



Kenosha Landlord Association

A Local Chapter of the Wisconsin Apartment Association

Volume 24, Issue 7

September 2012

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Kenosha County Fair 2012

DISCLAIMER: The Kenosha Landlord Association publishes this newsletter to create awareness of issues relating to the rental housing industry. Information is compiled from a variety of sources and the views and concerns expressed by the contributors do not necessarily reflect those of the editor or the Association. When necessary, we suggest you consult an attorney.

Top 10 Questions Regarding Flipping Houses

Lana Groetsch obtained her Bachelor's Degree in Real Estate from the University of Central Florida. She has been a licensed realtor for two years. In 2011, she created an internship program between Keller Williams and UCF.

<http://www.centralflrealty.com/>

Location of video: http://www.ehow.com/video_12210237_top-10-questions-regarding-flipping-houses.html

Hi I'm Lana Groetsch with Keller Williams Realty and today's topic is top ten questions regarding flipping houses.

1. What is a flip? A flip is if you buy a property for one price and then turn around and then sell it for a higher price, pretty simple.

2. What makes a good flip property? The main thing to look at is that when you're flipping property you want to be able to make a profit afterwards so take a look at what you're going to buy the property for and then what you need to put into it and then what the sell amount is going to be when you go to sell it to a new buyer. If you make a profit, that's a good flip property.

3. To what degree does the property need repairs? When looking at the house itself, you want to make sure that you look at the top structural issues, the roof, the plumbing, the electrical, the flooring and mainly the kitchens and the bathrooms. If you are going to have to replace all of these, that is usually a 20 to \$30,000 flip depending on the square footage of the house. As long as you're going to make a decent enough profit, then those would be okay repairs to put into it.

4. Should I sell it myself? You would want to consult with a real estate expert to see if they can do a better job for you then selling it yourself.

5. How do I prepare the house for a sale? Most investors

when flipping a house do what is called staging to sell the property. This is just putting various items in the house such as little plants, maybe a recipe book in the kitchen, some towels in the bathrooms. These are just some appealing items to place so that when someone walks into a vacant house that they feel like they could actually make this a home and that it's not just some vacant space.



6. How do I evaluate values in the area? I would suggest going to a real estate expert do these values for you. What they do is call it a comparative market analysis and they'll be able to tell you what values and what that house is currently worth and what it could be worth when reselling.

7. How do I choose an agent? Now this is just an interviewing process to find the best agent fit for the job. I would suggest meeting with three to four different agents and seeing who you feel most comfortable with, who is the most professional and who will get you the most money for your resells.

8. What are the biggest pitfalls when coming to do the flip process? The biggest pitfalls would be not making the profit you're looking for if any at all, not getting the repairs done correctly, maybe having to hold the property longer than expected. These would be some major pitfalls that you want to look into prior to purchasing the property.

9. Where and how do I find the deals? There's different ways to do this. One way is finding a real estate professional to look at the market for you, see what sales come up.

You can also do what is called wholesale

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Property Management — Examining the Organization—Background, Qualifications, Portfolio

Posted by **Jordan Muela** in [Property Management Articles](#) www.managemyproperty.com

The service you receive will only be as good as the people doing the work. This step is critical in ensuring you hire honest, knowledgeable professionals who will be attentive to your needs and the needs of your tenants.

Here's a list of issues to review and questions to ask the property management firms you interview:

Background

How long has the company been in operation? Under this name or under a different name?

The rule of thumb is to look for five years or more experience, but this must be weighed against all the other criteria as there are subpar veterans and excellent startups in many markets. Also, beware of a company that has changed its name to avoid bad past.

Have they been doing property management that whole time? Have they been managing the type of property you own that whole time?

Property managers who focus on one property type and/or don't provide realty services pride themselves on this point. There are definitely benefits to working with a company that has a single focus and specialization, but there are plenty of competent property management companies who provide realty service and/or manage multiple property types. The main thing to look out for is people who decide to become property managers overnight even though they are unqualified. Although this applies to people from all backgrounds, its worth noting that when the real estate market slows down a good number of realtors moonlight as property managers, some of whom lack the proper licensing and or skills required.

How knowledgeable are they?

