



# WAA News

Volume 33 Issue 11 • December 2012 • Connecting the Rental Community Right Next Door and Across the State

## *In this issue...*

- Holiday Safety Tips
- Holiday Gift Ideas for Your Tenants
- Winterizing Tips
- Why Your Renters Need Insurance
- And More!



*Happy Holidays!*



# 2013 Roster of Events / Maintenance

(for a full calendar of events go to: <http://www.waaonline.org>)

## BOARD MEETING

Saturday, January 19 • 8:00 a.m. - 5:00 p.m. (Lunch served at Noon)  
Wintergreen Resort, Grand Teton Room  
60 Gasser Rd, Lake Delton

Lunch choices are: a chef salad served with a roll or cheesy broccoli soup with a half roast beef and a half turkey sandwich. Cost is \$12 and includes coffee, tea, or milk.

Please RSVP to Kristy at [kristy@waaonline.org](mailto:kristy@waaonline.org) or 920-230-9221 no later than **Monday, January 14th.**

A limited number of rooms are available for Friday night at a rate of \$79 plus taxes. Call the Wintergreen directly at (800) 648-4765 by Friday, January 4th and mention the WAA to get the special rate.

## The Winter Roofing Problem That Will Cost You This Spring

Chances are it's snowing where you are right now, and with these severe storms, many rental property owners are now facing the ugly side of Old Man Winter – ice damming.

Ice dams occur when the top of a roof is warmer than the bottom. As snow or ice melts from the top and rolls downward, the water cools and then re-freezes near the bottom. If the weather stays cold, the dams build in size, and ultimately shove water up under the shingles and into the house, damaging the interior.

Unfortunately, doing nothing is not a good option.

Ice damming is one of a property owner's biggest headaches, in part because it happens when the roof is too icy to access safely.

The trick to eliminating ice dams is to keep the roof temperature consistent. While there are heated de-icing kits available, it may be easier to keep the roof consistently cold rather than hot.

Check your roof for ice dams. The location of the dams gives you an indication of the source of the problem.

Find out why your attic is releasing heat onto the roof – the insulation may be packed too tightly to allow proper ventilation, or there may be air leaks around vents, for instance.

Consider cooling the attic down with fans.

Find out why the heat from the house is escaping into the attic in the first place.

Unfortunately, your best option may involve a roofing re-do this spring.



<http://www.american-apartment-owners-association.org>



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\* Information in these articles should be used as a guide only and should not be relied upon as the sole source of information relating to its content. Additional sources of information may be listed herein. No warranty, either express or implied, is made with respect to the information contained herein. Neither WAA nor RHR is responsible for any loss, inconvenience, damage (whether special or consequential) or claims arising out of the use of the information contained. You should always seek advice from your attorney regarding any legal matters.



# President's Letter



Another year has passed and I have been your leader for two years now. The board had to vote to suspend the bylaws in order for me to be President for a third year. This is because no one stepped up to the plate to be President. We are all a part of WAA and even though there are several who are capable of leading WAA, few are willing.....very few.

I have enjoyed being President, though, and will continue to do my best to lead us forward.

I would like to take this time to thank those who helped me.

Administrative Assistant Kristy Weinke: Kristy has been so helpful and reliable and we have had a wonderful working relationship. Thank you, Kristy, for helping WAA to have a successful Conference & Tradeshow this year!!!

Past President Deanna Zewen: Deanna has always been there for me to bounce ideas off of and always gives me straight forward answers. I appreciate your support. Thank you Deanna.

Vice President Sherrie Dorn: Sherrie is soft spoken and quiet, but when she does speak she is sure and decisive. Thank you Sherrie.

Treasurer Casey Swetland: Casey has felt the downturn in the economy and as a result has found a new job, but it entails many more hours than his previous job. Casey was a tremendous help to me when we needed to trim our budget..... not an easy task. Thank you Casey.

We have a new Treasurer, Chris Mokler; thank you Chris.

Secretary Adele Vogel: Adele has been secretary for some time and has always been faithful. She, too, has been a strong supporter every step of the way. Thank you Adele.

John Fischer, Education Chair: John has done a great job of updating and adjusting our landlord training classes, as well as helping me with the training for Law Enforcement across the state. Thank you, John.

All the Regional Directors: Hank Dreschler, Kris Mueller, Pamela Strittmater, Matt Ruch and Gus Orozco. All of these have a large task before them in reaching and communicating with their regions. Thank you.

Gary Goyke, WAA Lobbyist: Gary was our State Lobbyist even before I came on the scene and has been very supportive. I know Gary will be most helpful as we look at changes to WAA in 2013. Many thanks for being a great friend to me and my wife.

Last, but not least, is my wife who edits all of my communications, including these monthly letters. She truly makes me look good!!! Thank you Trudy.

We want to wish everyone a very merry Christmas and may 2013 allow you to raise your rents!!!!!! Be safe in your travels and remember to take time for your family, as they are so important!!

*Dale Hicks*

Dale Hicks, WAA President



## First Impressions

What is it that gets good prospective residents to stop their cars and look at a rental property? Most often it is seeing something that would make them proud to make it their home. They don't want to be ashamed of where they live; rather they want to be proud to have their friends and families visit them. The better their home looks, the prouder they will be. So what do you do to set your properties apart?

**1. Give the rental home "curb appeal."** Plant flowers, clean up the yard and trim the shrubs. Define the edges by trimming lawns so you could snap a line on it.

