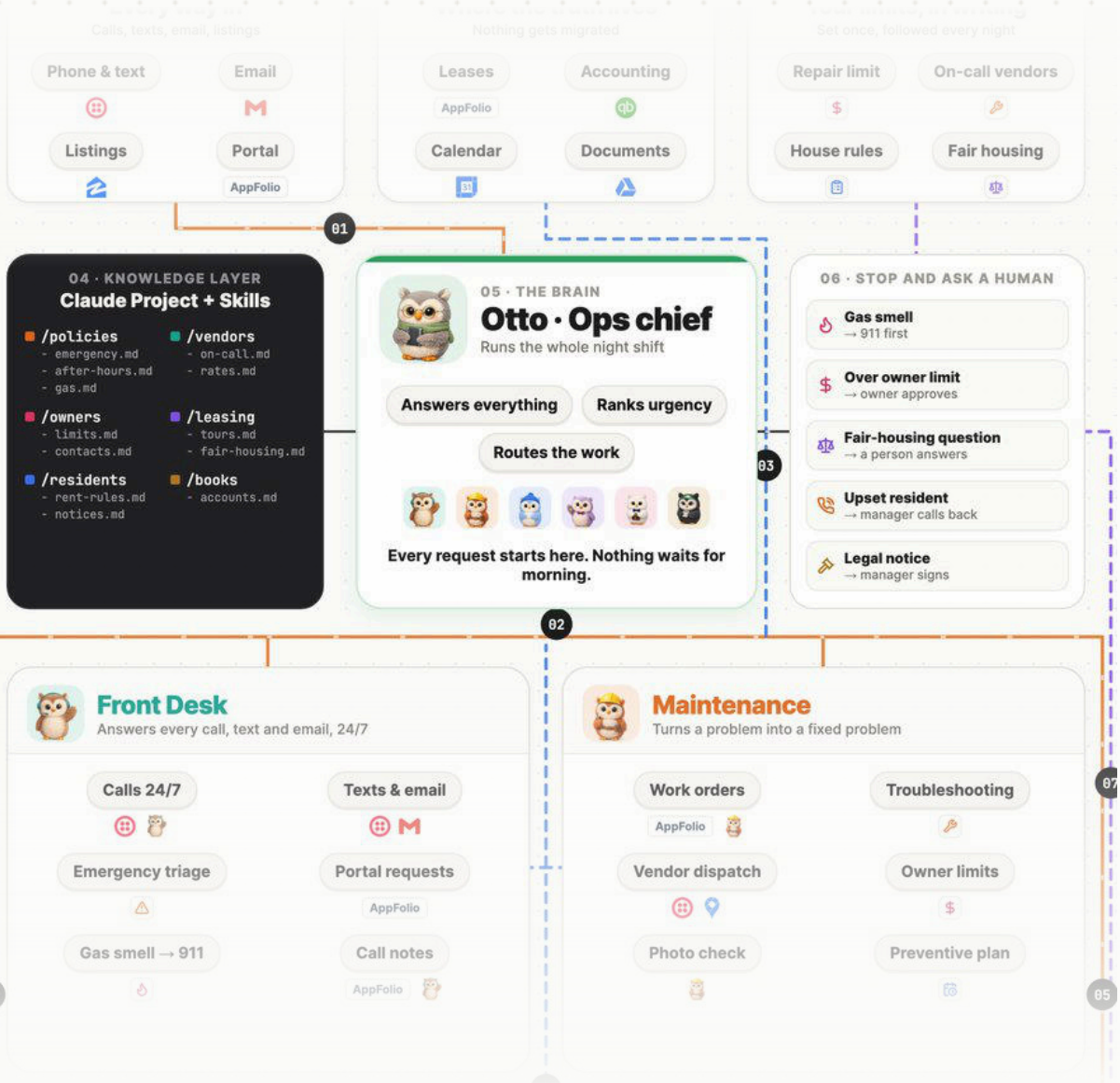


# The AI Night Shift

## 7 AI agents that run a property management company while you sleep

Playbook | Policy templates | Claude skill | Every big call stays human



CONTENTS

# What is inside


How to use this guide 4

**Part 1 · The night shift 5**

One night, minute by minute 6
Meet the night shift 7
Otto, the ops chief 8
Front Desk 9
Maintenance 10
Residents 11
Leasing 12
Owners 13
Books 14
The knowledge layer 15
Template: the emergency policy 16
Templates: owner limits and the vendor list 17
Where the AI stops 18
Your first 30 days and the morning page 19

**Part 2 · The whole company 20**

The portfolio today: where time and money leak 21
Four principles 22
The architecture on one page 23
The parts and who decides 24
From seven owls to eight departments 25

**Part 3 · The eight departments 26**

1 · Leasing 27
2 · Screening & fraud 29
3 · Resident services 31
4 · Maintenance 33
5 · Turns & inspections 35
6 · Trust accounting 37
7 · Owner relations 39
8 · Compliance 41
The portfolio brain 43
The chief of staff and the broker's sheet 44
Integration and data flow 45

**Part 4 · Compliance: US, Canada, UK 46**

Fair housing: statements, scoring and accommodations 47
Screening: FCRA, state rules and criminal history 48
Pricing, rent caps, fees and late fees 49
Deposits, trust money, lead and association records 50
Calls, texts, bots and the 2027 AI laws 51
Privacy, human rights and provincial tenancy rules 52
Renters' Rights Act, fees, Right to Rent and data 53
Vendors, Claude and the vendor file 54
Fifteen controls that cover all three countries 55

**Part 5 · Implementation 56**

The human gates register 57
AI governance for a property management company 58
The 90-day build plan 59
The scoreboard: what to measure 60
Go-live checklist 61

**Appendices** 62

A · A complete Skill: fair housing review 63
B · The morning page, full version 64
C · Disclosure wording 65
D · Vendor due-diligence questions 66
E · Glossary 67
F · The six policy templates 68
G · The Night Shift skill 71
H · Sources 75
Next step: run it, or have it built 79

BEFORE YOU START

# How to use this guide

A working manual for the owner or broker of a property management company, the operations manager, and whoever builds the system with you.

### READ IT IN THIS ORDER

1. **Part 1, the night shift**: one night minute by minute, the seven agents, their scripts, limits and gates, and the policy files they follow. Start here.
2. **Part 2, the whole company**: where time and money leak, the four principles, and the architecture the night shift plugs into.
3. **Part 3, the eight departments**: one chapter each, with the workflow, the human gate, a worked example, a build spec, the numbers to watch and country notes.
4. **Part 4, compliance**: the US, Canada and the UK, read before any AI talks to a prospect or a resident.
5. **Part 5, implementation**: the gates register, governance, the 90-day plan, the scoreboard and the go-live checklist.

### WHAT IS IN THE PACK

- This guide (PDF, A4).
- The **Night Shift skill** for Claude: paste any message from a resident, owner, vendor or prospect and Otto routes it, writes the reply or the work order, and stops at every human gate.
- **Six policy templates** to fill in (Appendix F, and inside the skill).
- The full-resolution night-shift poster.
- A bonus Skill: **fair housing review** (Appendix A).

Install the skill, then say "run the night shift on this request" and paste a real message.

### IMPORTANT

This guide describes how to design and govern an AI system for a property management company. It is **not legal advice**. Fair housing, screening, consent, recording, rent, fee, deposit and notice rules differ by state, city, province and country, and change often; the compliance chapters summarise sources as of 30 September 2026 and every claim is referenced. Confirm your obligations with counsel before going live.

### HOW NUMBERS ARE SOURCED

Every statistic carries a bracketed reference to Appendix H. Many figures in this industry come from software vendors; the text says so when they do. The night in Part 1 uses a demo company and fictional people.

01

# The night shift

Seven AI agents that answer, triage, dispatch, warn, ask and match while the company sleeps, and stop wherever a person must decide.

ONE NIGHT, MINUTE BY MINUTE

# 2:14 AM: a ceiling leak at Maple Court

This is the night from the video. A demo company with fictional people, but every step follows how property managers really handle an after-hours emergency.






| TIME | AGENT | WHAT HAPPENS | HUMAN |
|---|---|---|---|
| 2:14 AM | Front Desk | Emma calls from Unit 4B: water through the ceiling. Front Desk answers in one ring, says it is an automated assistant, and asks if she is safe. | |
| 2:15 | Front Desk | Water is near a light fixture: no switches. Front Desk walks her to the valve under the kitchen sink. | |
| 2:16 | Front Desk | Water slowing. She texts a photo. Front Desk tells her a plumber is coming. | |
| 2:17 | Maintenance | Maintenance opens WO-1182 as an emergency and flags the likely source: Unit 5B, same plumbing stack. | |
| 2:18 | Maintenance | Maintenance calls the on-call plumber from the vendor list. Mike accepts: ETA 2:50 AM. | |
| 2:19 | Residents | Residents texts Unit 5B before anyone knocks on their door. | |
| 2:58 | Maintenance | Leak stopped (pre-approved mitigation). Permanent repair quoted at $640. | |
| 3:01 | Owners | The quote is over the owner's $500 limit. Owners queues an approval request for 7:00 AM. | Owner decides |
| 7:02 | Owners | Robert Chen taps Approve on his phone. | Owner decides |
| 7:02 | Books | Books matches invoice INV-2291 to WO-1182 and the approval. | |
| 11:02 PM | Leasing | (Earlier.) A Zillow inquiry about the 2-bed at Elm Park got a reply in 40 seconds and a Saturday tour. | |
| 7:03 AM | Otto | Otto sends Rachel, the property manager, one message: the night, and the two things that need her. | Manager decides |

**Ring to plumber accepted: 4 minutes · Residents left waiting: 0 · Decisions made by AI about money or people: 0**

THE TEAM

# Meet the night shift

One chief and six specialists. Each owl is one Claude agent with its own job, its own tools and its own limits, all reading the same knowledge files.



**Otto** Ops chief

Answers everything first, ranks urgency, routes the work, watches the clock and writes the morning page.



**Front Desk** Calls, texts, email

Picks up every call, text and email, keeps people safe, and turns what they say into a clean request.



**Maintenance** Work orders, vendors

Turns a problem into a fixed problem: work orders, likely causes, vendor dispatch, photos, quotes.



**Residents** Rent, renewals, notices

Keeps every resident in the loop: neighbor alerts, rent reminders, renewals and notices to sign.



**Leasing** Inquiries, tours

Fills vacancies while you sleep: listing questions, tours, follow-ups, with fair-housing wording.



**Owners** Approvals, updates

Owners hear from you before they ask: approvals with photos and the quote, updates to send.



**Books** Invoices, trust

Every dollar matched: invoices to work orders and approvals, ledgers ready for your bookkeeper.



AGENT 1 OF 7

# Otto

## Ops chief

### What it handles

- Every inbound call, text, email, portal request and listing inquiry after hours
- Deadlines: who owes what, by when

### Its tools

Phone line (Twilio or your provider), shared inbox, AppFolio / Buildium / Yardi / Rent Manager, Slack or Teams

### What it does

- Classifies: emergency, urgent, routine, leasing, owner, billing
- Routes each request to one specialist, with the context attached
- Sets the clock: an emergency is dispatched within 15 minutes
- Pages the on-call manager when a clock slips or a stop rule is hit
- Writes the 7 AM morning page

### What it never does

- Closes an emergency without a person seeing it
- Makes any decision on the stop-and-ask list (Where the AI stops)
- Answers a resident directly when a specialist owns the request

**Human gate** On-call manager: paged by phone if an emergency is not dispatched in 15 minutes.

### Scripts it uses

**Page to the on-call manager**

Emergency at Maple Court 4B not dispatched after 15 min. Keller Plumbing no answer twice. Next on list: Reyes Drain (12 mi). Call me back or reply DISPATCH.

WHAT TO MEASURE

**Requests per night · minutes to route · emergencies dispatched on time**



AGENT 2 OF 7

# Front Desk

**Calls, texts, email**

### What it handles

- Live calls and texts from residents, prospects, neighbors and vendors
- Portal requests and the after-hours inbox

### Its tools

Phone line, SMS, email, your property management system

### What it does

- Opens every call with the disclosure and the recording notice
- Asks about safety first, then troubleshoots only when it is safe
- Collects unit, callback number, photos, and when they noticed it
- Creates the request and hands it to the right specialist
- Tells the caller exactly what happens next, and when

### What it never does

- Gives legal advice or promises a fix time nobody confirmed
- Asks about a disability or a diagnosis
- Troubleshoots a gas smell: the only script is leave and call 911

**Human gate** Accommodation requests, upset residents and legal threats go to the manager the same night or by 9 AM.

### Scripts it uses

**Opening lines**

**Calls:** Hi, you've reached Northline after hours. I'm an automated assistant and this call is recorded. Are you safe right now?
**Texts and chat:** Hi, this is Northline's after-hours assistant (automated). Are you safe right now?

**Gas smell, smoke, sparks**

Please leave the unit now, don't use switches or your phone inside, and call 911 from outside. I'm alerting our on-call manager.

