



The Apartment Building Manager's **Guide to COVID-19**





Overview

It has been six months since the beginning of the COVID-19 crisis in the United States and while our knowledge of the virus itself is still limited, we have amassed a significant volume of guidance as to best practices for the real estate sector. But while there is good information out there, the large volume of misinformation surrounding the outbreak can make it difficult for managers to find actionable, accurate advice for the challenges they face on a daily basis. Things have only gotten more confusing as the outbreak has gradually morphed from a temporary, near-universal lockdown to a long-lasting affair, the simple state of 2020 as we know it.

As the virus sticks around, apartment buildings are finding themselves full of more people for longer durations of time than ever before. This is putting stress on all of these buildings' systems, from management manpower to utilities and beyond. We dug into dozens of articles and guides focused on the issues surrounding apartment buildings in a world reeling from the coronavirus outbreak. We're focusing on seven functional areas: general safety, misinformation, leasing, rent and evictions, staffing and maintenance, utilities and internet, vendors and deliveries, access control, inspections and marketing.

Propmodo Research

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General safety

The top-priority goal for any property manager over the course of the outbreak must be ensuring resident safety. There are several angles that go into this. First is the need for a well-thought out response plan for if residents or staff are exposed to infection, like the one NMHC shared earlier last this year.¹ Second is social distancing. Residents should remain in their units as much as possible to remain as safe as can be, and prevent build-wide outbreaks. While the CDC recommends people maintain at least six feet of distance between one another to help prevent the risk of passing the virus, research from the agency shows that viral particles can travel 13 feet while airborne, highlighting the need to maximize separation whenever possible.² Canceling events is still the best solution, but if events are truly necessary, holding them in a way that is either virtual or allows social distancing (such as outdoor events with well-spread out seating areas) is the next best option. Any business that can be completed remotely or online should be handled that way. Additionally, managers should focus on thorough cleaning and instructing workers and residents on good

health practices.³

Although it has gotten harder with the passage of time, it is still prudent to restrict access to some common areas. Speaking to a local news channel, Washington Multifamily Housing Association Director of Government Affairs Brett Waller said that “Common areas where people are often in close contact can increase the spread of the virus. In order to limit the spread of COVID-19, it is important to follow public health guidelines and limit access to these common areas to keep people safe and healthy.”⁴

Surfaces

When we first published this report, we emphasized the danger of surfaces as a source of potential infection. In recent months, experts have revised their advice to reflect that surfaces are a secondary danger as compared to direct transmission from person to person, via particles or droplets in the air, but surfaces still pose a threat to be sure. The coronavirus can survive on different surfaces for different lengths of time, like cardboard for up to 24 hours or smooth materials like plastic or stainless steel for two to three days.⁵ Contrast

that with the virus particles' staying-power in aerosol form, of only about half an hour. The New York Times, while cautioning that medical treatment can generate a lot of aerosol particles, explained that “The virus does not linger in the air at high enough levels to be a risk to most people who are not physically near an infected person.”⁶

This makes areas where people are coming into contact with shared surfaces particularly risky. Think lounges and gyms. Even in late September, the NMHC does not straight-up recommend closing gyms in apartment buildings, instead opting to recommend good management practices like encouraging residents to disinfect their equipment.⁷ However, their guidance explains that closing gyms in general “may eventually be necessary depending on the level of outbreak or the risk of outbreak at the property or the market.” CDC researchers also found that the virus can stick to shoes as well.⁸ This is another reason for managers to keep common areas minimally trafficked for the time being.

1 NMHC, [Multifamily preparedness begins with an incident response plan](#), March 09, 2020

2 Carolyn Crist, WebMD, [CDC: Covid-19 can spread 13 feet, travel on shoes](#), April 14, 2020

3 NAA, [Coronavirus outbreak: What real estate managers need to know](#), March 13, 2020

4 AJ Janavel, Q13 Fox, [Apartment complexes restrict access to common areas to prevent spread of coronavirus](#), March 17, 2020

5 NIH, [New coronavirus stable for hours on surfaces](#), March 17, 2020

6 Apoorva Mandavilli, The New York Times, [How long with coronavirus live on surfaces or in the air around you?](#), March 17, 2020

7 NMHC, [Coronavirus preparedness for apartment firms](#), March 16, 2020

8 Carolyn Crist, WebMD, [CDC: Covid-19 can spread 13 feet, travel on shoes](#), April 14, 2020

HVAC

Generally, owners looking to increase the health of their buildings would be encouraged to start by upgrading air handling and ventilation systems.⁹ The same is true

when dealing with COVID-19.

