

RESIDENT CHARGEBACKS

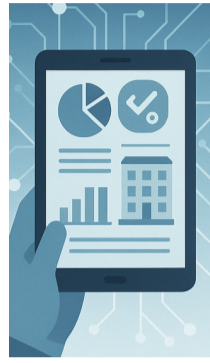
Lift NOI While Reducing Costs



THE PROBLEM

Most operators wait until move-out to reconcile damage costs.

That leaves in-tenancy, resident-responsible issues unaddressed, **inflating OPEX** and **missing recoveries**.



WHAT CHARGEBACKS FIX

Handle resident-responsible items in real time: document, review, post to the ledger.

Teams reduce intake, free techs for higher-value work, and lift NOI.

Clear photos, notes, and plain-language explanations reduce disputes and strengthen collections.

Owners can miss out on millions waiting until deposit refund.
 12% of the items are the resident's responsibility during occupancy.
 — Ken Murai, Founder & CEO

KEY METRICS TO TRACK



Resident-responsible tickets per 100 units



Technician minutes per ticket



Material spend per qualified ticket



Collection rate on chargebacks



Days from discovery to posting





SAMPLE PORTFOLIO: 5,000 UNITS



ROI SNAPSHOT: AFTER APPLYING CHARGEBACKS FOR 1 YEAR

10% Intake Efficiency Gain

PHASE 1: IMMEDIATE LIFT

-  **70 fewer tickets per month**
4% reduction
-  **29 labor hours redeployed monthly**
\$1,200 in capacity
-  **\$1,260 in materials avoided**
-  **\$65,000 in monthly chargeback recovery**
at 65% collection

PHASE 2: BEHAVIOR-DRIVEN EFFICIENCY

At 75% collection, add more than \$10,000 per month without raising intake

If intake declines by 5% as behavior improves, routine OPEX falls and useful life extends on items like screens, locks, and appliances

RECOVERY

EFFICIENCY


KEYS TO A FAIR ROLLOUT

- ✓ Align charge types with the lease and price sheet
- ✓ Capture photos and notes at discovery
- ✓ Manager review within two days
- ✓ Post with a clear, plain-English explanation



PROOF OF BEHAVIOR CHANGE

Large operators have seen around a 3% year-over-year intake reduction from consistent enforcement. Compounding effects matter: fewer low-value tickets and more technician hours for high-value work.



CHARGEBACKS DONE RIGHT

- ✓ Immediate NOI lift
- ✓ Lasting operational savings