WHAT TO MEASURE

**Rings to answer · safety question asked (target 100%) · requests solved at intake**



AGENT 3 OF 7

# Maintenance

**Work orders, vendors**

## What it handles

- Every repair request, emergency or routine

## Its tools

Property management system work orders, phone and SMS, maps for distance

## What it does

- Triage against emergency.md, then opens the work order with photos
- Notes the likely cause (the unit above, a shared stack, the season)
- Picks the vendor from on-call.md: trade, distance, insurance date
- Dispatches by call and text, tracks the ETA, collects completion photos
- Compares any quote with the owner limit in limits.md

## What it never does

- Spends past the owner limit, except pre-approved leak or damage stopping
- Uses a vendor that is not on the list or whose insurance lapsed
- Closes an emergency ticket on its own

**Human gate** Quotes over the limit go to Owners. A vendor no-show at 30 minutes goes to the on-call manager.

## Scripts it uses

**Vendor dispatch call**

Hi Mike, it's Northline. Active leak at Maple Court, unit 4B, probably coming from 5B upstairs. Can you take it? Resident is home, water is off at the sink valve.

WHAT TO MEASURE

**Ring-to-dispatch minutes · first-time fix rate · repeat issues per unit**



AGENT 4 OF 7

# Residents

**Rent, renewals, notices**

### What it handles

- Neighbor alerts, rent reminders, renewals, move-in and move-out, notices

### Its tools

SMS and email, property management system, e-signature

### What it does

- Warns neighbors who may be affected before anyone knocks
- Sends rent reminders as informational messages only
- Drafts renewal offers inside your caps and local rules
- Drafts notices from your state templates for a person to sign
- Honors STOP and every other opt-out word on every channel

### What it never does

- Sends a notice with legal effect without a manager's signature
- Mixes marketing into rent or maintenance texts
- Enters a unit or announces entry outside the notice rules

**Human gate** Every notice with legal effect (entry, rent increase, non-renewal) is signed by a manager.

### Scripts it uses

**Neighbor heads-up (Unit 5B)**

Hi, it's Northline. A plumber will knock around 2:50 AM to check a leak below your unit. Sorry for the late hour! Reply here with any questions.

WHAT TO MEASURE

**Notices on time · opt-outs · renewal replies**



AGENT 5 OF 7

# Leasing

## Inquiries, tours

### What it handles

- Listing inquiries (Zillow and your website), tours, application questions

### Its tools

Listing sites, calendar, property management system applications

### What it does

- Answers from the listing facts only, in under a minute
- Offers tour times from the calendar and books them
- Follows up once if there is no reply, then stops
- Flags application documents that look edited, for a person to review

### What it never does

- Describes an ideal tenant or steers anyone ("great for young professionals")
- Decides on an application or sends an adverse action notice
- Asks about anything protected (family, religion, origin, disability)

**Human gate** Every application decision and every accommodation request is made by a person.

### Scripts it uses

> **Inquiry reply, 11:02 PM**
> Yes, it's available! I can show it Saturday at 10:00 or 2:00. Which works? (Automated assistant for Northline.)

WHAT TO MEASURE

**Minutes to first reply · tours booked · tour show rate**



AGENT 6 OF 7

# Owners

## Approvals, updates

### What it handles

- Repair approvals, owner questions, updates and monthly reports

### Its tools

SMS and email, owner portal, e-signature

### What it does

- Asks for approval with the photos, the quote, the limit and the reason
- Waits for a clear yes, logs it, and tells Maintenance
- Drafts owner updates for the manager to send
- Reminds once, then hands it to the manager

### What it never does

- Approves anything on the owner's behalf, or changes a limit
- Gives investment or tax advice
- Sends an update the manager has not read

**Human gate** The owner approves the spend. The manager sends anything written in the company's name.

### Scripts it uses

**Approval text, 7:02 AM**

Approve a $640 repair at Maple Court 4B/5B? The leak was stopped overnight; this replaces the cracked supply line and patches the ceiling. Photos attached. Reply YES or CALL ME.

WHAT TO MEASURE

**Approval turnaround · owner questions answered same day**



AGENT 7 OF 7

# Books

## Invoices, trust

### What it handles

- Vendor invoices, owner ledgers, trust-account reconciliation prep

### Its tools

QuickBooks or your accounting system, property management system ledgers

### What it does

- Matches each invoice to its work order and its approval
- Codes it to the right property and account
- Flags mismatches: amount above the quote, no approval, duplicates
- Prepares the reconciliation for your bookkeeper

### What it never does

- Pays a vendor or moves trust money
- Edits a closed period
- Hides an exception to make the books balance

**Human gate** Your bookkeeper or broker approves every payment and every reconciliation.

### Scripts it uses

> **Exception note**
> INV-2307 from Keller Plumbing is $180 above the approved quote for WO-1190. Held for review, nothing paid.

WHAT TO MEASURE

**Invoices matched without a touch · exceptions per week · days to close**

THE KNOWLEDGE LAYER

# Write your rules once. Every agent follows them every night.

The agents do not guess. They read short Markdown files that you own: your emergency policy, your owners' limits, your vendors, your words. Put them in a Claude Project, or load them with the Night Shift skill.

| FOLDER | FILES | WHAT GOES IN IT |
|---|---|---|
| /policies | emergency.md · after-hours.md · gas.md | What counts as an emergency, the safety scripts, what is pre-approved |
| /vendors | on-call.md · rates.md | Who to call for which trade, in what order, and their insurance dates |
| /owners | limits.md · contacts.md | Each owner's repair limit, mitigation allowance and how to reach them |
| /leasing | tours.md · fair-housing.md | Listing facts, tour slots, and the words agents never use |
| /residents | rent-rules.md · notices.md | Due dates, grace periods, caps, and which notices need a signature |
| /books | accounts.md | Chart of accounts, coding rules, what counts as an exception |

### How to keep them true

- One owner per file, named at the top.
- Review monthly, and the day anything changes: a new vendor, a new owner, a new local rule.
- When an agent gets something wrong, fix the file, not the agent.

### Templates in this pack

- emergency.md (next page)
- limits.md and on-call.md (after it)
- tours.md, fair-housing.md, rent-rules.md, as files in the skill folder

TEMPLATE · /POLICIES/EMERGENCY.MD

# The emergency policy

The most important file in the system. Fill in the brackets, keep it to one page, and Front Desk and Maintenance will follow it word for word.

```
# Emergency policy · [Company name]
Owner: [on-call manager] · Reviewed: [date]

## 1. Safety first
- Ask first: "Are you safe right now?"
- Gas smell, smoke, fire or CO alarm: "Leave the unit now and call 911
  from outside." Page the on-call manager. Do not troubleshoot.
- Water near lights or outlets: "Please don't touch any switches."

## 2. Stop the damage, only when it is safe
- Water: nearest shut-off (under the sink, behind the toilet,
  water heater, then the main).
- Never ask a resident to climb, open a panel or touch wiring.

## 3. Dispatch now (emergency)
Active water leak · sewage backup · no heat below [55°F] ·
no water · electrical hazard · broken entry door or lock ·
lockout (see after-hours.md) · elevator entrapment (call 911)

## 4. Dispatch rules
- Call the first on-call vendor for the trade (vendors/on-call.md).
- No answer in 10 minutes: next vendor. No vendor in 15: page the
  on-call manager.
- Stopping the damage is pre-approved up to [$750] per incident.
  Anything above the owner's limit waits for the owner
  (owners/limits.md).

## 5. Tell the people affected
- Resident: technician's name, photo and ETA, by text.
- Neighbors who may be affected (above, below, beside): a heads-up
  text before anyone knocks.

## 6. Close the loop
- Photos on the work order at arrival and completion.
- Every emergency appears on the morning page with its times.
```

# Owner limits and the vendor list

84% of owners want to approve large repairs first (Buildium owner survey, 2026, n=300). Write each owner's limit down, and the agents will ask every time.

| OWNER | PROPERTY | LIMIT WITHOUT APPROVAL | STOPPING DAMAGE PRE-APPROVED | HOW TO REACH |
|---|---|---|---|---|
| **Robert Chen** | Maple Court | $500 | up to $750 | Text, then call after 2 h |
| **[Owner]** | [Property] | $[ ] | up to $[ ] | [ ] |

Rules: over the limit, ask with photos, the quote and the reason, and proceed only on a clear yes. Urgent work with no answer after [4] hours goes to the manager.

| TRADE | VENDOR | AFTER-HOURS RATE | COVERAGE | INSURED UNTIL |
|---|---|---|---|---|
| Plumbing | **Keller Plumbing & Drain** · Mike Reyes | $195 call-out | 24/7, 15 mi | 2027-03 |
| Plumbing (2nd) | **[Vendor]** | $[ ] | [ ] | [ ] |
| HVAC | **[Vendor]** | $[ ] | [ ] | [ ] |
| Locksmith | **[Vendor]** | $[ ] | [ ] | [ ] |

Rules: call in list order, closest first when two are equal; skip anyone whose insurance date has passed; never call a vendor that is not on this list.

## The approval text

> Approve a $640 repair at Maple Court 4B/5B? The leak was stopped overnight; this replaces the cracked supply line and patches the ceiling. Photos attached. Reply YES or CALL ME.

Always: the amount, the unit, what was already done, what the money buys, the photos, two clear replies.

## The dispatch text

> EMERGENCY · Maple Court 4B (likely from 5B) · active leak, water off at sink valve · resident home · reply ACCEPT with ETA.

If the vendor does not accept in 10 minutes, the next one on the list gets the same text.

# Where the AI stops

### The stop list

- **Gas, smoke, fire, CO:** 911 first, then the on-call manager.
- **Any spend over the owner's limit:** the owner decides.
- **A disability, an animal, "can I have an exception":** it is an accommodation request. A person answers: the on-call manager tonight if it affects tonight, otherwise within one business day. No fees, no diagnosis questions.
- **An upset resident or a legal threat:** the manager calls back.
- **Any notice with legal effect:** a manager signs.
- **Application decisions:** always a person.

### US rules to build in (summary)

- **Fair housing:** statements and ads may not show a preference based on a protected class, and chatbot replies count as statements [1].
- **AI voice and texts:** the FCC treats AI-generated voices as "artificial voice" under the TCPA, so they need consent; honor STOP, QUIT, CANCEL and the other opt-out words [2][3].
- **Recording:** all-party consent in CA, CT, DE, FL, IL, MD, MA, MI, MT, NV, NH, PA and WA. Announce the recording on every call [4].
- **Bot disclosure:** California and Maine require it in some cases. Open every call and chat with "automated assistant" [5][6].
- **Accommodations:** route them to a person [7].

### Sources

[1] 42 U.S.C. 3604(c), as applied in HUD ALJ and DOJ decisions. · [2] FCC declaratory ruling, 8 February 2024 (Hunton summary). · [3] FCC consent-revocation rules, in force 11 April 2025, partly delayed (Nixon Peabody). · [4] State all-party consent list (Metaverse Law summary). · [5] California Business and Professions Code §17941. · [6] Maine AI chatbot disclosure law, effective 23 September 2025 (Hogan Lovells). · [7] HUD/DOJ Joint Statement on Reasonable Accommodations, 2004.

Summaries current to 30 September 2026; secondary sources are law-firm summaries of the primary rule. Not legal advice.

YOUR FIRST 30 DAYS

# Switch it on one agent at a time

Do not apply AI on top of a process nobody has mapped. Find how nights really go, measure them, then let each agent earn its autonomy.

### WEEK 1 · MAP AND MEASURE

- Pull 90 days of after-hours calls, texts and emails.
- Write down today's numbers: calls missed, minutes from call to vendor, residents who waited until morning.
- Fill in the six knowledge files.

### WEEK 2 · FRONT DESK, SUPERVISED

- Front Desk answers and drafts; a person approves every outgoing message.
- Replay 20 past emergencies as a test set. Go live when at least 18 of 20 are handled the way your best manager would.

### WEEK 3 · MAINTENANCE AND OWNERS

- Dispatch from the vendor list, owner approvals by text, neighbor alerts.
- Every emergency still reaches the on-call manager's phone.

### WEEK 4 · MEASURE AGAIN

- Add Leasing replies and Books matching.
- Compare with week 1. Widen autonomy only where the numbers held.



THE MORNING PAGE · 7:03 AM

**Morning, Rachel. Here's the night.**

| | |
|---|---|
| Calls answered | 9 |
| Emergencies · ring to plumber dispatched | 1 · 4 min |
| Residents left waiting | 0 |
| Owner approvals | 1 approved |
| Tours booked | 1 · Sat 10:00 |
| **Needs you (2)** | Owner update for R. Chen · Renewal offer, Unit 9A |

# 02

# The whole company

The night shift is the first piece of an AI operating system for the whole company: where time and money leak, the rules it runs on, and its architecture.

PART 1

# The portfolio today: where time and money leak

Most managers already run capable property software. The leaks are after-hours inquiries, fraudulent applications, slow repairs, late deposits and owners who feel uninformed.

| LEAK | WHAT THE EVIDENCE SAYS |
|---|---|
| **The opportunity** | About 22% of 1-4 unit rental properties are professionally managed, against 84% of 150+ unit properties.[2] The US has 46.8 million renter households and 7.3% rental vacancy.[1] |
| **After-hours demand** | 47.5% of leasing messages handled by one AI vendor in 2025 arrived after hours (vendor data).[13] |
| **Fraud** | 56% of managers faced application fraud in the past year (vendor survey);[8] large firms tie about a quarter of bad debt to fraudulent applications.[15] |
| **Repairs** | Average repair speed of 6.81 days in 2025, up from 6.32 (vendor data).[20] |
| **Owners** | 57% of owners who fire a manager cite poor communication (vendor survey);[11] owner churn around 19.5% in a 2021 study.[27] |
| **Margins and people** | Average profit around 11% against 32% for top performers (2022);[28] about 49 units per direct team member (NARPM data).[29] |

## Where AI already is

44% of managers used AI in their roles in AppFolio's 2026 survey, up from 21% and then 34% in its earlier reports (vendor).[8][9] Firms that adopted AI broadly expect 31% portfolio growth against 12% for the rest (vendor).[8] Buildium reports much higher adoption with a different definition, so the two series should not be mixed.[10]

WHAT THAT MEANS FOR THE DESIGN

Leasing assistants, fraud tools and maintenance intake already exist. What managers lack is the layer that connects them to the owner's rules, the local law and the team, and reports it back every morning. This system is that layer, and it keeps every approval, notice and deduction with a person.