HVAC systems that recirculate air throughout a building can help the virus spread.

At the same time, higher humidities can be beneficial since they cause aerosol virus

particles to fall out of the air.¹⁰ A risk is also present for workers who are assigned to change out air system filters. For those workers, PPE use, certainly masks and perhaps gloves, and prompt handwashing are recommended.

When it comes to upgrading HVAC filtration systems, there is some guidance on what filters are safer than others, based on their Minimum Efficiency Reporting

Value (MERV) ratings, corresponding to the number and size of particles allowed through the system. The highest MERV rating, seen in filters used in hospital operating rooms, have the highest rating of 16. But the

typical commercial building filter has too low of a MERV rating to safely catch the coronavirus. Managers should make sure that their upgraded filtration systems have a MERV rating of at least 13 to safely catch the coronavirus, according to the American Society of Heating, Refrigerating and Air-Conditioning Engineers¹¹. While office HVAC systems can be kept safer by all building occupants wearing masks at all

times, this is not an option for apartment complexes.

Other safety measures

Other critical response components include frequent cleaning of shared surfaces like elevator buttons, doorknobs and light switches (alongside other practices such as stocking areas with hand sanitizer). The American Chemistry Council has provided a guide

to cleaning products that the EPA considers effective against COVID-19.¹²

If a resident is suspected of having the disease, the National Apartment Association recommends that building managers “do not direct facilities management or maintenance staff to the apartment. Immediately notify the local health department and contact the Centers for Disease Control and Prevention for guidance regarding appropriate measures to take.”¹³ A full list of the NAA’s recommendations can be found here.¹⁴

Misinformation

As the outbreak continues to force the entire population to adapt to increasingly intrusive prevention measures, special attention must be given to the role that property managers can play in preventing or limiting the spread of misinformation. With social media exerting such a powerful role in our day-to-day lives, the high-stakes nature of the outbreak make it very easy for anyone from the simply ill-informed to legitimate scammers to influence the discussion as well as the actions of people and businesses. The real outbreak may be a virus but in many ways this kind of misinformation is

“Viruses like flu and coronavirus spread through droplets when people cough or sneeze. When the humidity is higher, the droplets become heavier and fall to the surface, where they are easier to control.”

Samuel Jiang, PE, Skidmore, Owings, & Merrill, in a ULI interview

9 Samantha Brown, Propmodo, [Commercial real estate in the age of the COVID-19 virus](#), March 15, 2020
10 ULI, [Confronting COVID-19: Social distancing, buildings, and lessons from Asia](#), March 16, 2020
11 Samantha Colin, Propmodo, [What building owners need to know about COVID-19 and air filtration](#), June 2020
12 American Chemistry Council, [Novel Coronavirus \(COVID-19\)—fighting products](#), March 20, 2020
13 NAA, [The National Apartment Association \(NAA\) statement and position on the 2019 Novel Coronavirus, Wuhan, China \(2019-nCoV\)](#), 2020
14 NAA, [Guidance for dealing with the Coronavirus](#), March 21, 2020

one, too. António Guterres, Secretary-General of the United Nations, recently referred to this problem as “a dangerous epidemic of misinformation.”¹⁵

There are several things that property managers can do to combat this. First of all, they should be careful only to reshare information that comes from valid sources, whether they are legitimate news organizations or government agencies. The FTC compiled a useful list of tips for avoiding coronavirus-related scams and misinformation, and one particularly alarming bullet point is that individuals should “watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus.”¹⁶ There are numerous scams currently in use that attempt to sell things like fake virus test kits.¹⁷ It is important that managers do not recirculate this sort of misinformation.

While property managers should feel empowered to react as necessary for the sake of safety, statements should be checked internally as well as with official sources in order to ensure clarity and accuracy of information.

