ACROSS THE TABLE

BUSINESS CONSULTING

INDUSTRY STACK 17 · PROPERTY MANAGEMENT

The Property Management Stack

Eight systems across tenant, maintenance, rent and owner reporting — and the compliance line you cannot automate across.

Knowledge Article I17

AI Stack Series · acrossthetable.biz

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WHO THIS IS FOR

You manage residential or commercial property for owners. You fill vacancies, screen applicants, collect rent, handle maintenance at all hours, and report to owners who want to know why the number is what it is.

This guide is for the manager whose portfolio has outgrown spreadsheets and whose phone rings about a leak at eleven at night.

Read the governance note carefully. Applicant and tenant decisions are the most legally exposed thing in this industry.

START WITH THE WORK, NOT WITH THE APPS

These are not twenty lists of AI apps. Each stack starts with the jobs a particular business performs, then matches AI and conventional software to those jobs. Treat it as a menu to evaluate, not a shopping list.

For this kind of business the work runs in one line, start to finish:

> **THE PATH THE WORK TAKES**
> Property → Tenant → Maintenance → Rent → Owner

Broken into the steps a customer actually moves through:

- Property
- Listing
- Applicant
- Lease
- Tenant
- Rent
- Maintenance
- Owner reporting

Read that line left to right. A property needs a tenant, an applicant becomes a tenant, the tenant pays rent and needs maintenance, and the owner needs to see all of it in a report.

The two things that consume a property manager are maintenance coordination and owner reporting. One is reactive and constant; the other is monthly and tedious. Both are heavily improvable.

THE STACK, PIECE BY PIECE

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Every tool below is matched to one of those steps. You do not need all of them, and you should not buy all of them at once. Read the “What it is” column first and find the step where your business is losing the most time or money.

Tool	The step it covers	What it is	Price
AppFolio	Property management	Leasing, maintenance, accounting and owner reporting for portfolios.	Per unit/month with minimum.
Buildium	Smaller-portfolio alternative	Property management software for smaller portfolios.	Per month by units.
Zillow	Listings	Listing exposure and buyer lead generation.	Advertising spend.
DocuSign	Documents	Electronic signature and agreement management.	Per user/month.
QuickBooks	Finance	The small-business accounting standard — books, invoicing, reporting.	Per month by plan.
CompanyCam	Maintenance documentation	Time-stamped job-site photos organized by property, shared with the office.	Per user/month.
ChatGPT / Claude	Approved communications	OpenAI’s general assistant — writing, analysis, research and, with Agent mode, multi-step work.	Free tier; paid plans per user/month.
Power BI	Portfolio analytics	Microsoft’s business intelligence and dashboards.	Per user/month.

Where two names share a row with a slash between them, they do the same job and you pick one, not both. The description shows the first of the two.

The first two rows are alternatives — one platform runs the portfolio. The choice between them is mostly about portfolio size and what owner reporting you need.

What to watch out for in each one

None of these are reasons not to buy. They are the things owners tell us they wish they had known first.

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- AppFolio — Minimum monthly spend.
- Buildium — Fewer AI features than AppFolio.
- Zillow — Leads cost money and need instant follow-up.
- DocuSign — Envelope limits on lower plans.
- QuickBooks — Only as clean as your categorization habits.
- CompanyCam — Crews have to take the photos.
- ChatGPT — It sounds confident when it’s wrong. Check anything that touches money, law or a customer.
- Claude — Same rule as any assistant: verify facts and never paste data you wouldn’t email.
- Power BI — Data modeling is the real work.

WHERE AI ACTUALLY FITS IN THIS BUSINESS

Maintenance triage, communications, document summarization, portfolio analysis, operational reporting.

In plain terms, that means:

- Triaging maintenance requests as they arrive: what is an emergency, what can wait, what needs which trade.
- Drafting the tenant and owner communications that otherwise sit in a queue until the weekend.
- Summarizing a lease so you can answer a question about it without rereading forty pages.
- Analyzing the portfolio for the patterns that matter — which properties cost the most to maintain, where turnover is highest, what vacancies are really costing.
- Writing the monthly owner report narrative from the numbers your system already produced.

The hard line: do not let any automated system make or shape decisions about who gets approved, who gets shown a property, or who gets renewed. Fair-housing law covers those decisions, and an automated screen that produces a disparate outcome is a violation whether or not anyone intended it.

GOVERNANCE CHECK

Fair-housing compliance and human oversight are critical anywhere technology touches applicant or tenant decisions.

A practical version of that rule: AI may summarize an application file. A human decides on it, against written criteria applied the same way to everyone, and the reason is documented.

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WHAT TO SET UP FIRST

Do these in order. Finish one before you start the next. Most owners who try to do all of it in one month end up using none of it.