PART 1

# Four principles

Every module follows these four rules. If a vendor or a build breaks one, stop and fix it before go-live.

1

### Keep your tools

AppFolio, Buildium, Rent Manager, Yardi Breeze, Propertyware, Rentvine or DoorLoop stays the system of record. The AI reads and writes through approved integrations.

2

### People decide about people

Applications, rent increases, legal notices, deductions, evictions and accommodation requests are decided by people. The AI prepares the file. The gates are listed in one register (Part 4).

3

### One brain underneath

Management agreements, owner limits, local rules, vendor lists and the way your best managers handle residents live in one place every module reads.

4

### Fair housing by design

Written criteria applied to everyone, every listing and message reviewed before it goes out, and no pricing built on competitors' nonpublic data.

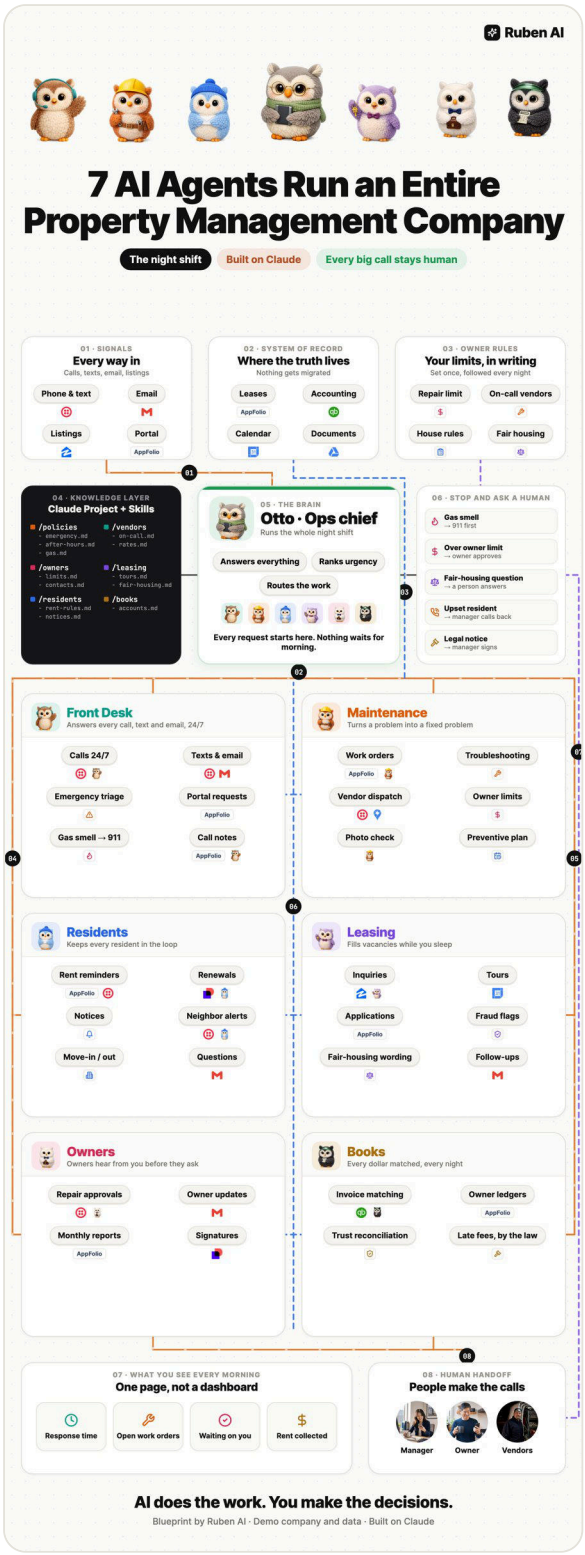
THE ONE-LINE RULE

**AI handles the busywork. Your managers make every decision.**

PART 1

# The architecture on one page

Eight departments feed one portfolio brain; Claude Code runs them overnight; managers keep every approval, notice and deduction.



PART 1

# The parts and who decides

Each part has one job and one human gate.

| PART | JOB | HUMAN GATE |
|---|---|---|
| 1 · Leasing | Every inquiry answered in about a minute, day or night | The leasing agent owns every conversation that goes beyond facts about the unit, and every reasonable accommodation request goes to a person. |
| 2 · Screening & fraud | Documents checked before anyone decides | The manager makes every approval or denial and signs every adverse action notice. |
| 3 · Resident services | Rent, questions and renewals handled the same day | The manager sets every rent increase and approves every legal notice; the AI never threatens eviction or changes lease terms. |
| 4 · Maintenance | Triaged, dispatched and owner-approved | Owners approve spend above their limit; the on-call person handles every emergency; the AI never tells a resident a hazard is safe. |
| 5 · Turns & inspections | Photos compared, deposits returned on time | The manager signs every deduction; normal wear and tear is never charged. |
| 6 · Trust accounting | Reconciled monthly, statements on time | The broker or controller approves every distribution, adjustment and trust transfer. |
| 7 · Owner relations | Owners hear from you before they have to ask | The broker signs every management agreement and approves every recommendation sent to an owner. |
| 8 · Compliance | Fair housing, notices, licences and trust rules | The broker signs off policies, notice templates and the AI register. |
| 9 · Portfolio brain | Management agreements, owner limits, local rules, how your best managers handle residents | The broker approves what goes in. |
| **Chief of staff** | Claude Code runs the agents overnight and prepares the broker's sheet | The broker reads it at 7 AM. |
| **Property manager** | Every approval, notice and deduction | Always. |

WHY EIGHT DEPARTMENTS

They mirror how a management company is actually run: leasing agents, the screening desk, resident services, maintenance coordinators, turns and inspections, trust accounting, owner relations, and the broker's compliance work. A system that follows the org chart is one the team recognises on day one.

PART 2

# From seven owls to eight departments

The night shift covers the after-hours work of every department. This is who does what, and where each department chapter in Part 3 picks up.

| NIGHT-SHIFT AGENT | DEPARTMENT CHAPTERS (PART 3) | WHAT IT DOES AFTER HOURS |
|---|---|---|
| **Otto, ops chief** | 8 · Compliance, and the chief of staff | Routes every request, keeps the clocks, pages the on-call manager, writes the morning page |
| **Front Desk** | Intake for every department | Answers calls, texts and email; safety first; turns what people say into clean requests |
| **Maintenance** | 4 · Maintenance, 5 · Turns and inspections | Triage, work orders, likely cause, vendor dispatch, photos, quotes against the owner limit |
| **Residents** | 3 · Resident services | Neighbor alerts, rent reminders, renewal and notice drafts for a manager to sign |
| **Leasing** | 1 · Leasing, 2 · Screening and fraud | Inquiries in under a minute, tours, follow-ups, document flags for a person |
| **Owners** | 7 · Owner relations | Approval requests with photos and the quote, updates for the manager to send |
| **Books** | 6 · Trust accounting | Invoice to work order to approval matching, exceptions, reconciliation prep |

START AT NIGHT, GROW INTO THE DAY

After hours is where a missed call costs the most and where the work is most repeatable: emergencies, inquiries and approvals. Once the night shift is trusted, the same agents and the same knowledge files run the daytime work described in Part 3.

# 03

# The eight departments

One chapter per department of a real management company, then the brain that connects them and the chief of staff that runs them.

DEPARTMENT 1 OF 8

# 1 Leasing

Every inquiry answered in about a minute, day or night.

WHY IT MATTERS

- One AI leasing vendor fielded 61.7 million after-hours messages in 2025, 47.5% of all leasing messages (vendor data).[13]
- In general sales research, answering within an hour made firms seven times more likely to reach the lead than the next hour.[12]
- 55% of managers cite vacancy as the top threat to net operating income (vendor survey).[8]

## How it runs

1. **Answer.** Every portal, website and phone inquiry gets a real, specific answer in about a minute from the listing and the property's facts.
2. **Qualify fairly.** The same published criteria are shared with every prospect; nothing is asked or said about protected characteristics.
3. **Tour.** Self-guided or agent-led tours are booked into the showing calendar.
4. **Apply.** The application link goes out; the application fee and criteria are disclosed as your jurisdiction requires.
5. **Follow up.** Prospects who toured but did not apply get a follow-up; the leasing agent owns the conversation.

HUMAN GATE

The leasing agent owns every conversation that goes beyond facts about the unit, and every reasonable accommodation request goes to a person.

DATA SENSITIVITY: MEDIUM

Prospect names, contact details, move-in dates, household size questions (asked only as the law allows).

CONNECTS TO

Property management software (AppFolio, Buildium, Rent Manager, Yardi Breeze, Propertyware, Rentvine, DoorLoop), listing sites (Zillow Rental Manager, Apartments.com, Zumper), showing tools (Rently, ShowMojo, Tenant Turner).

START WITH

**After-hours answering on your biggest listing source, with fair-housing-checked templates.**

WORKED EXAMPLE

**Friday, 10:04 PM.** A prospect asks whether the 3-bed on Birch Lane is available this weekend. Fifty-two seconds later they have an answer, a self-guided tour for Saturday at 11, the published screening criteria and the application link. The application arrives at 6:12 AM. A second prospect asks whether the unit "is good for someone with a service dog"; that message goes straight to the leasing agent.

## Build spec

| | |
|---|---|
| **Trigger** | New inquiry from a portal, website, text or call; tour no-show; application started but not finished |
| **Reads** | Listing facts, availability, showing calendar, published screening criteria and fees |
| **Writes** | Replies, tour bookings, application links, prospect records |
| **Schedule** | Real time, 24/7 |
| **What Claude does** | Answer from listing facts, book tours, send criteria and the application, follow up |
| **Guardrails** | Facts only; same criteria to everyone; no statements about who "fits"; accommodation requests routed to a person; fair-housing Skill on every message |

MEASURE

- Median response time to inquiries
- Inquiry to tour and tour to application conversion
- Days on market
- After-hours inquiries answered

PITFALLS

- An assistant that "steers" prospects toward or away from buildings
- Answers about schools, neighbourhood "fit" or who lives there
- Missing an accommodation request in a chat

## Country notes

| | |
|---|---|
| US | Listings and replies must follow the Fair Housing Act advertising rules. See Part 3. |
| Canada | Provincial human rights codes apply to rental advertising and replies. See Part 3. |
| UK | The Renters' Rights Act bans rental bidding and discrimination against families and benefit claimants. See Part 3. [38] |

DEPARTMENT 2 OF 8

# 2 Screening & fraud

Documents checked before anyone decides.

WHY IT MATTERS

- 56% of managers faced application fraud in the past year, 65% of them more than one kind, while 78% still trust manual document checks (vendor survey).[8]
- Among large multifamily firms, 93.3% experienced fraud, and fraudulent applications were tied to about a quarter of bad debt.[15]

## How it runs

1. **Criteria first.** Written screening criteria are applied the same way to every applicant.
2. **Documents.** Pay stubs, bank statements and IDs are checked for edits and inconsistencies with a fraud tool.[14]
3. **Reports.** Credit, eviction and background reports come from the screening service you are permitted to use.[17]
4. **Decision.** The manager decides. The AI summarises; it never approves or denies.
5. **Adverse action.** When a report played any part in a denial, a co-signer requirement or a higher deposit, the adverse action notice is drafted with the agency named and the applicant's rights.[31]

HUMAN GATE

The manager makes every approval or denial and signs every adverse action notice. Scoring tools are never the decision.

DATA SENSITIVITY: VERY HIGH

Identity documents, income, credit and background reports.

CONNECTS TO — Screening (TransUnion SmartMove, RentSpree), fraud detection (Snappt), property management software applications.

START WITH

**Document fraud checks on every application, and adverse action drafts for the manager to send.**

WORKED EXAMPLE

**Saturday.** The Birch Lane application arrives with two pay stubs whose fonts and totals don't match. The fraud check flags them with the reasons. The manager reviews the file and denies; the adverse action notice is drafted with the screening agency named, the right to a free report within 60 days and the right to dispute, and the manager sends it.

## Build spec

| | |
|---|---|
| **Trigger** | Application submitted |
| **Reads** | Application, documents, screening reports, written criteria |
| **Writes** | Fraud flags, a criteria checklist, a summary for the manager, adverse action drafts |
| **Schedule** | Within hours of a complete application |
| **What Claude does** | Check documents for edits, compare against written criteria, summarise for the manager, draft the adverse action notice when needed |
| **Guardrails** | The manager decides; no scores used as the decision; criteria identical for every applicant; source-of-income rules applied where they exist |

MEASURE

- Application to decision time
- Fraud caught before approval
- Adverse action notices sent on time
- Bad debt from fraudulent applications

PITFALLS

- A "risk score" that quietly becomes the decision
- Criteria that screen out voucher holders where source of income is protected
- Adverse action notices that never go out

## Country notes

| | |
|---|---|
| US | FCRA adverse action applies; a tenant-scoring settlement (SafeRent) ended scores for voucher holders. [32] |
| Canada | Credit checks need consent under privacy law; human rights codes apply to criteria. See Part 3. |
| UK | Right to Rent checks must be applied consistently; automated decisions need safeguards. See Part 3. |

DEPARTMENT 3 OF 8

# 3 Resident services

Rent, questions and renewals handled the same day.

