Name:
Contact PH:
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*Entries Must Be Received by December 9th See Rules Page For Details





Migration Trends Accelerated by the COVID-19 Pandemic

Yardi Matrix breaks down the latest on fundamentals and what's ahead for multifamily.





One of the industry's biggest changes has been the acceleration of migration trends out of the major international gateway cities.

ven though the COVID-19 pandemic has created its share of challenges for the multifamily industry, it's still a good place to be in real estate, according to Jeff Adler, vice president at Yardi Matrix.

"Given the magnitude of the shock that has occurred, the multifamily sector is holding up pretty well, but there are some significant and meaningful cracks," he says. "People who are staying are paying by and large. Despite the evictions moratoria, it has been pretty decent in the professionally managed sector of the industry. But we're just at the beginning of the process. We ... have a lot more grinding to do.

One of the industry's biggest changes has been the acceleration of migration trends out of the major international gateway cities.

"There were already people moving out of the urban core, and this has been accelerated," says Adler. "The urban living value proposition amid the COVID-19 pandemic has taken a big hit."

Since the pandemic, Adler is seeing migration trends that show people moving from the gateway markets to secondary tech hub markets, gateway markets to smaller cities within the same metros, and urban cores to the suburbs. There already had been a set of issues for the demand moving out of gateway cities that accelerated with shutdowns: affordability, demographic and family formation trends to move to the suburbs, political risk pressures and congestion. During Yardi Matrix's recent multifamily outlook webinar, Adler broke down some of the industry trends and what's ahead. Larger unit sizes have had a resurgence. Many people with the ability to work from home have relocated from high-priced markets to affordable cities or suburbs, giving them more space for a similar price point. Metros with higher average rents have generally seen negative growth, while rent growth in less expensive metros has been positive or flat.

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According to Yardi Matrix, multifamily absorption took a big hit in the first half of the year — 60% less than the same period in 2019 and the lowest first-half number since 2011. However, demand picked back up in July, August and September.

Adler says when he looks at where that absorption has occurred, he starts to see some patterns.

"Secondary markets, outside of the top six or seven international gateway cities, are where the bulk of the absorption has occurred, mostly in the Southeast and Southwest and a little in the West," he says, adding that some Midwestern cities, like Columbus, Ohio, Kansas City, Missouri and Indianapolis Indiana also are doing well for the first time in a long time.

The gateway markets, specifically Manhattan, Los Angeles, and the Bay Area, also saw the largest increase in the percentage of properties offering concessions. However, tech hub markets have the highest overall percentage of properties that offer concessions. Class A and B properties also are offering significantly more concessions than Class C, and smaller units, such as studios and one-bedrooms, saw the largest increase in concessions since January.

While population and employment growth had been decelerating in some of the gateway markets before COVID-19, the pandemic hit these markets hard on rent growth and occupancy. For example, Adler says Manhattan multifamily units were 96% occupied in March and down to less than 84% at the end of September. Other downtown areas, such as Boston and Washington, D.C., took hits. It's the same on new lease transactions, down 18% in Manhattan and 15% in downtown Seattle.

"You will get to a point where there is stabilization that people are moving back in," he says. "We are beginning to see that in Manhattan, but these gateway markets The gateway markets, specifically Manhattan,
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have taken a whack. The gateway markets will recover, but they have a long road ahead."

Adler says he expects rent and occupancy to rebound. "We do see a significant hit this year, but we see 2021 coming back. It will follow along with the trends we already are seeing."

On the supply side, a slight decline is expected. "Usually in a downturn, new supply craters," says Adler. "It's not happening. We have seen a little bit of a dip, but the developers see through this. We expect to see a little decline, but not that much going forward."

Multifamily deliveries are expected to be significantly higher in 2021 and 2022 than Yardi's third-quarter forecast — 318,000 units completed

in 2021 and 337,000 in 2022 as the result of a strong national construction pipeline. For 2020, 285,000 units are expected to be delivered.

According to Yardi Matrix, the urban cores are expected to experience a decline in deliveries over the previous six years, while new developments retreat to the suburbs.

"You're likely to see continued pressure for the next two to three years in urban environments, even after the pandemic has unwound. That is a bit of a cautionary tale, but it also could present potential opportunities if you can set up your capital to ride through this problem over the next two to three years."