1. **Get the whole portfolio into one platform** Properties, units, leases, tenants, rent and maintenance. Managing a portfolio across spreadsheets and email is where liability lives.
2. **Put rent collection online** Automatic payment and automatic late tracking. This removes the most uncomfortable recurring conversation in the business and improves on-time rates.
3. **Systematize maintenance intake** One channel for requests, with timestamps. A documented response time protects you as much as it serves the tenant.
4. **Photograph everything** Move-in, move-out, maintenance before and after. Deposit disputes are won and lost entirely on documentation.
5. **Then automate owner reporting** Owners who get a clear monthly report on time stop calling to ask for one.

WHAT IT COSTS TO START

Property management platforms are typically priced per unit per month, often with a minimum. That makes cost scale cleanly with your portfolio — and it makes the minimum the thing to check if you are small.

Listing exposure is advertising spend and varies with how hard a unit is to fill.

The cost comparison that matters is vacancy. A unit empty for one extra week usually costs more than a month of the entire software stack, so tools that shorten turnaround are worth more than tools that shave fees.

The price column in the table above tells you how each one charges — per user, per location, per contact, or a percentage of every sale — not what you will pay. That is deliberate. The charging model is what decides whether a tool stays affordable as you grow, and it is the part that does not change every quarter. Get the current dollar figure from the vendor’s own pricing page before you budget.

THE RULES UNDERNEATH ALL OF IT

Legal · Privacy · Data protection · Security · Compliance · Records · Audit · Risk · Human oversight — underneath every one of the twenty stacks, not an afterthought.

Fair housing governs advertising language, screening criteria, and every decision about applicants and tenants. Criteria must be written, consistent and applied to everyone the same way.

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Security deposits have strict handling, accounting and return deadlines that vary by state, and the penalties for getting them wrong are disproportionate.

Tenant records contain financial and personal information. Access should be controlled and reviewed.

Maintenance habitability obligations have response timeframes in many jurisdictions. Your documented timestamps are your evidence that you met them.

Owner funds are usually held in trust with specific accounting requirements. This is a licensing matter in many states, not a bookkeeping preference.

MISTAKES THAT COST THE MOST

- Using any automated screening that has not been reviewed for fair-housing exposure.
- Taking maintenance requests by phone with no record of when they came in.
- Thin move-in documentation, then losing the deposit dispute.
- Letting owner reporting slip, which is the single biggest driver of owners leaving.
- Mixing owner funds with operating funds.

THE CEO DECISION

- Are your screening criteria written down and applied identically to every applicant?
- What is your average days-to-fill on a vacancy, and what does a week cost?
- How long between a maintenance request arriving and someone responding? Can you prove it?
- Do owners get their report on the same date every month without chasing?
- Could you produce move-in documentation for every current tenant?

YOUR QUICK REVIEW

- ☐ The whole portfolio runs in one platform.
- ☐ Rent is collected online with automatic late tracking.
- ☐ Maintenance requests arrive in one timestamped channel.
- ☐ Move-in and move-out are fully photographed.
- ☐ A human makes every applicant decision against written criteria.

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ADDITIONAL RESOURCES

Tool	Where to find it	What it is for
AppFolio	www.appfolio.com	Managers with enough doors to justify a platform.
Buildium	www.buildium.com	Managers under a few hundred units.
Zillow	www.zillow.com	Getting properties and agents in front of buyers.
DocuSign	www.docusign.com	Getting documents signed and stored properly.
QuickBooks	quickbooks.intuit.com	Clean books your accountant already knows how to read.
CompanyCam	companycam.com	Proving what you found and what you fixed.
ChatGPT / Claude	chatgpt.com / claude.ai	Your default thinking partner when you want one tool that does most jobs well.
Power BI	www.microsoft.com/en-us/power-platform/products/power-bi	Microsoft-centered reporting.
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which job to start with before you buy anything.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

Go deeper on the pieces

Each of these is a full guide comparing the three tools that do that job:

- Ask and reason — acrossthetable.biz/knowledge-articles/ask-and-reason/ (covers ChatGPT, Claude)
- Manage the money — acrossthetable.biz/knowledge-articles/manage-the-money/ (covers QuickBooks)
- Understand the numbers — acrossthetable.biz/knowledge-articles/understand-the-numbers/ (covers Power BI)

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CONTINUE LEARNING

The Across the Table AI Assessment takes fifteen minutes and starts from the work the business performs.

The guides above compare the individual tools for each job.

READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

LinkedIn: https://www.linkedin.com/in/connie-jacobo-ramirez

Questions: info@acrossthetable.biz · 480-582-4716

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ACROSS THE TABLE BUSINESS CONSULTING

101 N First Ave, Suite 2325-1495, Phoenix, AZ 85003

info@acrossthetable.biz · 480-582-4716 · acrossthetable.biz