If they appear to not have the time to answer your questions in the interview process, move on. They either genuinely don't have time for their clients, or this is a front to mask their lack of knowledge. Try offering them some hypothetical scenarios to see if they offer you solid answers or dance around the question. Quick, clear answers mean there are well laid out processes in place rather than a fly-by-the-seat-of-their-pants, more reactive mentality.

Qualifications

Are they licensed to practice property management?

This is a very important point as it is a serious problem when anyone tries to practice property management without being licensed and educated in the field. The fact that your property management company is licensed means they are subject to the ethics and guidelines established by their states governing authority. If

they don't have a broker's license, they either will likely be operating under another broker's license or are in a state that does not require a broker's license. Either way it's worth checking the laws in your state and verifying things to make you don't hire a company that is practicing property management illegally. Also make sure to find out if they have a current errors and omissions insurance policy.

What certifications does the company and its employees have?

Do they participate in continuing education?

This is a good indicator of how seriously the company takes their work. You want to look for companies that nurture their employees professional development by encouraging (or even better requiring) them to attend graduate level courses and seminars. Professional certifications mean the recipient has invested considerable time and money acquiring the skills required to be an expert in their field. Here are some trade organizations and the designations they provide:

National Association of Residential Property Managers (NARPM) - RMP, MPM, CRMC, CSS

National Apartment Association (NAA) - CAM, CAMT, CAPS, CAS, NALP

Institute of Real Estate Management (IREM) - CPM, ARM, AMO, ACoM

Consider it a bonus if the above certifications are complimented (not substituted) by other related real estate management designations. This indicates an even broader skill set which further informs their practice of property management.

Does the management team dress and act professionally?

First impressions matter. The companies you interview are likely on their best behavior during the interview process so if they don't look and behave professionally then, don't expect things to improve.

Consider that this person will represent you when dealing with current and potential future tenants; if you don't

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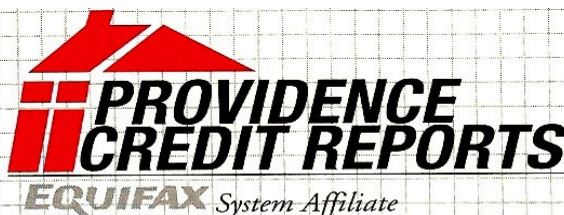
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Water Utilities—Landlords should have the right to turn the water off for non-payment

A Collection of emails from Larry Cappazzo, John H fischer, Art Luethke, Gry Goyke, Aarons Rentals
These people are a part of the landlord community who are trying to request change.

Email dated: 8-28-12 - To all,

In Kenosha the Kenosha Water Utility charges \$44 to turn the water on at the curb stop (during normal business hours) and no fee to disconnect the service, however they will not disconnect the service on a building under 4 residential units, because they don't have the manpower. With all their talk in their mission: "Providing and Protecting Kenosha's Greatest Natural Resource" they will do nothing to prevent the waste and millions of dollars of damage caused by residents who take revenge on the landlord or mortgage holder by using water as a weapon. As a Realtor who has seen millions of dollars in damage inside homes I have viewed and as a property manager who has paid thousands of dollars in

unpaid water bills, I would gladly pay \$55.00 to have the KWU simply turn off the water when there is an issue.

Lawrence N Cappazzo
President: Aer-Wave Systems, Inc.
Broker/Owner: lcappazzo@wi.rr.com

Email dated: 8-28-12

I will agree that trying to get the municipal utilities to see things from our point of view, and to have them treated like other utilities is the best possible solution for us.

However, it should be pretty clear that having municipal utilities treated like other utilities is a non-attainable goal. It is a battle we will wage forever and never win. There is benefit from sitting down with them and seeing if we can come up with a solution that we can agree one, even if it is completely out of the box.

For example, here is just one idea that I have had running around in my head. Many landlords leave the utility in their name and then bill the tenant, this way they can avoid the huge late fees and not learning about the bills until they are hundreds (and sometimes thousands) of dollars. The problem is what happens when the tenant doesn't pay the utility

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Examining the Organization - Background, Qualifications, Portfolio

Continued from page 3

find them agreeable what are the odds your tenants will? It's also a good idea to get a look at their offices as this will provide yet another window into what kind of property conditions they find acceptable.