Leasing, rent and evictions

As of September 4, the CDC issued a federal order prohibiting residential landlords from evicting tenants who meet a set of criteria, outlined fully at this link.¹⁸ In general, the order is meant to protect people who have been affected by the outbreak through the loss of income, as well as providing protections for those who would become homeless if evicted. This order is in place through the end of the year.

Apartment managers seeking guidance on how to handle cash-strapped renters can look to NMHC's guidance, which suggests first and foremost open communication with renters on their ability to pay. Additionally, NMHC suggests that managers “Work with [their] residents on payment plans and agreements and be sure to put them in writing,” as well as considering “waiv[ing] late fees and other administrative costs over the next 30-day period.” While the danger of missing rent is real, it appears that this crisis, at present, will not trigger most lease force majeure clauses.¹⁹

By late September it has become clear that the rent issue, while still critical, may not be as apocalyptic

as was originally feared. According to the NMHC, September full or partial rent payments received through the 27th were down only 1.5 percent from the previous year.²⁰ This should give managers some relief, but the question is now in understanding how much longer this crisis will last, and how long renters can hold out for. The CARES Act (discussed in greater depth later) will provide a cash infusion to most renters but \$1200, the amount most individuals will receive, is insufficient to cover rent in many places for even one month. For additional information on which states and municipalities have instituted eviction moratoriums, LeaseLock's matrix is a great source, listing terms, timelines and dates passed.²¹ However, managers should always be sure to confirm the official rules with their local governments.

Staffing and maintenance

Managers are responsible for the safety of their residents to be sure, but they are also responsible for the safety of themselves and their employees. NMHC recommends that apartment companies “should develop an employee leave policy that includes telecommuting, staggered schedules and liberal

15 Bill Chappell, NPR, [U.N. chief targets 'dangerous epidemic of misinformation' on coronavirus](#), April 14, 2020

16 FTC, [Coronavirus scams: What the FTC is doing](#), accessed March 21, 2020

17 Frank Figliuzzi, NBC News, [Coronavirus scam alert: From fake Starbucks coupons to fraud, cons are going viral](#), March 21, 2020

18 Ann O'Connell, NOLO, [Emergency bans on evictions and other tenant protections related to coronavirus](#), September 2020

19 Franco Farauco, Propmodo, [Will COVID-19 trigger 'force majeure' clause in real estate contracts?](#), March 19, 2020

20 NMHC, [NMHC Rent Payment Tracker](#), September 2020

21 LeaseLock, [Eviction moratorium matrix](#), last updated April 15, 2020

leave. Firms should establish protocol for employee/supervisor communication, cross-train staff in case of long-term absences and test telecommuting plans to ensure they work.”²² Any possible opportunity to allow staff to work from home should still be taken. For companies that already use cloud-based property management software, this could be relatively easy. For companies that are yet to digitize their operations, memories of the COVID-19 outbreak could serve as a source of encouragement for getting online after this outbreak has receded. If there are vacant units on-site, management companies should consider encouraging staff to use them for the duration of the outbreak, in order to cut down on possible exposure while commuting to and from work.

Maintenance & PPE

Staff that perform maintenance duties will need particularly close management and strong communication to support them during this crisis. They should always be supplied with PPE: gloves, masks, ideally N95 respirators or their equivalents from around the world, and shoe covers, although hand-washing is more important than glove use.

A note on masks: We now know that mask use is absolutely critical to limiting the spread of the outbreak. However, not all masks are made the same. N95-equivalent respirators both stop people from spreading the virus and offer direct inhalation protection for the wearers themselves. Cloth masks, like those bought in stores or homemade, protect others from catching the virus and may limit the spread of infected droplets from the nose or mouth. Bandanas and neck gaiters are less effective than either of these, but are still better than nothing.^{23 24}

Managers should immediately communicate with their residents that service calls will be responded to as quickly as possible given advice from authorities as well as risk reduction needs for maintenance staff. In a webinar on maintenance during the coronavirus outbreak, Paul Rhodes, National Safety and Maintenance Instructor at the National Apartment Association Education Institute advised a number of specific response strategies, including using gloves during every in-unit visit (and using a fresh pair, donned in front of the resident to show that they are clean).²⁵ Rhodes also recommended informing maintenance

staff of policies and procedures related to leases and unit access, such as lockout procedures. He added that “This is also a wonderful time for cross-training to occur. In other words, for the office and maintenance [staff] since right now a lot of communities are experiencing some different working hours and different staffing levels with people working from home.”