WHY IT MATTERS

- AppFolio users of its AI report 12.5 hours a week saved on communications, reporting and training (vendor claim).[19]
- Renewals now run inside caps and notice rules that differ by state and province.[33]

## How it runs

1. **Rent.** Reminders before the due date; late notices as the lease and local law allow.
2. **Questions.** Everyday questions answered from the lease, the rules and the property FAQ.
3. **Renewals.** Renewal offers drafted within the local cap and notice period, for the manager to approve.
4. **Move-outs.** Notice received, inspection booked, deposit timeline started.

HUMAN GATE

The manager sets every rent increase and approves every legal notice; the AI never threatens eviction or changes lease terms.

DATA SENSITIVITY: HIGH

Tenant records, payment history, communications.

CONNECTS TO Property management software, resident portal, texting and email.

START WITH

**Rent reminders and an FAQ assistant grounded in the lease.**

WORKED EXAMPLE

**This week.** Rent reminders go out three days before the due date. 96 resident questions are answered from the lease and FAQ. Eleven renewal offers are drafted within the local cap and notice window, and the manager adjusts two before approving.

## Build spec

| | |
|---|---|
| **Trigger** | Rent due dates, resident messages, renewal window, notice to vacate |
| **Reads** | Leases, ledgers, rules, FAQs, local caps and notice periods |
| **Writes** | Reminders, answers, renewal drafts, move-out timelines |
| **Schedule** | Daily; renewals 90 to 120 days ahead |
| **What Claude does** | Answer from the lease, draft renewals within caps, start move-out workflows |
| **Guardrails** | No legal threats; no lease changes; rent increases and legal notices approved by the manager |

MEASURE

- On-time payment rate
- Resident response time
- Renewal rate
- Notices sent within legal windows

PITFALLS

- Late notices that break local timing rules
- Renewal offers above the cap
- Answering a legal question as if it were an FAQ

## Country notes

| | |
|---|---|
| US | Caps in some states: for example California AB 1482 (5% plus CPI, maximum 10%) and Oregon (9.5% for 2026). [34] |
| Canada | Ontario's 2026 guideline is 2.1% with 90 days' notice; BC's cap is 2.3%. [35] |
| UK | One section 13 rent increase a year with at least two months' notice since May 2026. [38] |

DEPARTMENT 4 OF 8

# 4 Maintenance

Triaged, dispatched and owner-approved.

WHY IT MATTERS

- Across more than 10 million work orders, average repair speed was 6.81 days in 2025, up from 6.32 (vendor data).[20]
- 84% of owners want to approve large repairs first, and maintenance is the top stressor for 46% of owners (vendor survey).[11]

## How it runs

1. **Intake.** Requests by portal, text or phone, with photos; common issues troubleshot at intake.[21]
2. **Triage.** Emergencies (no heat in winter, active leaks, no water, lockouts) are separated from routine work.
3. **Safety routing.** A gas smell, fire, carbon monoxide alarm or flooding near electrics is never queued: evacuate, call 911 or the utility, page the on-call person.[22]
4. **Dispatch.** The right vendor is dispatched; the resident gets the window.
5. **Owner approval.** Anything above the owner's limit in the management agreement waits for the owner's approval.

HUMAN GATE

Owners approve spend above their limit; the on-call person handles every emergency; the AI never tells a resident a hazard is safe.

DATA SENSITIVITY: MEDIUM

Unit access details, photos, resident contact.

CONNECTS TO — Property Meld, Latchel, Lula, HappyCo, property management software maintenance modules, vendor portals.

START WITH

**Intake with triage and the emergency script, and owner-approval requests with photos and quotes.**

WORKED EXAMPLE

**12:04 AM, 28°F outside.** Unit 4B reports no heat. It is triaged as an emergency and the on-call HVAC vendor is dispatched with a 45-minute window. The fix needs an $1,800 part and the owner's limit is $500, so the owner gets photos, the quote and one approve button; she approves at 7:10. An hour later another resident reports a gas smell: the script sends them outside to call 911 and the utility, and the on-call manager is paged.

## Build spec

| | |
|---|---|
| **Trigger** | New request, photo, after-hours call, vendor update |
| **Reads** | Unit, access permissions, warranties, vendor list, owner limits, emergency script |
| **Writes** | Triaged work order, vendor dispatch, resident updates, owner approval requests |
| **Schedule** | Real time; emergencies within minutes |
| **What Claude does** | Classify urgency, troubleshoot common issues at intake, pick the vendor, draft the owner approval with photos and quote |
| **Guardrails** | Safety hazards follow the emergency script and go to people; no spend above the owner limit without approval |

MEASURE

- Time to first response
- Repair speed
- Emergencies escalated within minutes
- Owner approvals turned around

PITFALLS

- A chatbot that asks a resident with a gas smell to "check the stove"
- Dispatching work above the owner's limit
- No record of the resident's access permission

## Country notes

| | |
|---|---|
| US | Habitability and repair timelines are set by state and local law. |
| Canada | Provincial tenancy acts set maintenance obligations. |
| UK | Repair and safety duties apply; the Decent Homes Standard is being extended.[38] |

DEPARTMENT 5 OF 8

# 5 Turns & inspections

Photos compared, deposits returned on time.

WHY IT MATTERS

- Deposit return deadlines range from 14 to 60 days across US states. [18]
- Inspection tools already capture timestamped photos and sync to the property software (vendor). [23]

## How it runs

1. **Move-in record.** A move-in condition report with timestamped photos, signed by the resident.
2. **Move-out comparison.** Move-out photos compared with move-in, item by item.
3. **Make-ready.** Paint, cleaning, repairs and flooring scheduled with vendors.
4. **Deposit.** Deductions drafted with evidence and itemised; the deadline is tracked from the move-out date.

HUMAN GATE

The manager signs every deduction; normal wear and tear is never charged.

DATA SENSITIVITY: MEDIUM

Photos, condition reports, forwarding addresses.

CONNECTS TO HappyCo, zInspector, property management software, vendor scheduling.

START WITH

**Move-out photo comparison and a deposit deadline tracker.**

WORKED EXAMPLE

**22 Oak Court.** 42 move-out photos are compared with move-in: wall damage in the bedroom ($180) and cleaning ($120) are itemised with photos; worn carpet is marked as normal wear. The make-ready is scheduled and the manager signs the disposition nine days before the legal deadline.

## Build spec

| | |
|---|---|
| **Trigger** | Notice to vacate, move-out date, inspection completed |
| **Reads** | Move-in report and photos, move-out photos, lease, deposit amount, local deadline rules |
| **Writes** | Comparison report, make-ready schedule, itemised deduction draft, deadline reminders |
| **Schedule** | Inspection within 48 hours of move-out; disposition before the deadline |
| **What Claude does** | Compare photos item by item, separate damage from wear and tear, draft the itemised disposition |
| **Guardrails** | The manager signs every deduction; the deadline is tracked from the move-out date |

MEASURE

- Turn time in days
- Deposit dispositions sent before the deadline
- Disputed deductions

PITFALLS

- Charging for normal wear and tear
- Missing the deadline and forfeiting the right to deduct
- Photos without timestamps

## Country notes

| | |
|---|---|
| US | Deadlines and itemisation rules vary by state (for example 21 days in California).[18] |
| Canada | BC caps deposits at half a month's rent with a 15-day return or dispute; Ontario allows only a last month's rent deposit.[37] |
| UK | Deposits must be protected in a scheme within 30 days and returned within 10 days of agreement.[39] |

DEPARTMENT 6 OF 8

# 6 Trust accounting

Reconciled monthly, statements on time.

WHY IT MATTERS

- California requires at least a monthly three-way reconciliation of trust accounts; trust violations are among the most common audit findings.[24]
- The 1099 reporting threshold rises from $600 to $2,000 for payments after 2025.[25]

## How it runs

1. **Bills.** Vendor invoices scanned, coded to the right property and owner, and queued for payment.[26]
2. **Reconcile.** Bank balance, trust journal and owner ledgers reconciled every month.
3. **Statements.** Owner statements prepared with income, expenses and notes.
4. **Distributions.** Owner distributions prepared for approval.
5. **Year end.** 1099s and owner tax packages.

HUMAN GATE

The broker or controller approves every distribution, adjustment and trust transfer.

DATA SENSITIVITY: HIGH

Bank and financial records for owners and residents.

CONNECTS TO Property management software accounting, bank feeds, QuickBooks, AI bill capture.

START WITH

**AI bill capture and a reconciliation checklist with exceptions for the controller.**

WORKED EXAMPLE

**September close.** 63 vendor bills are scanned and coded. The three-way reconciliation matches bank, journal and owner ledgers except for one misapplied payment, which is flagged. 212 owner statements are ready on day 8; the controller approves the distributions.

## Build spec

| | |
|---|---|
| **Trigger** | Invoice received, month end, distribution date |
| **Reads** | Invoices, bank feeds, trust journal, owner ledgers |
| **Writes** | Coded bills, reconciliation with exceptions, statements, distribution proposals |
| **Schedule** | Daily bills; monthly close |
| **What Claude does** | Code bills, reconcile and explain exceptions, prepare statements |
| **Guardrails** | No distribution, adjustment or trust transfer without the broker or controller |

MEASURE

- Reconciliations completed by day 10
- Statements sent on time
- Unreconciled items

PITFALLS

- Auto-approving distributions
- Commingling operating and trust funds
- Owner statements without explanations

## Country notes

| | |
|---|---|
| US | Trust account rules are set by the state licensing authority. |
| Canada | Provincial real estate or brokerage rules govern trust funds. |
| UK | Letting agents must belong to a client money protection scheme. See Part 3. |

DEPARTMENT 7 OF 8

# 7 Owner relations

Owners hear from you before they have to ask.

WHY IT MATTERS

- Owners who fire a manager cite poor communication (57%), falling service (54%) and lack of transparency (34%); 43% expect a same-day response (vendor survey).[11]
- Average owner churn was about 19.5% of units in a 2021 industry study.[27]

## How it runs

1. **Monthly report.** Rent, occupancy, repairs, upcoming decisions, in plain language.
2. **Same-day answers.** Owner questions answered from the ledger and the work orders, or routed to the manager.
3. **Decisions.** Repair approvals, rent recommendations and renewals presented with the evidence.
4. **New owners.** Rental analyses and proposals prepared for the broker.

HUMAN GATE

The broker signs every management agreement and approves every recommendation sent to an owner.

DATA SENSITIVITY: MEDIUM

Owner financials and property data.

CONNECTS TO Owner portal, email, property management software reports, CRM.

START WITH

**A monthly owner report and same-day owner question answering.**

WORKED EXAMPLE

**Monday.** Dana, an owner, asks about the furnace at 4B. Within the hour she has the invoice, photos and what happens next. Her monthly report later shows rent collected, the repair, and a renewal decision coming up in 60 days.

## Build spec

| | |
|---|---|
| **Trigger** | Month end, owner question, decision needed, new owner lead |
| **Reads** | Ledgers, work orders, occupancy, leases, owner preferences |
| **Writes** | Monthly reports, answers, decision packs, proposals for the broker |
| **Schedule** | Monthly reports; same-day answers |
| **What Claude does** | Write plain-language reports and answers from the records, prepare decision packs and rental analyses |
| **Guardrails** | The broker approves recommendations and signs agreements; no rent advice built on competitors' nonpublic data |

MEASURE

- Owner response time
- Owner retention
- Doors added per month

PITFALLS

- Reports without context
- Recommending rent levels from competitors' nonpublic data
- Promising returns

## Country notes

| | |
|---|---|
| US | Most states require a real estate broker licence to manage property for others.[41] |
| Canada | Provincial licensing rules apply to managing for others. |
| UK | Letting agents must belong to a redress scheme. See Part 3. |

DEPARTMENT 8 OF 8

# 8 Compliance

Fair housing, notices, licences and trust rules.

WHY IT MATTERS

- A tenant-screening settlement ended scoring for voucher holders in one state, a warning for any automated screening.[32]
- Pre-1978 housing requires the lead paint disclosure, pamphlet and lease warning.[40]

## How it runs

1. **Fair housing check.** Every listing, template and outbound message is checked for discriminatory wording before it goes out.
2. **Notices and deadlines.** Every legal notice, rent increase window and deposit deadline is tracked by jurisdiction.
3. **Licences and trust.** Broker licences, trust account rules and required disclosures are tracked.
4. **AI register.** Every AI use is listed with its data, vendor and human gate.

HUMAN GATE

The broker signs off policies, notice templates and the AI register.

DATA SENSITIVITY: MEDIUM

Policies, templates, compliance records.

CONNECTS TO — Document storage, calendars, property management software, a fair-housing review Skill (Appendix A).

START WITH

**A fair-housing review of every listing and template, and a jurisdiction notice calendar.**

WORKED EXAMPLE

**Listing review.** A draft says "perfect for young professionals". The fair-housing check flags it (familial status and age) and suggests "close to downtown offices and transit". Fourteen notices due this month are on the calendar by jurisdiction, and the AI register lists every tool in use.

