

Our Newsletter

www.rosalesinvestments.com/letter

Spring 2020 Issue 1

COVID19 Forecast for Renters and Developers



Property markets, along with many other industries, have pretty much grounded to a halt. This hasn't occurred because of fears, government shutdown, or lack of willingness to perform. This has occurred due to the overwhelming logistical challenges being faced by various industries.

Our government has been making significant attempts to slow down this pandemic, which has now created a wave of industries unable to move or progress as they would normally. Property purchases have stalled, the rental markets are unable to continue operating as normal, and now many mortgage products have

been withdrawn from the market as lenders reassess their risks.

These times are challenging, but we are also seeing resilience from both renters and investors with an urge to keep activities turning in preparation for when things start to return to normal. This is definitely being seen, as renters now want to negotiate deals because of the uncertainty moving forward. On the other hand, developers who are in a position to continue investing are continuing to do so.

Although the future is always uncertain, before, during and after COVID19, planning is the better *continued on page 3...*

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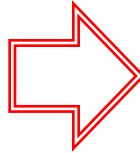
Spring is Here, Adapt & Overcome!

Although we are experiencing an unprecedented situation, we hope that you are staying safe and healthy. As a company, we would like to share how we are addressing the current challenges so that we may continue to work with you in getting through this unexpected time. Feel free to contact our offices and speak with a member of our management team (210) 259-3152.

Out of an abundance of caution and in an attempt to limit the spread of COVID-19, our office is currently closed to the general public. Our office staff is still working to accept phone calls, emails, and emergency maintenance inquiries Monday - Friday, 9 am - 3 pm.

Currently we anticipate any property showing requests may be delayed and may only be scheduled in strict compliance with municipal COVID-19 restrictions.

Transformation Takes Hard Work!



The fastest way to add value to an investment property is a complete renovation. For Rosales Investment Properties, that typically means a new roof, new heating and cooling system, updated kitchens and bathrooms, and new hardwood floors. We have created a streamlined process to reduce renovation costs and maximize our return.

It all starts with our team. Our own dedicated team of professionals who work exclusively for Rosales Investments Properties, allowing us to avoid high outside vendor costs while ensuring the quality of work being performed.

We are looking around the corner, over the hill, and into the sunrise. We are looking at our future and the return every investment has the potential to bring. We believe renovations implemented correctly, can reduce long-term headaches by ensuring our properties are developed to last. We place brand new roofs and HVACs into 90% of the properties we renovate, because those fundamental renovations protect our investments for years to come.

Returning To Success

Despite the uncertainty, to succeed, small businesses need to be flexible and have good planning and organizational skills. Now is the time to take advantage and start preparing. Business owners will not just be able to open the doors, turn on their computers and start making money, you need to take the time and necessary steps required to be successful:

1. Get organized and prepared.
2. Analyze and keep detailed records.
3. Understand the risks and rewards.
4. Assess your competition and be creative.
5. Be positive and stay focused.
6. Prepare to make sacrifices.
7. Provide great customer service.

COVID19 Forecast Tracking

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part of valor. We could see short-term upsets with many industries being temporarily challenged. We can start to see improvements, restrictions lifted and the government stimulus helping us slowly return to some normalcy. Alternatively, we could see these restrictions continue long-term which could affect the economy in a prolonged effort to regain normalcy. In the worst-case scenario, we have the possibility of hitting a depression, triggering political uncertainty and even public anger.

Or, another possible outlook, is making a quick recovery but the overloaded financial stimulus can also push us into an early boom cycle. If COVID19 disappeared tomorrow, the additional money having already been put into the system could cause assets to rocket. As money flows, we will see people becoming much more optimistic, spend more money on holidays or take on more debt that they normally would. It will take time for people's confidence to return, and we may not see the effects of this for the rest of the year. One thing for sure, we are all looking for times to change, and looking for the time when certainty will return.

Don't Give Money Away

You don't have to stand on a picket line to get what you want. Protesting is part of the process when it comes to evaluating property taxes. With property tax protest deadlines approaching, what better way to utilize this time working remotely, than to become knowledgeable on the subject and discover what your property is truly worth?

Although protesting may seem complicated, it isn't a difficult process. Having to pay property taxes on an over appraised property is where many owners tend to leave large sums of money on the table each tax year. With the consistent disruption of the COVID19 pandemic, economic uncertainty, and general welfare of our population, now is the time look at challenging/protesting the value of your property. In order to weather COVID19, and prepare your business for a brighter, more cost-efficient future, re-evaluating the value of your property may be the answer you need to avoid overpaying property taxes.

Rent Deferred Programs

For any tenant who may have lost their income due to the pandemic, Rosales Investment Properties encourages the tenant to contact our management team immediately to discuss rental payment options. Communication is key during this time and our management team can help facilitate an arrangement.

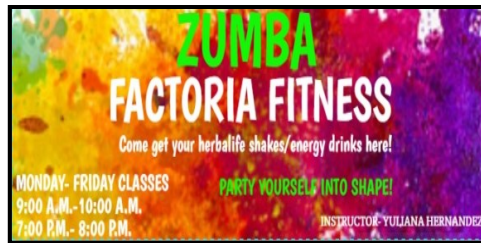
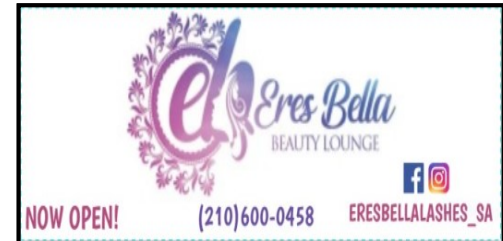
If you have not already done so, we suggest you contact our management team to organize your payments online without having to leave your home.



Did you know?

One of the best things about learning something new is being able to share that knowledge with others. While some facts are weird and wonderful and others are totally useless, no one ever became successful without the help of others. Share your knowledge.

- Did you know that McDonald's once created bubblegum-flavored broccoli?
- Did you know the first item sold on eBay was a broken laser pointer?
- Did you know that Einstein's brain was stolen after he died?

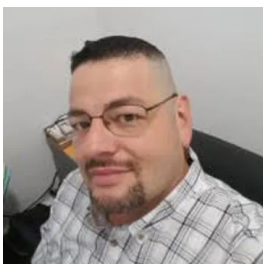


Serving Our Community

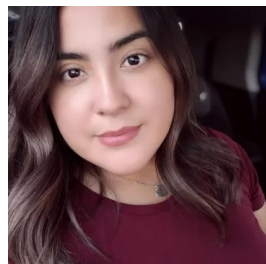
Locally owned, and locally managed, Rosales Investment Properties LLC has been licensed and conducting business in the greater San Antonio area since 2015. We are a full-service Real Estate Management Company focusing on Commercial and Residential property management, renovations, leasing and sales.

Our Mission Statement: "Investing in Properties, Investing in our Future" is to always handle our properties, our clients, and our tenants in the most professional manner possible. To serve our clients and our communities by meeting their expectations and providing a pleasant experience.

Our success is built on the success of each of our communities and the small business owners who lease our properties. That is why we are constantly looking for ways to assist not only our clients but our communities. If you know of a deserving community organization, agency or service that we could help support, please contact our offices (210-259-3152) and together we will see how we can help.



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