Portfolio

How many types of properties do they manage? Do they have a specialty?

Generally speaking it is a good thing if they focus on specializing in one area.

How many properties are they currently managing? Is the company trying to grow, hold or slim their portfolio?

This question is closely related to size which is covered in the next article.

Do they manage properties locally, regionally, or nationally?

The conventional wisdom is that a local only is best because it allows for a more singular focus as well as increases managements attention and ability to meet your needs as well as your access to decision makers in the company. That said, this can be an overgeneralization easily out weighed by any number of the other factors covered in this hiring guide.

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Michael Buzzell
Sales

Water Utilities—Landlords should have the right to turn the water off for non-payment

A Collection of emails from Larry Cappazzo, John H Fischer, Art Luethke, Gry Goyke, Aarons Rentals
 These people are a part of the landlord community who are trying to request change.

Continued from page 4

bill provided by the landlord, the landlord only has one tool in the tool box – eviction.

I would like to see something in the law that if the landlord bills the tenant for the utility, and then the tenant doesn't pay, we can go ahead and turn the utility off to force payment (the same way many utilities do). It gives us a tool to get payment without having to go through the lengthy process of eviction.

This idea is of course not perfect, but it is sure better than what we have now. And, it is something that we may get the municipal utilities to agree with us is a good idea, which means that instead of fighting a well funded, and well connected lobby, we can have them work with us to get something like that passed because it doesn't affect them directly and gets us off their back.

Personally, I would love it if I could legally pull the plug when the tenant doesn't pay, but law doesn't allow that.

There is something called the serenity prayer. Although I am not religious, I use that prayer almost every day. It goes.. Lord, give me the strength to change the things I can, the patience to accept the things that I cannot, and the wisdom to know the differ-

ence. We, as an association, need to use our wisdom to know what we cannot change, but then use our strength to change those things we can.

John H. Fischer, Broker-Associate / Director of Operations
 Emmerich & Associates, Inc. (dba Emmerich Properties)
 453 Grand Avenue, Schofield, WI 54476
john@helprent.com

Email dated: 8-28-12

Subject: Unpaid Utility Bills

Don't be fooled here Gary. This is the most polarized issue we have in our industry! THEY have it good, real

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good, the way the law is now, with unpaid utility bills going on our tax bills. I couldn't believe that we had a provision in the last bill that said we could escape this *if we provided the utility with a (forwarding) address*. Get real, these unpaid bills are from people who skip! We NEED to get the current law changed and treat the municipally-owned utilities just like the privately-owned utilities! Meetings with their people is a complete waste of time!

Art Luetke

Email dated: 8-30-2012

Larry,

In thinking about this, a question came to mind...

In situations described below where

tenants are out and the building is vacant; why, as a property manager or landlord, would you not simply turn off (and possibly lock out) the main water shut off inside the building?

That would prevent any damage/waste from any of the fixtures and plumbing outlets (such as hose bibs, etc). Is there a concern of people somehow using the water between the curb and the main shut off in the building?

Ron , Aarons Rentals

In a message dated 8/28/2012 8:58:55 A.M. Central Daylight Time, gary.goyke@gmail.com writes:

Encouraging Contact from the Municipal Electric Utilities

I received a call on Monday from the representative of the municipal electric utilities, requesting a meeting in the next few weeks. At the end of the legislative session, when our bill, Assembly Bill 182, was not passed, there did not seem to be any room for further talks.

This is a very hopeful sign that the utilities would like to discuss our concerns. I will keep you advised as the meeting is set up.

The End

Examining the Organization - Background, Qualifications, Portfolio

Continued from pg 4

Do they manage any section 8 properties?

These kinds of properties come with their unique challenges and require specific knowledge to manage. If you own, or think you may consider purchasing section 8 properties in the future you are best looking for a company that has experience in this area.

How long is their average client relationship?

Longevity is a good sign.

Ask for the addresses of some of their properties so you can do a drive by and if possible get a walk through.