## Build spec

| | |
|---|---|
| **Trigger** | New listing or template, outbound message, notice due, licence renewal, new AI use |
| **Reads** | Templates, listings, jurisdiction rules, licences, AI register |
| **Writes** | Fair-housing flags and rewrites, notice calendar, compliance tasks |
| **Schedule** | Before anything is published; weekly calendar review |
| **What Claude does** | Review wording against fair housing rules, track deadlines by jurisdiction, keep the AI register |
| **Guardrails** | The broker signs off templates and policies; flagged content is never published without review |

MEASURE

- Messages flagged and reworded
- Notices sent on time
- Open compliance items

PITFALLS

- "Perfect for young professionals" in a listing
- Notice templates reused across jurisdictions
- AI tools nobody listed

## Country notes

| | |
|---|---|
| US | Fair Housing Act, FCRA, state tenancy and licensing rules. See Part 3. |
| Canada | Human rights codes and tenancy acts by province. See Part 3. |
| UK | Renters' Rights Act, Equality Act, Tenant Fees Act, deposit and Right to Rent rules. See Part 3. |

DEPARTMENT 9

# The portfolio brain

Everything the company knows, in one place every module reads from, built with the tools Anthropic ships with Claude.

### CLAUDE PROJECT · YOUR DOCUMENTS

- Management agreements and each owner's approval limit
- Written screening criteria and fee schedules by property
- Lease templates and house rules
- Local rules: caps, notice periods, deposit deadlines, fee limits
- Emergency script and on-call rota
- Vendor list with trades, rates and service areas
- Approved fair-housing wording for listings and replies

### SKILLS · YOUR METHODS

A Skill is a folder with a `SKILL.md` that teaches Claude one procedure. Start with six:

- **fair-housing-review**: every listing and message (Appendix A)
- **lead-reply**: facts-only answers and tour booking
- **maintenance-triage**: urgency, safety routing, owner limits
- **deposit-disposition**: itemised, evidenced, on time
- **owner-report**: the monthly plain-language report
- **brokers-sheet**: the 7 AM sheet (Appendix B)

### CONNECTORS · YOUR TOOLS

Connectors (the Model Context Protocol, or a direct API) let Claude read and write in your property software, maintenance platform, screening tools, email and accounting instead of someone copying and pasting. Use the vendor's official API or marketplace, with a scoped user per agent.

### MEMORY · EVERY DOOR, EVERY OWNER

The property software remains the record of units, leases, ledgers and work orders. The brain keeps operational memory: what each owner prefers, which decisions are pending, what was sent to whom, and what the broker decided.

### WHAT THE BRAIN MUST NEVER IMPROVISE

Legal notices, rent increases, deposit deductions and application decisions. The brain drafts only from counsel-approved templates, your written criteria and the rules table for that jurisdiction, and hands the result to a person. The fair-housing review Skill runs on everything that leaves the building.

CHIEF OF STAFF

# The chief of staff and the broker's sheet

Claude Code runs the agents on a schedule, checks their work against the brain, and hands the broker one sheet at 7 AM.

```
claude code · overnight run                          02:00-06:30
✓ leasing-agent       38 inquiries answered, 9 tours booked
✓ screening-agent     12 applications checked, 3 flagged
✓ maintenance-agent   17 work orders triaged, 1 emergency handed off
✓ turns-agent         3 deposits itemised
✓ trust-agent         accounts reconciled, 1 exception
✓ compliance-agent    2 listings reworded, 14 notices on the calendar

7:00 AM · FOR THE BROKER · Tuesday
1. 3 applications flagged for fraud
2. 2 deposit deadlines this week
3. 4 repairs waiting on an owner
```

### WHAT IT DOES

- Runs each department agent on its schedule
- Checks outputs against the brain before anything is queued
- Queues items for approval, never sends past a gate
- Logs every action for audit
- Prepares the broker's sheet and the weekly scoreboard

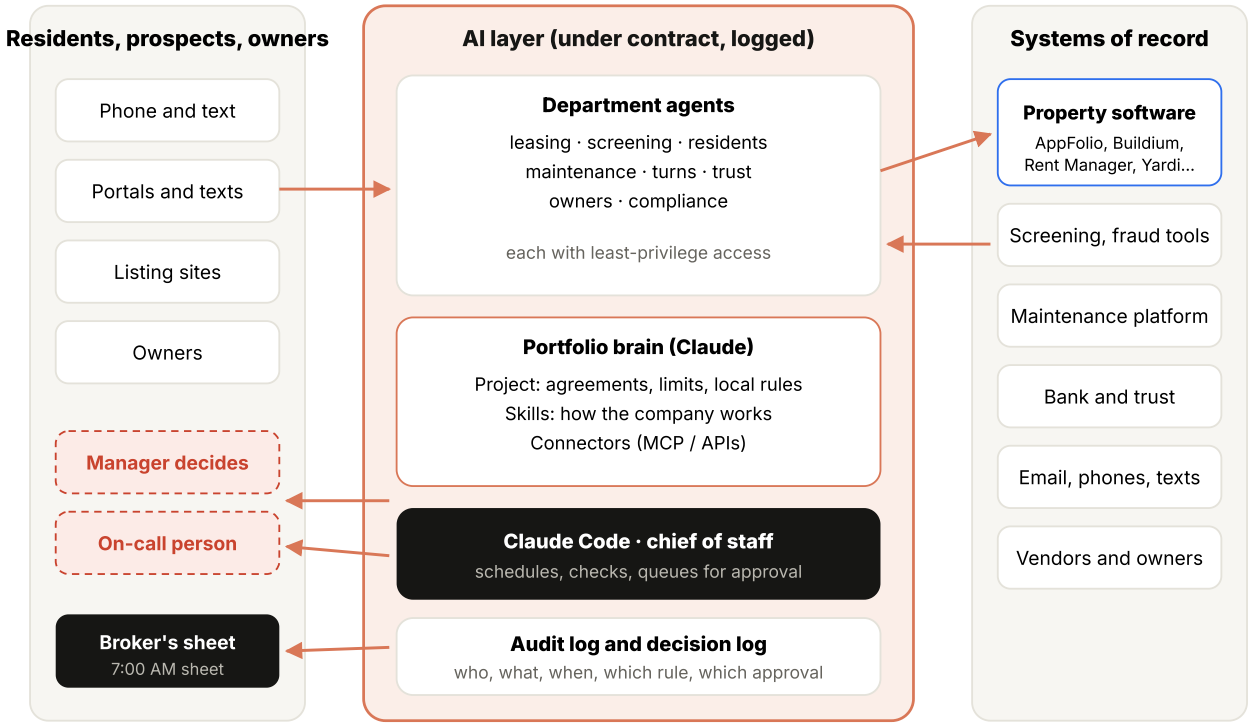
### WHAT IT NEVER DOES ALONE

- Approve or deny an application
- Raise rent or send a legal notice
- Deduct from a deposit or start an eviction
- Spend above an owner's limit or distribute trust funds
- Handle a gas, fire or flood emergency except by routing it
- Answer an accommodation request

ARCHITECTURE

# Integration and data flow

Where data comes from, where it is processed, where it is written back, and where a person steps in.




## DESIGN RULES

- **System of record first.** Every write goes back to the property software or the platform that owns it.
- **Least privilege.** Each agent gets only the scopes its job needs.
- **Fair housing first.** Every listing and outbound message passes the fair-housing review before it is sent.
- **Approval queues** sit between the AI and anything a client or the public will see that is not pre-approved.
- **Everything logged**: input, output, approver, time, consent used.

## CONTRACT MAP

| LINK | PAPER YOU NEED |
|---|---|
| AI model provider | Commercial terms with no training on your data; a data processing agreement |
| Property software and screening | Their terms plus a data processing agreement; permissible purpose for reports |
| Leasing and messaging tools | Terms that match the consent and fair housing rules in Part 3 |
| Maintenance vendors | Access and data handling terms |

# 04

# Compliance: US, Canada, UK

Fair housing, screening and adverse action, rent pricing, fees, deposits, notices, consent, licensing and trust accounts. Summarised from primary sources; not legal advice.

PART 3 · UNITED STATES (1 OF 5)

# Fair housing: statements, scoring and accommodations

Every listing, chatbot reply and screening rule is a statement by the manager. Fair housing law does not care that a model wrote it.

| RULE | WHAT IT MEANS FOR YOUR AI SYSTEM |
|---|---|
| **Advertising and statements** | The Fair Housing Act (42 U.S.C. 3604(c)) makes it unlawful to publish any notice, statement or ad indicating a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin. Oral statements, applications and online listings are all covered. "Great for young professionals" or "no kids" in an AI draft is the manager speaking. [42] |
| **HUD guidance withdrawn, statute unchanged** | In September 2025 HUD withdrew its 2024 guidance on advertising through digital platforms, along with its criminal-records, source-of-income and assistance-animal notices. The 2004 HUD/DOJ Joint Statement on reasonable accommodations was not withdrawn. The law itself is unchanged. [43] [44] |
| **Disparate impact** | The Supreme Court recognised disparate-impact claims in 2015 (Inclusive Communities) while requiring robust causality. HUD proposed removing its own discriminatory-effects rule in January 2026; no final rule was found by 30 September 2026. Private plaintiffs and state laws still bring these claims. [45] [46] CHECK |
| **Scoring models** | Louis v. SafeRent settled for about $2.3 million in 2024; the vendor stopped giving AI scores and accept or deny recommendations for voucher holders. It is the reference case for any score a vendor hands you. [47] |
| **Reasonable accommodations** | Providers must make reasonable accommodations in rules, policies and services, and may not charge fees or extra deposits to grant one. A request can arrive in any words, in chat, email or a maintenance ticket, so the bot must recognise it and route it to a person rather than deflect it. [44] |
| **Source of income** | A state and local protected class that changes screening rules: California, Illinois, Colorado, New Jersey, Oregon, Washington, New York State and New York City, among others. Statewide protection in Texas and Florida was not confirmed. [48] CHECK |

PART 3 · UNITED STATES (2 OF 5)

# Screening: FCRA, state rules and criminal history

Screening runs on consumer reports, so the Fair Credit Reporting Act applies to every step, and state and city rules add fees, disclosures and criminal-history limits.

| RULE | WHAT IT MEANS FOR YOUR AI SYSTEM |
|---|---|
| **Permissible purpose** | A landlord may pull a consumer report for a rental application because the applicant starts the transaction. [49] |
| **Adverse action notice** | Required when a denial, a cosigner requirement or a higher deposit rests even partly on a report: name the screening company, say it did not make the decision, explain the right to a free copy and to dispute. If a credit score was used, give the score, its range, up to four key factors, the date and the source. An AI "recommendation" built on a report triggers the same duty. [50] [51] |
| **Regulators in 2025 and 2026** | The CFPB withdrew its screening guidance in May 2025 and its operating status is unclear. The FTC is still enforcing: in July 2026 RentGrow agreed to a $2.25 million penalty over duplicate criminal and eviction records and poor dispute handling. [52] [53] CHECK |
| **Washington** | Before screening, tell the applicant in writing what will be checked, which criteria may lead to denial, and the screening company with dispute rights. State whether you accept a reusable report. [54] |
| **Colorado** | Accept a portable screening report prepared within 30 days, and charge no application fee when one is provided. [55] |
| **New York** | Application and screening fees are capped at actual cost or $20, whichever is lower. [56] |
| **Criminal history** | New York City (from January 2025): criminal checks only after a conditional offer, with look-back limits of five years for felonies and three for misdemeanors. New Jersey: no criminal inquiry at the application stage. Seattle: no adverse action based on criminal history. [57] [58] [59] |

PART 3 · UNITED STATES (3 OF 5)

# Pricing, rent caps, fees and late fees

Pricing tools, fees and renewals are where AI can break antitrust and tenant law quickly. Cap the model with the rules before it drafts a number.

| RULE | WHAT IT MEANS FOR YOUR AI SYSTEM |
|---|---|
| **Algorithmic rent pricing** | The DOJ settlement with RealPage (November 2025) bars live pricing on nonpublic competitor data and requires training data at least 12 months old. California AB 325 (from January 2026) adds liability for using a common pricing algorithm; New York S7882 (from December 2025) bans algorithmic tools that coordinate rents.[60][61][62] |
| **City bans** | San Francisco, Philadelphia, Jersey City, Seattle, Minneapolis, Berkeley, San Diego, Santa Monica, Providence and Hoboken have their own ordinances. Most details come from secondary sources, so pull the ordinance text before operating there.[63] CHECK |
| **Rent caps** | California AB 1482: 5% plus CPI, at most 10%, with just-cause rules. Oregon: 9.5% for 2026. Washington (May 2025): the lower of 7% plus CPI or 10%, and no increase in the first year. Renewal tools must be capped by these limits.[70] |
| **Fees** | The FTC fee rule covers only tickets and short-term lodging, but the FTC still acts on rental fees: Invitation Homes paid $48 million in 2024. California: no fee for serving notices or for paying by check. Colorado (from January 2026): ads and leases show a total price including mandatory fees. New York City FARE Act: the landlord's broker fee cannot be passed to tenants, and all fees are disclosed.[64][65][66][67] |
| **Late fees** | New York: the lesser of $50 or 5%. Colorado: nothing until 7 days late, then no more than the greater of $50 or 5%. Texas: nothing until rent is two full days late, then only a reasonable fee; the safe-harbor percentages need checking.[56][68][69] CHECK |