Source: Multifamily Executive



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Vendor Spotlight





AIR AMERICAN INTEGRITY RESTORATION

Tell us a little about yourself!

I was born and raised in Glastonbury, Connecticut, and after marriage to my wife, Allegra, we settled down in Hebron, where we've been since 2000. We have three daughters, ages 12, 16 and 19. I attended UConn, where I studied Communications. I've owned several businesses and served as an officer with the Glastonbury Police Department from 2001-2005. I earned my helicopter pilot's license in 2007 and enjoy getting to fly when time allows. I don't like to sit still.

What company are you with, and what do you do at your company?

I am the founder and CEO of American Integrity Restoration overseeing business development, client relationships, company vision, and core values.

How long has your company been in business?

I founded the company in 2005. I intended to keep it local, but as client demand grew, I decided to expand the organization to meet the need. In 2015, my partner, Greg, joined the business. Since then, we've gone to great lengths to ensure that we're delivering a quality and consistent service and always putting our clients' needs first.

What services does your company provide and who is the clientele?

We service southern New England and primarily Connecticut. Our clients are a broad mix of housing (multifamily and housing authorities), health care, commercial space and residential. Our best clients are those who take pride in their property, who take care of their residents, and who put an emphasis on a trusted relationship with their service providers rather than on price alone.

What benefits will clients experience by working with your company?

Our clients benefit from our adherence to our core values in our hiring, training, work quality and service delivery. Our hiring process is rigorous and we hold ourselves to high standards. Clients receive the benefit of well trained, compassionate employees who take pride in their work.

What is unique about your company?

Whether it's an employee, vendor or client, we live by our five core values: Integrity, Communication, Care, Commitment to Results and Attention to Detail. Additionally, our core purpose is "Compassion Matters." It's not just about getting the job done. It's about supporting our employees and our clients. Also, our staff is encouraged to get involved in industry organizations. Many of our employees sit on industry boards and committees. We support our industry partners through volunteering, financial contributions, and advocacy in the legislative arena.

What steps should be taken for parties who are interested in establishing a relationship with your company?

Most CTAA industry professionals know of AIR because of our active participation in the organization. For those who don't know much about us, I'd first urge them to contact another management/owner member who is already working with us, and ask them to describe the experience of working with AIR and even ask for an endorsement. Interested parties could also contact a member of our team for an appointment.

Now for the world's most cliché question; if you were on an island and could only bring three things, what would you bring?

Not knowing exactly where this island is, if it's inhabited or not, or how long I'd be there, I'd choose to go minimalistic. I'd bring a fishing rod, sunscreen and Fig Newtons, as those seem to go well with fishing!



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THE CTAA WANTS TO KNOW...

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East Meadow Condominiums, an 82-unit complex in Manchester, was able to replace their roofs and upgrade their boilers while unlocking \$26,000 in annual free cash flow after debt service.



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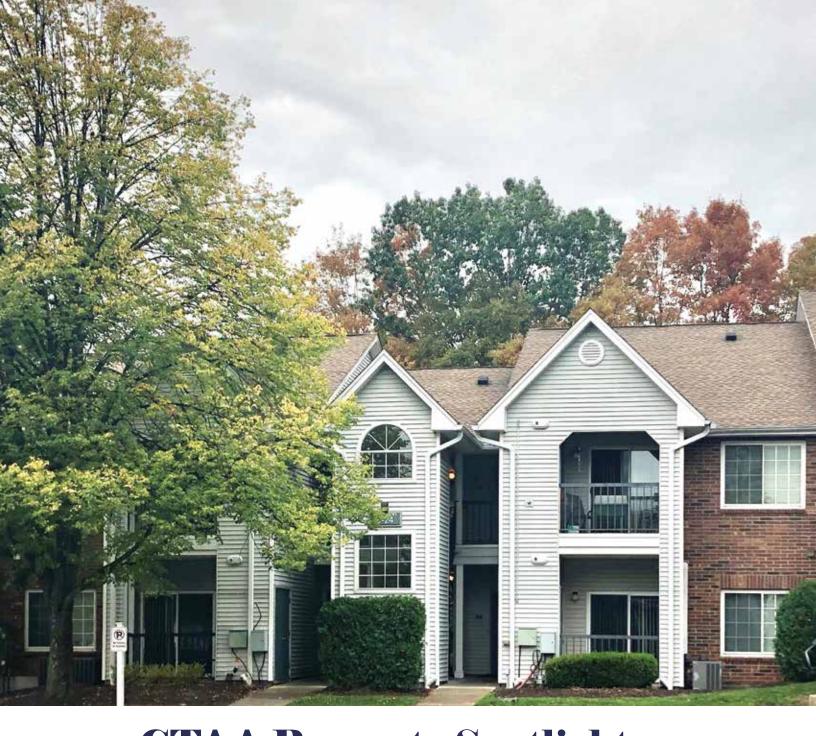
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CTAA Property Spotlight — Huntington Woods