In order to promote resiliency and reliability, Rhodes suggested that this information exchange is a two-way street, with office employees needing to know how to take service requests and understanding the location and function of important devices like shutoff valves and circuit breakers. He concluded by suggesting that managers coordinate with maintenance to identify when service calls can be handled remotely, by helping the resident work through the problem, as well as timeliness expectations.

Utilities and internet

As of late September, utility access has not been disturbed by the outbreak. As the Los Angeles Times reported, utilities in general are confident of their ability

22 NMHC, [Coronavirus preparedness for apartment firms](#), March 16, 2020
23 Kim Schive, MIT Medical, [Are neck gaiters worse than no mask at all?](#), August 2020
24 NBC 12, [Bandana is least effective form of face mask](#), study says, July 2020
25 Paul Rhodes, NAA, [How to handle maintenance during COVID-19](#), March 20, 2020

to continue providing services, even if the outbreak worsens.²⁶ Many utility providers have contingency planning in place, instituted after earthquakes and previous outbreaks, like SARS. According to Reuters some power plants may ask core employees to live at work, supplied by ready-to-eat meals and prepared cots, if the crisis becomes worse.²⁷

This means that while the risk to apartments of losing utility service is low at present, managers should begin to consider what they will do if services do experience interruptions. According to the NMHC, “Anticipate high absenteeism at your suppliers and service providers that might create disruptions in trash removal, utility service, transportation or supply delivery. Seek alternative service providers and outsource options for IT.”²⁸

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NMHC

Internet

The beginning of the outbreak saw a spike in internet bandwidth use with so many residents at home, either working remotely or streaming media. As mentioned in a Fortune article, “the volume of traffic won’t necessarily change. What will change are the patterns. Traffic will originate less from offices with powerful connections and more from residential areas. Cable and phone companies that provide home broadband might develop bottlenecks at network nodes where multiple lines converge.”²⁹ Fast forwarding to the end of summer, The Wall Street Journal reported that bandwidth usage began to all through summer, with classes not in session and stay-at-home orders were lifted. However, with fall here, at-home class attendance is up again and some communities may face new lockdowns in the future. Consequently, bandwidth use will likely remain elevated for some time. For now, this appears to be a relatively minor concern since, as Politico says, “Europe, the United States and

most developed countries have internet infrastructure that is built to withstand these surges of activity, according to industry executives and analysts.”³⁰ Politico also points out that much of the disruption internet users will feel could come from specific services or websites faltering under heavy load, as has recently happened with videoconferencing services.

In the unlikely event that things get much worse, such as in the event of another round of widespread lockdowns, apartment managers may need to encourage their residents to switch to audio-only conferencing when possible. Managers should also communicate with their residents that they may see decreased streaming quality in services like Netflix, which is being pressured to temporarily drop HD streaming by the European Commission.³¹ A more concerning possibility is the chance that internet service providers may not be able to help new customers set up their internet amidst the outbreak. Some, like Verizon, are putting limits on the number of in-home, and, apparently, business service calls they are performing due to the risk posed by the outbreak.³²

26 Sammy Roth, Los Angeles Times, [How power companies are keeping your lights on during the pandemic](#), March 19, 2020

27 Valerie Volcovici and Scott DiSavino, Reuters, [U.S. power industry may ask key employees to live at work if coronavirus worsens](#), March 20, 2020

28 NMHC, [Coronavirus preparedness for apartment firms](#), March 16, 2020

29 Scott Mortiz and Bloomberg, Fortune, [Empty offices, full homes: Coronavirus might strain the internet](#), March 8, 2020

30 Mark Scott, Laurens Cerulus and Janosch Delcker, Politico, [Coronavirus is forcing people to work from home. Will it break the internet?](#), March 17, 2020

31 Natasha Lomas, Tech Crunch, [Netflix and other streaming platforms urged to switch to SD during COVID-19 crisis](#), March 19, 2020

32 Paige Leskin, Business Insider, [Some Verizon customers say they can't get internet installed or repaired until November as the company quietly cancels in-person service](#), April 7, 2020

Vendors and deliveries

Property managers should expect that other vendors may experience greater disruptions as a result of growing employee absenteeism. If a building offers something like housekeeping or an on-site cafe, it is probably advisable to inform residents that those services may be put on hold for the time being. Things like garbage collection may even see disruption, as well. And needless to say, more face-to-face amenities

like fitness classes should still be paused or at least attendance limited to allow for social distancing.