PART 3 · UNITED STATES (4 OF 5)

# Deposits, trust money, lead and association records

Deposit deadlines are hard clocks, trust money has its own rules, and older buildings carry lead disclosures. These are rules-engine inputs, not things for a model to remember.

| STATE | DEPOSIT CAP | RETURN AND ITEMISATION |
|---|---|---|
| **California** | One month since July 2024 (small-landlord exception) | 21 days, itemised; photos at move-out and after repairs, and before move-in for tenancies from July 2025 [71] [72] |
| **New York** | One month | 14 days, itemised [56] |
| **Texas** | None found | 30 days [73] |
| **Florida** | None found | 15 days with no claim, or a 30-day notice of claim by certified mail [74] |
| **Washington** | None found | 30 days with a full and specific statement, or the deposit is forfeited |
| **Illinois** | None found | 30-day itemisation, 45-day return |
| **Oregon** | None found | 31 days, written accounting [75] |
| **Colorado** | None found | Commonly one month, extendable to 60 days by lease CHECK |

| RULE | WHAT IT MEANS FOR YOUR AI SYSTEM |
|---|---|
| **Trust accounting** | California DRE: reconcile beneficiary records to the trust journal at least monthly and keep the record. Texas: managing or leasing for others needs a licence, and trust money follows TREC rules. Florida: no commingling, monthly reconciliation. AI may prepare the reconciliation; the broker reviews and signs. [76] [77] [78] |
| **Lead paint** | For housing built before 1978, the landlord and the agent disclose known hazards, give the EPA pamphlet and attach the warning before the lease binds the tenant (40 CFR 745). [79] |
| **Association records** | Florida: records within 10 business days of a written request. California: current-year records within 10 business days, the prior two years within 30 days. [81] [80] |

PART 3 · UNITED STATES (5 OF 5)

# Calls, texts, bots and the 2027 AI laws

Messages, calls and automated decisions carry their own rules, and two state AI laws reach housing decisions from January 2027.

| RULE | WHAT IT MEANS FOR YOUR AI SYSTEM |
|---|---|
| **AI voice and texts** | Since February 2024 AI-generated voices count as artificial voices under the TCPA and need prior express consent, written consent for marketing. Opt-out words such as stop, quit, cancel and unsubscribe must be honoured. Keep informational texts (rent due, maintenance) separate from marketing (listings, upsells). [82] [83] |
| **Email** | Transactional and relationship emails are exempt from most of CAN-SPAM, but a mixed email becomes commercial if its subject or opening is commercial. [84] |
| **Call recording** | All-party consent in California, Connecticut, Delaware, Florida, Illinois, Maryland, Massachusetts, Michigan, Montana, Nevada, New Hampshire, Pennsylvania and Washington. Announce recording at the start of every call. [85] |
| **Bot disclosure** | California makes it unlawful to use an undisclosed bot to encourage a commercial transaction; a clear disclosure is a safe harbour. Maine has had a chatbot disclosure law since September 2025. [86] |
| **Colorado SB 26-189** | From 1 January 2027, when automated decision-making technology materially influences a housing decision: notice before use, an explanation after an adverse outcome, and meaningful human review. Attorney General enforcement with a right to cure; notice-format rules still pending. [87] CHECK |
| **California ADMT rules** | From 1 January 2027 for significant decisions, housing included: notice before use, opt-out or human appeal, and access to the logic. They apply only to businesses above the CCPA thresholds ($26,625,000 revenue, 100,000 California consumers, or half of revenue from selling data), which many managers do not reach. [88] [89] |

THE DESIGN ANSWER TO BOTH AI LAWS

If a named person makes every housing decision and the AI only prepares the file, most of the new duties become a notice and an appeal link. Build it that way now and 2027 is a template change, not a rebuild.

PART 3 · CANADA

# Privacy, human rights and provincial tenancy rules

No federal AI law. Tenancy is provincial, human rights codes protect income and social condition, and privacy law governs every credit check.

| RULE | WHAT IT MEANS FOR YOUR AI SYSTEM |
|---|---|
| **Federal privacy** | Bill C-27, which contained the AI act, died in January 2025; PIPEDA remains. Collect only what is needed, get written consent before a credit check, and never require a SIN: it is not needed for a credit check. [90] |
| **Quebec Law 25** | Tell people when a decision is based exclusively on automated processing, what information was used, the reasons and main factors, and their right to correction (s.12.1). Do a privacy impact assessment and sign a written agreement before personal information leaves Quebec, including to US-hosted software or AI (s.17). [91] |
| **Ontario** | The Human Rights Code protects receipt of public assistance, and the OHRC treats rigid minimum-income or 30%-of-income rules as discriminatory in effect: no automated hard rent-to-income ratio. The 2026 guideline is 2.1% with 90 days' notice. Bill 60 shortens the N4 non-payment notice from 14 to 7 days from 21 September 2026, so update templates now. [92] [93] [94] |
| **British Columbia** | The 2026 cap is 2.3% with three months' notice. Deposits are capped at half a month, returned or disputed within 15 days. Lawful source of income is protected. [36] [37] [95] |
| **Quebec tenancy** | The Charter protects social condition among other grounds. A new TAL rent-adjustment method applies to notices from January 2026. [96] [97] |
| **Alberta** | No rent cap; one increase per 365 days with three months' notice on periodic tenancies; deposit capped at one month. [98] |
| **CASL** | Messages that complete an agreed transaction or give factual information about an ongoing service are exempt from consent, but should still identify the sender and offer an unsubscribe. How this applies to rent reminders was not confirmed. [99] CHECK |

PART 3 · UNITED KINGDOM (ENGLAND)

# Renters' Rights Act, fees, Right to Rent and data

England rewrote the private rented sector in 2026. Letting agents are named directly in the new rules, and the Equality Act sits beneath all of them.

| RULE | WHAT IT MEANS FOR YOUR AI SYSTEM |
|---|---|
| **Renters' Rights Act, from 1 May 2026** | Section 21 is abolished and tenancies become periodic. Rent rises only by section 13 notice with at least two months' notice. No rental bidding: the advertised rent is a fixed figure. Rent in advance is limited to one month. Landlords and letting agents may not discriminate against families with children or people on benefits. Fines up to £7,000, or £40,000 for repeat or serious breaches. [100] |
| **Information sheet and next phase** | The government information sheet had to reach existing tenants by 31 May 2026. The landlord database rolls out from late 2026; the exact registration date needs checking. [101] [100] CHECK |
| **Right to Rent** | Check every adult occupier before the tenancy starts, the same way for everyone. Revised codes, including the anti-discrimination code, take effect on 1 October 2026. No AI may infer nationality from a name, accent or photo. [102] |
| **Tenant Fees Act** | Holding deposit capped at one week's rent with a 15-day deadline for agreement. Late rent charged only as interest at 3% above base rate. Every other payment is banned unless listed as permitted. [103] |
| **Deposits and listings** | Protect deposits in an approved scheme and give the prescribed information within 30 days. Listings must show material information: rent, deposit, council tax band, features and material issues. [104] [105] |
| **Agent regulation** | Redress scheme membership has been mandatory since 2014 and client money protection since April 2021, with penalties up to £30,000. [106] |
| **Data and marketing** | Articles 22A to 22D apply to automated decisions from 5 February 2026: information, the right to make representations, human intervention and the right to contest. PECR fines now reach £17.5 million or 4% of turnover. [107] [108] |

PART 3 · THE MODEL AND VENDOR LAYER

# Vendors, Claude and the vendor file

Resident, applicant and owner data moves through your property software, your screening company and the AI. Each needs paper you can show.

| QUESTION | ANSWER AS OF 30 SEPTEMBER 2026 |
|---|---|
| **Claude: training** | Anthropic's commercial terms say it may not train models on customer content from its services, and the customer owns its outputs; the data processing addendum applies to personal data. [109] |
| **Claude: location** | Inference can be pinned to the US and workspace settings control storage at rest. Quebec (Law 25 s.17) still needs an assessment and agreement, and UK data needs a transfer mechanism. [110] |
| **Property software** | Yardi publishes a data processing addendum (May 2025); AppFolio's privacy policy treats business customers as the party that decides processing. No public Buildium addendum was found. Ask each vendor in writing, with AI-subprocessor clauses. [111] [112] CHECK |

### THE VENDOR FILE (ONE PER AI OR DATA VENDOR)

- What the tool does, which data it uses, where the data is stored and processed
- Contract terms: no training, retention, subprocessors, security, breach notice
- For screening and pricing vendors: what data the model uses, whether it pools competitor data, how disputes are handled
- Testing done before go-live, including fair-housing prompts and outcome checks
- Who owns it in the company, the human gates, the review date

### WHAT THIS MEANS FOR THE ARCHITECTURE

Resident data reaches Claude only through your own integration or approved connectors, under commercial terms with training off. Social Security and insurance numbers, IDs and bank details are redacted before any model call. Screening reports stay in the screening system; the AI sees the decision file your criteria produce.

### ITEMS MARKED CHECK

Not confirmed from a primary source on 30 September 2026, or still changing: HUD's disparate-impact rule, the CFPB's status, city pricing ordinances, Texas late-fee percentages, the Colorado deposit period and AI notice rules, CASL for rent reminders, the England landlord database date, and vendor data agreements. Confirm with counsel before relying on them.

PART 3 · SUMMARY

# Fifteen controls that cover all three countries

Fifteen controls turn the rules above into system behaviour. Build them once and every jurisdiction maps onto them.

| CONTROL | WHAT TO IMPLEMENT | US | UK | CANADA |
|---|---|---|---|---|
| **Fair housing review** | A word filter, then a model review, on every listing and outbound message; hits blocked and escalated; approved version and approver logged. | FHA 3604(c), state acts | Equality Act, RRA | Human rights codes |
| **Written criteria** | Versioned criteria per jurisdiction, published before data is pulled; no hard income ratio for voucher holders or in Ontario; no vendor scores for voucher holders; quarterly outcome audit. | Inclusive Communities, SafeRent, SOI laws | Equality Act | OHRC, BC, Quebec |
| **Human decision** | AI summarises, a named person approves or denies with a reason code; adverse action notices generated automatically; appeal route. | FCRA 1681m, CO 2027, CCPA ADMT | Arts 22A-22D | Law 25 s.12.1 |
| **Criminal-history gate** | Checks only after a conditional offer where required, look-back windows enforced, duplicate records suppressed. | NYC, NJ, Seattle | n/a | Provincial codes |
| **Fee and deposit engine** | Screening fee caps, portable reports, total-price listings, late-fee formulas, deposit caps, all by jurisdiction. | NY, CO, CA, NYC FARE | Tenant Fees Act | BC half month, AB one month |
| **Accommodation routing** | Any mention of disability, assistance animals or an exception goes to a person within one business day; the bot never denies, asks for a diagnosis or charges. | FHA 3604(f), Joint Statement | Reasonable adjustments | Duty to accommodate |
| **Pricing guard** | Own portfolio and public data only; no pooled competitor data; a person sets the final rent; no auto-apply where banned. | RealPage decree, AB 325, S7882, cities | No rental bidding | n/a |
| **Renewal and notice guard** | Every increase checked against the cap and last-increase date, with the correct lead time; only counsel-approved notice templates. | AB 1482, OR, WA | Section 13, 2 months | ON 2.1%, BC 2.3%, N4 7 days |
| **Deposit clock** | Move-out starts a countdown; deductions only from dated photos and invoices; person signs; forced refund past the deadline. | CA 21, NY 14, TX 30, FL 15/30 | 30-day protection | BC 15 days |
| **Consent and disclosure** | Consent ledger per channel and purpose; stop words on every channel; AI identified at the start of every chat or call; recording announced. | TCPA, CAN-SPAM, CA 17941 | PECR | CASL |
| **Emergency routing** | Gas, fire, flood, no heat, carbon monoxide, electrical and security go to the on-call person within minutes with a call-911 script; AI never closes them. | Habitability | Repairing duties | Maintenance duties |
| **Trust controls** | AI drafts the reconciliation; the broker signs monthly; no AI write access to disbursements; exceptions flagged within 24 hours. | DRE 2831.2, TREC, FL 475 | CMP, redress | Provincial trust rules |
| **Data minimisation** | No SSN or SIN by default; IDs and bank data redacted before model calls; signed vendor agreements; retention schedule; breach runbook. | CCPA if in scope, breach laws | UK GDPR | PIPEDA, Law 25 s.17 |
| **Right to Rent and lead** | Same check for every adult occupier; pre-1978 flag makes the lead disclosure a mandatory lease step; UK listings blocked without material information. | 40 CFR 745 | Right to Rent, NTSE | n/a |
| **AI inventory and testing** | Every AI use listed with an owner; quarterly accuracy and fair-housing red-team tests; logs kept four years or more. | CO SB 26-189, CCPA | ADM safeguards | Law 25 |

# 05

# Implementation

The gates, the governance, the 90-day plan, the scoreboard and the go-live checklist.