untington Woods is a 280 mixed-income apartment community nestled in 20 acres in the heart of Bristol, Connecticut. This year, the community celebrates 30 years and proudly offers one, two and three-bedroom gardenstyle apartment homes. The community was developed in 1990 and was purchased by Winn Residential in 2012, in conjunction with the financing of low-income housing tax credits (LIHTC) along with HOME funding through Housing of Urban Development (HUD).

Huntington Woods offers 96 one-bedroom, 144 two-bedroom and 40 three-bedroom apartments within 17 residential buildings. Of these apartment homes, 200 are offered to households with incomes at or below 60% of the area median income (AMI). A total of 28 of the apartments on-site are designed to accommodate households in need of accessibility options for mobility, hearing and vision impairments. The single-entry apartments each feature a private patio or balcony, central air, dishwashers and washer dryer hook-ups. On location, residents can enjoy the use of the 24-hour fitness and laundry facilities, seasonal swimming and barbecue area and year-round basketball court and playground.

The commitment to excellence through property development and residential management has created a community where individuals and families are proud to call it home. In addition to the on-site amenities, the strong team at Huntington Woods is the true key to its success with its residents. The entire staff at Huntington Woods prides itself on providing superior service through the attentive setup and maintenance of residents' homes, offering same-day maintenance service



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and on-call emergency assistance. The team continues to improve the communication amongst residents, during the pandemic, by utilizing the Resident Community portal and daily virtual checkins with residents, to develop a sense of community at a time when isolation was at the forefront. Along with portal communication, the team created virtual scavenger hunts for residents, sending care packages and small treats to all residents' doors in lieu of a holiday event.

Beyond individual and collective achievement, the team created contactless application processes and virtual/touchless touring options, bringing the average occupancy from 93% to 98% during the current national pandemic. Huntington Woods was selected by the mayor's office and school system to participate in a food drive to deliver food to all school-aged children.

The Huntington Woods team takes pride in being the premier residential community of the greater Bristol area. The residents enjoy a beautiful country setting along with the convenience of being close to shopping, restaurants and major highways, including I-84, Route 72 and Route 6. Huntington Woods continues year after year to provide an excellent home and outstanding service to residents.





Congratulations to Fenn Woode Apartments!

2020 NAA Best Places to Work Award Winner















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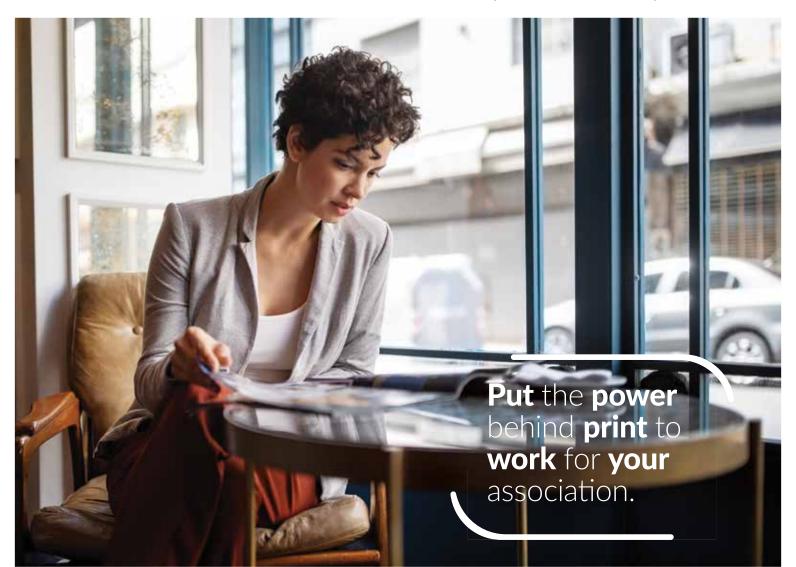






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