Some good news surrounds payments. Some financial companies are loosening or waiving their fee structures for things like late fees.³³

Apartment managers are advised to adopt a similar approach, with NMHC saying “Firms should remind residents there generally are no fees to pay by bank transfer in case they have

read something to the contrary and therefore might be hesitant to take advantage of online payments. Where fees are involved, firms are encouraged to limit or waive them.”³⁴

Deliveries

Some residents may wonder whether food deliveries and goods are safe. Packages stacking up may cause some managers to become concerned as well,

especially given the figure that COVID-19 can last for up to 24 hours on cardboard. However, in general food deliveries are safe. In an interview with CNN, Benjamin Chapman, professor and food safety extension specialist at North Carolina State University said that “I want to be clear that food or the packages could carry the virus, but the risk of transmission is very, very low. This is a remote possibility and

thousands if not millions of times less likely than any of the other exposure routes. Really, really low risk.”³⁵ The bigger risk comes from delivery people who may

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have been exposed to the virus. In order to guard against this risk, managers can wipe down packages with antibacterial wipes upon acceptance, or else encourage their residents to do so when they collect their packages. Residents can also throw out boxes and food packaging after receiving it.

Risk containment becomes a factor here, as well. According to Brick Underground, CEO of Solstice Residential Group Alex Kalajian penned a memo to his company’s buildings suggesting that residents may need to come to the lobby to collect their packages, as well as saying that residents may have to take on some management duties such as “volunteering for performing essential building services such as security, lobby coverage, mail sorting, and garbage collection.”³⁶

Access control

Buildings with doormen will have an easier time limiting the risk from visitors. These properties can require residents to display proof of identity before entering the building. Similarly, walkup properties that lack common areas will have little to worry about in this regard, since residents already need their keys to gain access. Larger

33 Mike Snider, USA Today, [Contact your credit card issuer: Fees or payments may be waived amid coronavirus pandemic](#), March 18, 2020
34 NMHC, [Coronavirus preparedness for apartment firms](#), March 16, 2020
35 Mallory Simon, CNN, [Are food deliveries and groceries safe during coronavirus pandemic? Yes, experts say](#), March 20, 2020
36 Emily Myers, Brick Underground, [Gyms, pools and playrooms close and move-ins canceled in NYC buildings to limit coronavirus spread](#), March 16, 2020

buildings with keycard access will also be able to mitigate the risk from visitors relatively easily.

The goal of visitor management during the outbreak should be to limit larger gatherings. In many cases, prohibiting individuals or small groups of visitors from coming to their friends' or relatives' apartments will be met with resistance, as was the case at one affordable apartment complex in Albuquerque, which

banned most visitors earlier this month.³⁷ Habitat Magazine, in a Q&A, did not recommend flat-out banning visitors, but rather limiting "social events, move-ins or move-outs, alterations or any other activity that involves significant incursions by non-residents."³⁸

Inspections

Some property inspections have been halted in light of

the outbreak. HUD recently announced it is postponing its REAC inspections for properties assisted by the

agency, barring specific emergency needs.³⁹ On March 4, the U.S. Centers for Medicare & Medicaid Services announced an immediate suspension of non-emergency nursing home inspections, not including various initial and recertifications, complaints relating to abuse, and infection control issues.⁴⁰ Some municipalities, such as

the New Jersey Borough of Palmyra, are suspending construction and housing inspections until further notice.⁴¹

Marketing

While the outbreak seems all-consuming, particularly as it drags on longer and longer, the reality is that business will eventually return to mostly normal. The

Drum offers a useful list of tips for optimizing marketing communications to outlast the outbreak and wind up in a favorable position when it eventually blows over.⁴²

While much of their advice is just good marketing planning (things like embracing marketing automation and increasing the role of social media), one point stands out in particular: the need to keep your business, whether it is consumer goods or an apartment, on the radar of your target market. With that in mind, The Drum says that "Now is the time to explore low cost techniques that will keep your brand visible in front of potential clients on a steady basis. It may feel counter-intuitive, but setting aside an advertising budget for keeping your brand visible will deliver long term benefits."