PART 4

# The human gates register

One table, printed and pinned. If an action is not on it, the AI does not do it without asking.

| ACTION | WHO DECIDES | HOW |
|---|---|---|
| Approving or denying an application | **Manager** | Always a person; criteria written in advance |
| Adverse action notice | **Manager** | Drafted by AI, sent by the manager |
| Reasonable accommodation or modification request | **Manager** | Routed to a person the same day |
| Rent increase or renewal terms | **Manager** | Within the local cap and notice rules |
| Legal notices and eviction filings | **Manager or broker** | Always a person |
| Security deposit deductions | **Manager** | Signed, itemised, before the deadline |
| Repairs above the owner's limit | **Owner** | Approval request with photos and quote |
| Emergencies (gas, fire, flood, carbon monoxide) | **On-call person** | Script only: evacuate, 911 or utility, page a person |
| Owner distributions and trust transfers | **Broker or controller** | Approve in queue |
| Listings, templates and campaigns | **Manager** | After the fair-housing review |
| Management agreements and owner recommendations | **Broker** | Always |
| New AI use or vendor | **Broker (AI lead)** | Register entry first |

PART 4

# AI governance for a property management company

Fair housing risk is the reason to govern AI in property management. You need one named owner, a short policy, a register and a weekly habit.

### ROLES

- **AI lead** (usually the broker-owner): approves every AI use and vendor, owns the register.
- **Fair housing lead**: owns criteria, templates and the review Skill.
- **Gate owners**: the people named in the register.
- **Builder**: in-house or external, working to a written spec and under contract.

### THE AI USE REGISTER

One row per AI use: purpose, data used, vendor and contract, human gate, owner, review date, how prospects and residents are told.

Review yearly and whenever the vendor, the data, the channel or the law changes.

### THE POLICY (TWO PAGES)

- Approved tools and accounts only
- The gates register
- How clients are told and how they reach a licensed person
- Fair housing rules for every message
- Incident reporting: wrong resident, discriminatory wording, missed emergency, data exposure
- Training on hire and yearly

### MONITORING

- Weekly: sample 20 AI conversations with prospects and residents for fair housing
- Weekly: check that accommodation requests and emergencies reached people
- Monthly: opt-outs, complaints, errors caught at the gate
- Quarterly: access review
- Yearly: vendor oversight review and AI policy review

### INCIDENT RESPONSE

1. Stop the agent or queue involved.
2. Pull the log and the messages involved.
3. If a prospect or resident received discriminatory or wrong information, have a manager contact them and review with counsel.
4. Assess any data exposure and follow the notification rules in Part 3.
5. Fix the Skill or the gate, and record the lesson.

PART 4

# The 90-day build plan

Fair housing and criteria first, then leasing where the leads are, then the rest.

WEEKS 1-2

**Foundations**

- Name the AI lead; write the two-page policy and start the AI register
- Written screening criteria and fee schedules by property
- Fair-housing review Skill and approved templates
- Build the portfolio brain: agreements, owner limits, local rules, vendors, emergency script

WEEKS 3-4

**Leasing**

- After-hours inquiry answering and tour booking
- Follow-ups for tours without applications
- Measure response time and conversion

WEEKS 5-6

**Screening and maintenance**

- Document fraud checks and adverse action drafts
- Maintenance intake, triage and owner approval requests

WEEKS 7-8

**Residents and turns**

- Rent reminders and FAQ answers from the lease
- Renewal drafts within caps
- Move-out comparison and deposit deadline tracker

WEEKS 9-10

**Accounting and owners**

- Bill capture and reconciliation exceptions
- Monthly owner reports and same-day owner answers

WEEKS 11-12

**Compliance and the chief of staff**

- Notice calendar by jurisdiction
- Overnight run and the broker's 7 AM sheet

EFFORT, HONESTLY

A single-market manager of a few hundred doors on software with an open API or marketplace can usually stand up the foundations and leasing inside a month with part-time help; the full system is a quarter of steady work. Multi-market portfolios and closed systems take longer. These are ranges, not quotes.

PART 4

# The scoreboard: what to measure

Take a baseline before you switch anything on. Read it weekly with the team and monthly with the broker.

| MEASURE | DEPARTMENT | REFERENCE POINT |
|---|---|---|
| **Median inquiry response time** | Leasing | Within an hour is 7x better than the next hour (general sales research) [12] |
| **Days on market** | Leasing | Your own baseline |
| **Fraud caught before approval** | Screening | 56% of managers faced fraud last year (vendor) [8] |
| **Adverse action notices sent** | Screening | Target: every denial [31] |
| **Repair speed** | Maintenance | 6.81 days average in 2025 (vendor) [20] |
| **Emergencies routed within minutes** | Maintenance | Target: every one |
| **Deposit dispositions before deadline** | Turns | Target 100% [18] |
| **Reconciliation by day 10** | Trust | Target 100% [24] |
| **Owner churn** | Owners | About 19.5% (2021 study) [27] |
| **Units per direct team member** | Company | About 49; top quartile about 59 (NARPM) [29] |
| **Profit margin** | Company | About 11% average, 32% top performers (2022) [28] |
| **Messages flagged by the fair-housing review** | Governance | Falling over time is good, zero is suspicious |

Vendor and association benchmarks are indicative. Your own baseline is the comparison that matters.

PART 4

# Go-live checklist

Tick every line before a module talks to a prospect, resident or owner.

- [ ] AI lead named; AI policy signed; AI register started
- [ ] Written screening criteria published for every property
- [ ] Fair-housing review Skill tested on 50 real listings and messages
- [ ] Emergency script approved and tested; on-call rota loaded
- [ ] Owner limits loaded from every management agreement
- [ ] Local rules loaded: caps, notices, deposit deadlines, fee limits
- [ ] Disclosure wording approved (Appendix C); consent log for calls and texts
- [ ] Least-privilege API users for each agent; test data used for the build
- [ ] Approval queues working; gate owners trained
- [ ] Audit log readable
- [ ] Hand-off to a person tested on every channel
- [ ] Baseline measured for every scoreboard line
- [ ] Two-week review booked

# A-H

# Appendices

Templates you can copy, the Night Shift skill in full, the questions to ask vendors, a glossary and every source.

APPENDIX A

# A complete Skill: fair housing review

Save as fair-housing-review/SKILL.md. Add the protected characteristics of your states, cities or provinces and have your broker and counsel sign it off.

```
---
name: fair-housing-review
description: Review every rental listing, ad, template, and outbound message to prospects or residents
for discriminatory wording or steering before it is published or sent, for a property management
company. Use on every draft the system produces for the public, prospects or residents.
---

# Fair housing review for [Company name]

## Why this exists
Advertising or statements that indicate a preference, limitation or
discrimination based on a protected characteristic are unlawful under the
US Fair Housing Act (42 U.S.C. 3604(c)) and similar human rights and equality
laws in Canada and the UK. Approved by [broker] on [date]; reviewed with [counsel].

## Protected characteristics to check
Federal (US): race, colour, religion, sex, disability, familial status,
national origin. Add your state and city list: [for example source of income,
age, marital status, sexual orientation, gender identity, military status,
criminal history rules]. Canada: the grounds in your provincial human rights
code, including receipt of public assistance where listed. UK: the Equality Act
protected characteristics, plus the Renters' Rights Act bans on refusing
families with children and benefit claimants.

## Flag and rewrite
- Descriptions of the ideal tenant ("perfect for young professionals",
  "ideal for a couple", "mature tenants", "no kids") → describe the property.
- Religious, ethnic or national references ("near the church", "English
  speakers") → describe distances to transit, shops, services neutrally.
- Disability ("able-bodied", "no wheelchairs", "must climb stairs") → describe
  the physical features ("third floor, no elevator").
- Source of income where protected ("no Section 8", "no vouchers", "DSS") → remove.
- Steering: suggesting one building or area to a prospect based on who they are.
- Different criteria, fees, or tone for different prospects.

## Always route to a person
- Any request for a reasonable accommodation or modification (service or
  support animals, parking, accessible unit, payment date changes for benefits).
- Any complaint that mentions discrimination or harassment.

## Output
Return: PASS or FLAG, the exact phrases flagged, the reason, a neutral rewrite,
and ROUTE if a person must handle it. Never publish or send a FLAG or ROUTE
item automatically.
```

APPENDIX B

# The morning page: the full version

The night shift's morning page (Part 1) grows into this sheet once every department runs on the system. Five minutes to read.

| SECTION | WHAT THE SHEET SHOWS |
|---|---|
| **Leasing** | Inquiries overnight, tours booked, applications in, vacant units and days on market |
| **Screening** | Applications waiting for a decision, fraud flags, adverse action notices to send |
| **Maintenance** | Emergencies overnight and how they were routed, repairs waiting on owners |
| **Residents** | Late rent, renewals due, notices due by jurisdiction |
| **Turns** | Move-outs, deposit deadlines this week, make-readies behind schedule |
| **Money and owners** | Reconciliation exceptions, distributions to approve, owner questions open |
| **The three things** | The three actions that matter most today, each with an owner |

APPENDIX C

# Disclosure wording

Short, plain statements your team can adapt. Have them reviewed for your state, city or province before use.

| WHERE | SUGGESTED WORDING |
|---|---|
| **Start of every AI chat or call** | "Hi, I'm [Company]'s automated assistant. I can answer questions about our homes, book tours and log maintenance requests. A member of our team makes every decision about applications. Say 'person' any time to reach us." |
| **Accommodation request** | "Thank you for telling us. I've passed your request to [name], who handles accommodation requests and will contact you by [date]. There is no fee for making a request." |
| **Emergency message** | "If you smell gas, see fire or smoke, or anyone is in danger, leave the home and call 911 now, then call [utility]. I've alerted our on-call team, who will call you within [minutes]." |
| **Screening criteria notice** | "We review every application against the written criteria below, the same way for everyone. A member of our team makes the decision. Screening is provided by [company, address]; you may request a free copy of your report and dispute it." |
| **Automated-decision notice (CO, CA from 2027; Quebec; UK)** | "We use software to organise your application file. A person reviews it and makes the decision. If you disagree with the outcome you can ask for a human review at [link or address]." |
| **AI-drafted email or text** | "Prepared with the help of an automated assistant and reviewed by our team. Reply STOP to stop texts." |
| **Privacy notice paragraph** | "We use carefully selected technology providers, including AI tools, to process your information for managing your tenancy. They act on our instructions and may not use your information to train their models. We never ask for your Social Insurance Number." |

Adapt to your state, city or province and have the wording reviewed before use. Drafting aids, not legal advice.

APPENDIX D

# Vendor due-diligence questions

Ask every vendor that will talk to prospects or residents, screen applicants, or write into your property software.

1. Do you use our resident or applicant data to train models? Can we switch that off contractually?
2. Where is our data stored, and who are your subprocessors?
3. Will you sign a data processing agreement?
4. How have you tested your tool for fair housing and disparate impact?
5. Does your tool score, rank or recommend approvals? Can we switch that off?
6. Can every conversation be handed to a person, and how fast? How are accommodation requests handled?
7. How do you handle gas, fire and flood reports, and can we load our own script?
8. Which property management systems do you integrate with, and through which official route?
9. What access controls and audit logs do we get?
10. What happens to our data when we leave?
11. Who is accountable for our account?

APPENDIX E

# Glossary

| | |
|---|---|
| **Adverse action notice** | The notice required when a consumer report played any part in denying or conditioning an application. |
| **Disparate impact** | A practice that is neutral on its face but disproportionately harms a protected group. |
| **Door** | One rental unit under management. |
| **Human gate** | A step where a named person approves before the system acts. |
| **Make-ready** | The work to prepare a unit for the next resident. |
| **Owner limit** | The repair amount a manager may approve without asking the owner, set in the management agreement. |
| **Reasonable accommodation** | A change in rules, policies or services a person with a disability may need; it must reach a person. |
| **Skill** | A folder with a SKILL.md file that teaches Claude a procedure. |
| **Source of income** | Protection in many states and cities against refusing applicants because of vouchers or other lawful income. |
| **Three-way reconciliation** | Matching bank balance, trust journal and owner ledgers every month. |
| **Turn** | The period between one resident moving out and the next moving in. |

APPENDIX F

# The six policy templates

The files every agent reads. Copy them into a Claude Project or the skill folder, replace every [bracket], and have your broker and counsel review fair-housing.md and rent-rules.md.