Bear in mind they will select properties that reflect well on them, if you really want to go the extra step you can hunt down one of their other properties by locating some of their rental listings. Either way, if you get the opportunity to talk to tenants try to assess their level of satisfaction with the management company.

Where is their office located? How far is it from your rental property?

The farther away they are the more likely the level of attention your property receives will suffer. A maximum of a twenty five minute drive is a good rule of thumb.

There is more ground to cover, read to the next article to see what we left out.

Next: Examining the Organization - Size, Staff, Customer Service.. Back to Hiring a Property Management Company - The Complete Guide.



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Editors Note Regarding: Residential Rental Inspection Program An Observation

Editors Note Regarding:
Residential Rental Inspection Program, City Of Milwaukee

It is my belief that as a landlord we should know what is happening around us. I have found the following brochure off the City of Milwaukee website.

Today, some cities off and on in the past have brought up the topic: Landlord Licensing or Residential Rental Inspection. I have found through surfing the internet that there are a lot of similarities as to what a city would require.

Some of the common requirements”

1. A yearly fee paid to the city.
2. Registering of the property.
3. If the property is being sold, the new owner has to apply for a transfer.
4. Inspections of properties.



The City of Milwaukee has designated their Residential Rental Inspection Program to a certain area of the city. The city says it's necessary for overcrowding, illegal units, increased noise and litter. It also mentions in the brochure: "This removes the potential for retaliation, as all rental units will be inspected. There are no new 'thresholds of compliance' or standards. The Milwaukee Code of Ordinances will be applied."

I know the City of Kenosha has laws and code to apply to these issues as well as the City of Milwaukee. My personal belief is that if a tenant is violating a law; why not issue a ticket for noise, issue a code violation on the door of the property to pick-up garbage or issue an order of repair. How about the Nuisance Ordinance. There are current laws out there that benefit both the landlord and tenant. Whether it's the landlord or tenant calling for help, we both should be served. This kind of licensing or inspection program increases our taxes and is a revenue for the city. This is duplication.

City of Milwaukee's Brochure on next two pages.



Top 10 Questions Regarding Flipping Houses

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deals, they're people in the community that does wholesaling that will go out, buy properties from owners and resell it very quickly to make a profit so getting in with maybe some local investing groups will be able to help you find some deals to do flip properties.

10. What is the best way to determine how much to sell the property for when done flipping? What I do and many investors in our area do is what a quick sale market analysis is prior to actually purchasing the property and doing the flip, you look at what it would sell quickly today in the market. So if you're looking to do a flip property and resell it in a month, what is the quickest 24 hour contract price and that is the price I would suggest doing your, basing your deal and your flip amounts on. A realtor and professional will be able to help you value that, make sure that you sit down and interview them and make sure they're professionally able to do this valuing for you.

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Residential Rental Inspection Program



Other DNS programs building owners should be aware of

All non-owner occupied property in Milwaukee is required to be registered with the Property Recording Program. The owner's contact information must be on file within 15 days of the sale or transfer of the property. For information call **Property Recording** at (414) 286-8569.

Is your building vacant? If it has been vacant for more than 30 days, you may have to register the building as a part of the **Vacant Building Registration (VBR)** program. The process involves listing the ownership and contact information as well as keeping the building in a code compliant, insured and secured condition. See www.milwaukee.gov/dns/vbr for details. For vacant Commercial buildings call (414) 286-3874. For vacant Residential buildings call (414) 286-8824.

If selling a property, you may be required to apply for a Certificate of Code Compliance before the property is sold. Call the **Code Compliance** section at (414) 286-3838 or visit www.milwaukee.gov/codecompliance to see what areas are involved and what ownership conditions this pertains to.

What is it about?

What requires an inspection?

What will the inspector look for?

When will the inspection happen?

What if I fail the inspection?

Tips for a smooth inspection?

apply, which shall be sent by the department. A fee of \$50 per unit shall be imposed if the department is unable to gain access to the unit for the inspection at the agreed upon time. Delinquent residential rental inspection fees shall be charged against the real estate and shall be assessed and collected as a special charge. (Sec.s. 200-53.)

An owner failing to comply with any other provisions of this section shall be subject to the penalties provided in s. 200-19.

How long will this program last?