In practical terms, leasing agents may find that now is the time to expand their efforts with virtual tours. In the residential world, some agents are being asked to pause on touring and other face-to-face activities, as is the case in California.⁴³ Whether it is mandated or not, it will be in the best interest of apartment staff to halt in-person touring as well. In light of that, virtual tours can represent an attractive alternative. Bryan Colin, CEO of VirtualAPT, a virtual tour company, told us that

"Aside from the noise coming in from every direction right now, this market has winners, and it also has losers. That hasn't changed. Getting people in the door is the name of the game. That hasn't changed either. What's changed is how you get them in the door. How you use technology to show them what they can't see in person."

Bryan Colin, CEO, VirtualAPT

37 Brittany Bade, KRQE, [Albuquerque apartment complex bans guests amid coronavirus outbreak](#), March 17, 2020

38 Bill Morris, Habitat, [Answers to frequently asked questions on coronavirus](#), March 12, 2020

39 HUD, [Real Estate Inspection Center \(REAC\)](#), accessed March 21, 2020

40 The National Law Review, [CMS suspends nursing home inspections, offers guidance in wake of coronavirus](#), March 10, 2020

41 Borough of Palmyra, [COVID-19 \(coronavirus\) public service announcements: Borough hall, all borough facilities, athletic fields, parks and schools closed until April 20th](#), March 19, 2020

42 Susan Hallam, The Drum, [Preparing your marketing plans for the coronavirus downturn](#), March 18, 2020

43 Jonathan Lansner, The Mercury News, [Coronavirus outbreak: California Realtors told to stop home showings, open houses](#), March 21, 2020

“Aside from the noise coming in from every direction right now, this market has winners, and it also has losers. That hasn't changed. Getting people in the door is the name of the game. That hasn't changed either. What's changed is how you get them in the door. How you use technology to show them what they can't see in person.”⁴⁴

In a pragmatic way, some businesses will make wise marketing choices during the course of this outbreak that pay dividends long-term. In a very colorful article on Marketing Week, Mark Ritson points to the role high-end retailer Marks & Spencer played during WWII, mass producing cheap clothing.⁴⁵ Ritson points to that as an example of a way to build deep goodwill with consumers long after the fact. While smaller managers may have no such ability to contribute to the public good, larger companies can certainly donate money or resources to providing for the needy as the outbreak unfolds.

Impacts of the CARES Act

The Coronavirus Aid, Relief, and Economic Security Act was signed into law by President Donald Trump on March 27. The largest-ever stimulus package in American history, at over \$2 trillion, the Act includes a wide range of funding sources and provisions meant

to ease the impact of COVID-19 on the U.S. economy. One of the most notable impacts is a check that was distributed to most Americans who do not exceed an income cap based on their marital status. This check was worth \$1,200 in most cases, while each child 16 or younger will bring their families an addition \$500.

Much of the CARES act has by now already expired and been renewed or replaced by other policies. The single family foreclosure moratorium, for instance, was set to expire at the end of August but has since been renewed through at least the end of the year. Federal student loan payments and interest accrual was set to expire at the end of September, but was extended through the end of the year as well. However, the original \$600 per week unemployment insurance benefit did expire in July. This is the more troubling part for landlords, since there is as yet no renewal or additional stimulus package close to signing. Landlords should continue to carefully monitor their collections and plan out alternative workouts with residents experiencing financial challenges during this time.

At present, it is too early to conclusively say where we are heading with COVID-19. What is certain is that business will not return to the way things were for a long

time. With the right information and smart decision-making, apartment managers can protect their residents while reinforcing the value of their brand over the course of the greatest crisis of the 21st Century.

44 Propmodo, [Virtual tours prompt engagement during widespread isolation](#), March 18, 2020

45 Mark Ritson, Marketing Week, [Marketing in the time of Covid-19](#), March 17, 2020

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