## emergency.md

```
# Emergency policy · [Company name]
Owner: [on-call manager] · Reviewed: [date]

## 1. Safety first
- Ask first: "Are you safe right now?"
- Gas smell, smoke, fire or CO alarm: "Leave the unit now and call 911 from outside." Page the on-call manager. Do not troubleshoot.
- Water near lights or outlets: "Please don't touch any switches."

## 2. Stop the damage, only when it is safe
- Water: nearest shut-off (under the sink, behind the toilet, water heater, then the main).
- Never ask a resident to climb, open a panel or touch wiring.

## 3. Dispatch now (emergency)
Active water leak · sewage backup · no heat below [55°F] · no water · electrical hazard · broken entry door or lock · lockout (per company policy) · elevator entrapment (call 911)

## 4. Dispatch rules
- Call the first on-call vendor for the trade (on-call.md).
- No answer in 10 minutes: next vendor. No vendor in 15 minutes: page the on-call manager.
- Stopping the damage is pre-approved up to [$750] per incident. Anything above the owner's limit waits for the owner (limits.md).

## 5. Tell the people affected
- Resident: technician's name, photo and ETA, by text.
- Neighbors who may be affected (above, below, beside): a heads-up text before anyone knocks.

## 6. Close the loop
- Photos on the work order at arrival and at completion.
- Every emergency appears on the morning page with its times.
```

## limits.md

```
# Owner repair limits · [Company name]
Owner: [property manager] · Reviewed: [date]

| Owner | Property | Limit without approval | Stopping damage pre-approved | How to reach | After how long to escalate |
|---|---|---|---|---|---|
| Robert Chen (example) | Maple Court | $500 | up to $750 | text, then call | 2 hours, urgent work: 4 hours |
| [Owner] | [Property] | $[ ] | up to $[ ] | [ ] | [ ] |

## Rules
- Over the limit: ask with the photos, the quote, what was already done and why. Proceed only on a clear yes.
- Stopping active damage (a leak, a broken entry) is pre-approved up to the mitigation amount above, then the owner is told.
- No answer within the escalation time on urgent work: the manager calls the owner.
- Never change a limit. Limits come from the management agreement, signed by the owner.
```

## on-call.md

```
# On-call vendors · [Company name]
Owner: [maintenance coordinator] · Reviewed: [date]

| Trade | Order | Vendor and contact | After-hours rate | Area | Licensed and insured until |
|---|---|---|---|---|---|
| Plumbing | 1 | Keller Plumbing & Drain · Mike Reyes · [phone] (example) | $195 call-out | 15 mi |
2027-03 |
| Plumbing | 2 | [Vendor] · [contact] | $[ ] | [ ] | [ ] |
| HVAC | 1 | [Vendor] · [contact] | $[ ] | [ ] | [ ] |
| Electrical | 1 | [Vendor] · [contact] | $[ ] | [ ] | [ ] |
| Locksmith | 1 | [Vendor] · [contact] | $[ ] | [ ] | [ ] |
| Water restoration | 1 | [Vendor] · [contact] | $[ ] | [ ] | [ ] |

## Rules
- Call in list order; when two are equal, the closest first.
- Skip any vendor whose insurance date has passed, and tell the coordinator.
- Never call a vendor that is not on this list.
- Dispatch text: EMERGENCY · <property> <unit> · <problem, what is already done> · resident home? ·
reply ACCEPT with ETA.
```

## tours.md

```
# Listings and tours · [Company name]
Owner: [leasing manager] · Reviewed: [date]

## Available units (the only facts Leasing may use)
| Property | Unit | Beds/baths | Rent | Available | Pets | Parking | Notes from the listing |
|---|---|---|---|---|---|---|---|
| Elm Park (example) | 2B | 2/1 | $1,450 | Nov 1 | [policy] | 1 space | 2nd floor, in-unit laundry |
| [Property] | [Unit] | [ ] | $[ ] | [ ] | [ ] | [ ] | [ ] |

## Tour slots
- Agent-led: [Sat 10:00, Sat 14:00, weekdays 17:30]
- Self-tour: [yes/no, provider]

## Rules
- Answer from this table only. If it is not here, say a person will confirm by [time].
- Offer two times, book one, send the confirmation, follow up once if there is no reply.
- Application questions: send the written criteria link; never pre-judge anyone.
```

## fair-housing.md

```
# Fair-housing wording · [Company name]
Owner: [broker] · Reviewed with counsel: [date]

Describe the property, never the person who should live there.

| Do not write | Write instead |
|---|---|
| Great for young professionals | 10 minutes from downtown, fiber internet |
| Perfect for a couple | One bedroom, 650 sq ft |
| Ideal for a family | Three bedrooms, near [named] school district (fact only) |
| No kids / adults only | (state the occupancy limit that applies to everyone) |
| Quiet, mature tenants | Quiet hours 10 PM to 7 AM, per the lease |
| Must be able to climb stairs | Third floor, no elevator |
| Christian/close to church | (name the street, not the community) |

## Protected classes to never reference
Federal: race, color, religion, sex, disability, familial status, national origin.
Add your state and city: [source of income, age, sexual orientation, gender identity, marital status,
military status, other].

## Rules
- Same criteria, same words, same speed for everyone.
- Any mention of a disability, an assistance animal or a request for an exception is an accommodation
request: route it to a person, ask nothing about the condition, charge no fee or deposit for it.
```

## rent-rules.md

```
# Rent, renewals and notices · [Company name]
Owner: [property manager] · Reviewed with counsel: [date]

## Rent
- Due: [1st of the month] · Grace period: [5 days] · Late fee: [as allowed by state law and the lease]
- Reminders: [3 days before] and [on the due date], informational only, by [text/email]. Opt-out words
honored on every channel.

## Renewals
- Offer sent [60-90] days before the lease ends.
- Increase within [state or city cap, if any] and the owner's instruction. The manager approves every
offer before it is sent.

## Notices that a manager must sign (AI drafts only)
- Notice of entry (state minimum: [24/48] hours, except emergencies)
- Rent increase · Non-renewal · Lease violation · Anything related to eviction

## Notices AI may send on its own
- Maintenance visit confirmations the resident asked for
- Neighbor heads-up about work nearby (no entry)
- Rent reminders (informational)
```

APPENDIX G

# The Night Shift skill, in full

Exactly what the skill in this pack tells Claude. Tested on real-looking requests before shipping: a 1:40 AM leak with a service-dog request, and a morning page.

````
---
name: night-shift-property-manager
description: Run the AI night shift for a residential property management company. Otto, the ops chief, classifies any incoming request (a resident's call transcript or text, an owner's email, a vendor's invoice, a listing inquiry), routes it to one of six specialist agents (Front Desk, Maintenance, Residents, Leasing, Owners, Books), writes that agent's output (the reply, the work order, the dispatch text, the approval request, the notice draft, the invoice match) and stops at every human gate. Also writes the 7 AM morning page. Use when the user says "run the night shift", "night shift on this request", pastes a message from a resident, owner, vendor or prospect, or asks for the morning page.
---

# The AI Night Shift for property managers

You are **Otto**, the ops chief of a seven-agent night shift for a residential property management company. You do not improvise policy: you follow the company's knowledge files (`templates/` in this skill until the company replaces them). Where a file still has `[brackets]`, use the bracketed default; where a value has no default (the company name, a phone number, a person's name), keep the bracket in your output. Rows marked "(example)" are illustrations: use them only when the user is clearly running a demo. End with one line, `Fill in: ...`, listing the brackets you relied on.

Every request gets exactly this shape. If one message contains more than one request, give each its own block, most urgent first. The morning page (section 4) uses its own format instead.

```
OTTO · <type> · <emergency | urgent | routine> · clock: <deadline>
→ <Agent name>

<the agent's work: the exact message, work order, text, draft or match>

HUMAN GATE: <who decides, and exactly what> (only when one applies)
NEXT: <what happens next, and by when>
```

## 1. Classify and route (Otto)

| If the request is about | Type | Route to |
|---|---|---|
| Water, heat, power, sewage, a lock, safety, a repair | maintenance | Front Desk takes the call, then Maintenance |
| Gas smell, smoke, fire, CO alarm | life safety | Front Desk script only, page the on-call manager |
| Rent, a notice, a renewal, a neighbor, moving in or out | resident | Residents |
| A listing, a tour, an application | leasing | Leasing |
| An owner's question, an approval, an update | owner | Owners |
| An invoice, a payment, a ledger | books | Books |

Clocks: an emergency is **dispatched within 15 minutes**, where dispatched means a vendor has replied ACCEPT with an ETA (ring-to-dispatch is measured from the first ring to that ACCEPT). An urgent request is handled by 9 AM; a routine one by end of the next business day. If a clock would slip, page the on-call manager.

## 2. The agents

**Front Desk** (calls, texts, email)
- Open every call with: "Hi, you've reached [Company] after hours. I'm an automated assistant and this call is recorded. Are you safe right now?" Open every text or chat with: "Hi, this is [Company]'s after-hours assistant (automated). Are you safe right now?"
- Safety first, then troubleshooting only when it is safe (shut-off valve; never panels, wiring, ladders).
- Collect: unit, callback number, what happened, when, photos.
- Never give legal advice, never promise a time nobody confirmed, never ask about a disability or diagnosis.
- Gas, smoke, fire, CO, or sparks, a burning smell or someone hurt: "Please leave the unit now, don't use switches or your phone inside, and call 911 from outside. I'm alerting our on-call manager." Nothing else.
- Water near lights or outlets without sparks or smoke: "Please don't touch any switches." This is a
````

```
maintenance emergency (plumber, and an electrician if needed), not a 911 call.

**Maintenance** (work orders, vendors)
- Triage against `templates/emergency.md`. Write the work order: priority, category, unit, access,
photos, likely cause (the unit above, a shared stack, the season), who to notify. Only suggest a shut-
off to the caller when the water could be coming from their own unit; when it comes from above, the
vendor or the neighbor's shut-off is the fix.
- Pick the vendor from `templates/on-call.md`: right trade, in list order, insurance date not passed.
- Dispatch text: `EMERGENCY · <property> <unit> · <problem, what is already done> · resident home? ·
reply ACCEPT with ETA.`
- Stopping the damage is pre-approved up to the mitigation amount in `templates/limits.md`. A repair
above the owner's limit goes to Owners. Never use a vendor that is not on the list.

**Residents** (rent, renewals, notices, neighbors)
- Heads-up to every unit that may be affected (above, below, beside) before anyone knocks: "Hi, it's
[Company]. A plumber will knock around <time> to check a leak <below / above / next to> your unit. Sorry
for the late hour! Reply here with any questions."
- Rent reminders are informational only: no marketing in them. Honor STOP, QUIT, CANCEL, UNSUBSCRIBE,
END, REVOKE and OPT OUT on every channel.
- Any notice with legal effect (entry where notice is required, rent increase, non-renewal, anything
eviction-related) is a **draft for a manager to sign**, built from `templates/rent-rules.md`.

**Leasing** (inquiries, tours)
- Answer only from the listing facts in `templates/tours.md`, offer two tour times, book, follow up
once.
- Use `templates/fair-housing.md`: describe the property, never the ideal tenant. No "great for young
professionals", no "perfect for a couple", nothing about family, religion, origin, disability, age or
any other protected class.
- Never decide on an application and never send an adverse action notice. Flag documents that look
edited for a person.

**Owners** (approvals, updates)
- Approval request: amount, unit, what was already done, what the money buys, photos, two replies.
Example: "Approve a $640 repair at Maple Court 4B/5B? The leak was stopped overnight; this replaces the
cracked supply line and patches the ceiling. Photos attached. Reply YES or CALL ME."
- Wait for a clear yes. Log it. Never approve on the owner's behalf, never change a limit, never give
investment or tax advice. Owner updates are drafts for the manager to send.

**Books** (invoices, ledgers)
- Match each invoice to its work order and its approval; code it to the property and account.
- Flag: amount above the approved quote, no approval on file, duplicates. "INV—<n> is $<x> above the
approved quote for WO—<n>. Held for review, nothing paid."
- Never pay, never move trust money, never edit a closed period.

## 3. Stop and ask a human (always)

1. Gas, smoke, fire, CO, electrical danger: 911 first, then the on-call manager.
2. Any spend over the owner's limit: the owner decides.
3. A disability, an assistance animal, "can I have an exception": this is an **accommodation request**.
Acknowledge it, ask nothing about the condition, charge nothing, and route it to a person: **page the
on-call manager tonight when the request affects tonight** ("can my service dog stay in the hallway
tonight?"), otherwise the manager follows up within one business day.
4. An upset resident, a complaint about discrimination, or a legal threat: the manager calls back.
5. Any notice with legal effect: a manager signs.
6. Any application decision: a person decides.

## 4. The morning page (7 AM)

When asked for the morning page, use only this format (no OTTO header). Numbers first, then what needs
the manager. "Residents left waiting" counts residents whose request had no reply or no next step by 7
AM.

```
Morning, <name>. Here's the night (11 PM to 7 AM).
Calls answered: <n> · Emergencies: <n> (ring to vendor dispatched: <min>)
Residents left waiting: <n> · Owner approvals: <n approved / pending>
```
```

```
Tours booked: <n> · Invoices matched: <n> · Exceptions: <n>
NEEDS YOU (<n>): <one line each, with the decision required>
```

## 5. Style

- Short, kind, specific. Times in the resident's local time. No jargon with residents.
- Say what you did and what happens next. Never invent a vendor, a price, an ETA or a policy that is not in the files.
- This skill writes and routes. Connecting it to the company's phone line, property management system and accounting system is a separate build, with a person on every gate.

APPENDIX H

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PUT IT TO WORK

# Run the night shift in Claude today

### Install the skill

- Open the **night-shift-property-manager** folder from this pack.
- Upload the zip in Claude's Skills settings, or paste `SKILL.md` into a Claude Project's instructions and add the six policy files to the project.
- Then say: **"Run the night shift on this request:"** and paste a real message from a resident, an owner or a vendor.

Otto classifies it, hands it to the right agent, writes the reply or the work order, and stops wherever a person must decide.

### What it will not do on its own

Connect to your phone line, your property management system or your accounting system. That is the build: the same agents, wired into the tools you already use, with your rules and a person on every gate.



WANT IT BUILT INSIDE YOUR COMPANY?

## Book an AI Architecture Call

45 minutes, $100. You leave with the architecture for your company, the order to build it in, and a budget range, whether or not we work together.

cal.com/rubenbisso/architecture-call

Built by Ruben Bisso, AI automation and systems specialist inside a US real estate network of 2,000+ agents. More systems every day on YouTube: @rubeninai. Northline, Maple Court and every person in this guide are fictional.