This is a pilot program with a limited 5 year life. It cannot be expanded during this term. The legislation requires an evaluation and report to be submitted to the Common Council during the 5th year. The evaluation report will provide information on the outcome, success, and failures of the program. If the RRI program is successful, it could be renewed.

I have more questions, who do I call?

For additional information or questions about the RRI program, call the Department of Neighborhood Services at (414) 286-8824.

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The **FREE** Award winning City of Milwaukee Landlord Training Program, "Keeping Illegal and Destructive Activity Out of Rental Property" is held twice a month. Please call (414) 286-2954 to hear the next available times, dates and locations. Attendees receive a **FREE** 100 page manual and numerous handouts. All we ask is that you register in advance by calling (414) 286-2954. Voice mail is available 24/7. By attending this original program you will be offered the opportunity to attend additional **FREE** Property Management classes during the year.

(continued from other side)

If an owner is not satisfied with the decision reached by the commissioner, he or she may make further appeal to the Standards and Appeals Commission pursuant to s. 200-17. There is a filing fee. This is a citizen's review board not affiliated with DNS.

What if I purchase a rental property within one of the RRI target areas?

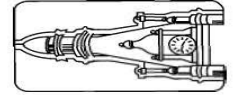
Persons acquiring an ownership interest as the result of a sale, transfer or conveyance of a dwelling within the designated residential areas must, within 30 days of transfer, apply for a residential rental certificate. Any person selling, transferring or conveying an ownership interest in a dwelling shall expressly inform any person acquiring or receiving an ownership interest in a property that a residential rental certificate is required by the city.

Where are the Forms?

The RRI application forms are available at www.milwaukee.gov/dns/forms. The application shall be signed by the owner, and shall state the street address of the dwelling to be inspected, the owner's legal name, the owner's phone number and date of birth. In the event of a sale, transfer or conveyance of a property within 3 months of the initial issuance of the certificate, the certificate may be transferred to the new owner until the expiration of a 1-year certificate, or 1 year from the date of issuance of a 4-year certificate, provided the new owner submits an application.

What are the penalties if I fail to obtain the required Residential Rental Certificate?

An owner failing to apply for a residential rental certificate of compliance shall be subject to a forfeiture of \$100 for the first failure to apply. The owner shall be subject to a forfeiture of \$150 for failure to respond to each subsequent notice to



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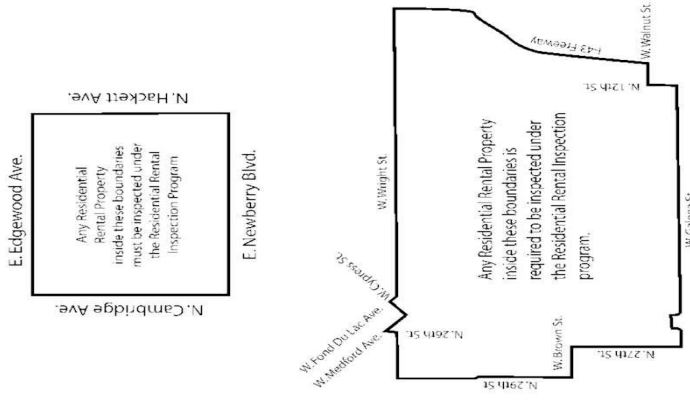
What is the Residential Rental Inspection Program?

The Residential Rental Inspection (RRI) program is a 5 year pilot program being conducted in two areas of the City. These areas have had a higher than average percentage of code violations and illegal units. The program will insure that inspected units meet the minimum code requirements for safety and sanitation per Milwaukee ordinances.

Why is the new program necessary? Overcrowding and illegal units negatively impact a neighborhood. If put tenants at immediate risk in case of fire. The neighbors have to deal with increased noise and litter. DNS operates on a complaint basis, meaning we rely on a person to call in a complaint for us to start investigating. If there is an incentive for tenants to save money by doubling up or using an illegal space, no complaint will be made. Also, the rental properties in these target areas are typically rented by students and/or low-income renters who may fear retaliation if they call in a complaint. This removes the potential for retaliation, as all rental units will be inspected. There are no new "thresholds of compliance" or standards. The Milwaukee Code of Ordinances will be applied.

What buildings will be inspected? All non-owner occupied rental units will be inspected with the exception of owner occupied duplexes. If a building has 3 or more units and an owner lives in one of the units, the owner's unit is exempt and only the rental units will be inspected. Non-owner occupied single family homes will be inspected. If there are 10 or more units in a building, then only 10% will be inspected, but no less than 2 units. Additional units may be inspected if significant problems are found in the first sample. See the following map for the areas impacted.

Boundaries of RRI Program



When are the tenants alerted?

Under this ordinance the owner must post notice of the inspection for the tenants 48 hours before the inspection. Owners have the right under Wisconsin law to enter the rental unit as long as 12 hours notice is provided. The tenants are not required to attend the inspection. The amount of time required will vary with the size of the unit or single family home. A small apartment will take an estimated 15 minutes.

What is the inspector looking for?

The inspectors will be enforcing the existing housing maintenance code, the building fire code, and the zoning code. DNS has provided an RRI checklist which can be used by property owners as a guide to prepare for the inspection. The checklist is a detailed list of items the inspector will be looking at.

Where is the checklist the inspectors will use and more information on the web?

The Department of Neighborhood Services web site has a special page for the Residential Rental Inspection program. Go to:

<http://www.milwaukee.gov/dns/rri>

From this page you can find links to the checklist, the maps of the areas impacted, and the ordinance governing the program.

How long is the Residential Rental Inspection certificate good for?

The amount of time will depend on the condition of the units at the time of inspection. Well maintained buildings without any units having disqualifying violations will receive a 4-year RRI certificate. If any units within the building are found to have disqualifying violations, the building cannot receive a 4-year certificate. Instead a 1-year RRI certificate will be issued after the violations have been corrected. Another inspection will be required in a year.

A residential rental certificate may be revoked at the discretion of the commissioner if violations are observed during an inspection which are considered to be an unfit or unsafe condition pursuant to the code.

If after issuance of a 4-year certificate, the department subsequently finds that the dwelling or unit is found in violation of the building maintenance or zoning codes, the department may revoke the 4-year certificate and in lieu thereof issue a 1-year certificate. The dwelling or unit shall again be eligible for a 4-year certificate only upon the expiration of the annual certificate, and after the first subsequent annual inspection, no disqualifying violations are found. The commissioner may also revoke either a 4-year or 1-year certificate if he or she determines that violations are of a critical nature that constitute an unsafe or unfit condition.

What are my appeal rights?

The owner may request a review of decisions regarding Residential Rental Inspection violations or regulations imposed by the department. The request shall be made in writing on forms provided by the department and shall specify the grounds for administrative review. The request for administrative review shall be filed within 10 days of the issuance of the order. The administrative review hearing shall occur within 10 days after receipt of the request. The commissioner, or the designee, shall conduct the administrative review hearing. At the hearing, owner and staff shall present all relevant information to the case. Within 7 days of completion of the hearing conducted under this subsection, the commissioner shall mail or deliver to the owner his or her written determination.

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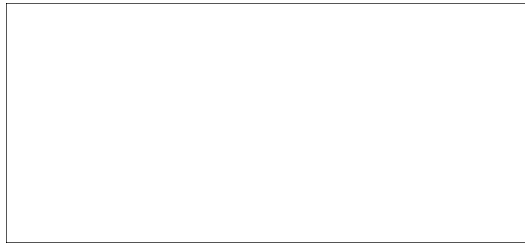


Kenosha Landlord Association

P.O. Box 1505

Kenosha, Wisconsin 53141

RETURN SERVICE REQUESTED



Next Meeting

NEW Location

George's Club

Highview Lower Level

5305-60 St, Kenosha

On our regular
3rd Wednesday the month

September 19th, 2012

6:30 P.M. for food

7:00 P.M. for meeting

NEW MEETING PLACE

George's Club Highview

Lower Level

Appetizers & Networking

at 6:30 pm

Meeting will start at 7 pm

This meeting:

SUMMER RECAP

Legislative Update and Law Review

www.kenoshalandlordassociation.ws

Free Food Or Snacks Provided At Meetings