**2. Hang mini-blinds, drapes, or curtains.** They don't have to be expensive. Make them a neutral color, such as off-white or beige. These colors don't clash with people's furniture.

**3. Detail the front entrance.** Just outside the front door and at least the first room you see inside should sparkle from the extra attention. Repainting the front door, polishing the door hardware, painting the front porch, and fixing the screen door all give a perception of higher value.

**4. Wax the floors and polish the chrome.** If anything is supposed to shine, make it shine.

**5. Make sure all trash is picked up every day that may blow onto the yard.**

**6. Mow the neighbor's lawn.** Believe it or not, some prospective residents—the good ones will reject a rental home because the neighbor's house looks awful.

Good residents don't like to live next to bad neighbors. It might be that the neighbors are just fine, really nice people, but they're just a little untidy. That's why you not only mow your own rental's lawn, but you mow your neighbor's too. Oh, you should ask them first, sure. Just say, "I was out here mowing my lawn, you don't mind if I do yours at the same time do you?" If the neighbor says, "Okay, go ahead. Thanks," you're in good shape. But some people are naturally suspicious, look a gift horse in the mouth and would want to know why you would do a strange thing like mow somebody else's lawn. So you tell them.

No, you don't say, "Because your yard looks awful and no self-respecting person would want to live next door to a slob like you." Rather, you are tactful and explain that you don't want any potential residents to get the wrong idea about the neighborhood. "And, you know, good residents like to live in good-looking neighborhoods. Everybody in the neighborhood here is great and I want good residents

to move in." That might work, if you say it right. If it doesn't—oh well, you tried.

**7. Make a professional-looking sign.** Well, of course! If you haven't done this already, do it now. Many people find their new places to live by driving through neighborhoods looking for signs.

Now as to the type of sign. Your sign could be the first impression a prospective resident has of you and your property. Crummy, beat up signs immediately suggest that the property reflects the same care and maintenance. Solid, professional looking signs make prospects think, "professional landlord."

Good residents like to rent from good, professional landlords. Your sign can get you off on the right foot. The opposite can happen with bad residents. Cheap, crummy signs draw them like flies. They immediately surmise, correctly or incorrectly, that the landlord of the property is lacking in professionalism and won't check them out too carefully, if at all.

**8. Do your own survey.** Drive down any street and go look at the homes and apartments. Make notes.

Make notes on what you like and don't like about the different houses or apartment communities. None of the good techniques are copyrighted or patented, so you can use them yourself if it's appropriate.

The flip side is that if you package your property wrong, renters will also stop their cars, fill out rental applications and rent from you. But these won't be the type of renters that you want. Bad residents have several characteristics that you don't want.

First, they have no pride in themselves or where they live. That means when they see a rental property that looks bad or untidy, they can imagine themselves living there. And because good residents won't even stop to look at such a place, the only applicants you get are bad ones.

Second, they figure that the landlord won't get too upset about a property that gets trashed if it looks kind of trashed already.

You don't want any of those people living in your properties. So do the things that attract good residents, that tell them your property is a great place to live, that you care about it, and that you value people who care about living in places they can be proud of.

*Robert Cain is a speaker and writer on property management issues. For a free sample copy of the Rental Property Reporter call 800-654-5456 or visit [www.RentalProp.com](http://www.RentalProp.com).*



# Screening Tips

## Importance of Running a Tenant Credit Check on Your Potential Renter

A tenant credit check is one of the most important things that you—as a property manager or landlord—can do. Doing so can help you minimize the risk that a tenant will not pay his or her rent. While the past may not be an indicator of future performance, it certainly can be used to judge the financial soundness of any potential tenant.

Plus, running credit and background checks on every possible tenant is a sound strategy for avoiding charges of discrimination. For example, if you run credit checks on all potential tenants without deviation, how can anybody accuse you of being unfair or discriminatory in this regard?

There are three credit reports you can get and one FICO score. The three credit bureaus are TransUnion, Experian, and Equifax. Each of these reports ought to have the same information on them; however, they don't. Businesses often report to only one or two of the bureaus, causing different data to be reported on different reports.

However, if you take the data contained in the sum of the three reports, you will get a more complete history of an applicant's credit history. It is more costly to pull 3 credit reports, however, so weigh the benefits against the costs. In many cases, the prospective tenant will be bearing the costs of the credit check, so you may find it beneficial to pull only one report.

One of the things you should be looking for in a tenant credit check is a history of paying bills on time. A rental applicant who has a history of paying his bills on time is one of a landlord's most cherished tenants. It is no fun trying to collect back rent from anybody; however, collecting rent from a perpetually tardy tenant can be frustrating and costly.

Late rent is one of the primary causes of eviction. Evictions are a process and they can be extremely costly and complicated. It is better to find out before you rent to somebody that he or she has a proclivity to miss rent payments rather than after you have signed a long-term lease with him.

Delinquent debts are a sure red flag that your potential tenant has a problem paying his bills. Therefore, you may find that if you rent a unit to this particular applicant you have serious problems collecting rent. Again, do not ignore this warning sign.

When it comes to choosing which of the three credit reports to pull, it is usually left up to your service provider. It is not cost-effective to pull all three credit bureau reports so you will want to pull only one, maybe two at the most.

More often than not, even if it is missing data, a credit bureau report will reveal underlying issues. Remember, the purpose of a credit check is not necessarily to disqualify an applicant; rather, tenant credit checks are a way for you to reveal potential pitfalls when evaluating a potential tenant.

*www.fidelisam.com, September 28, 2011*



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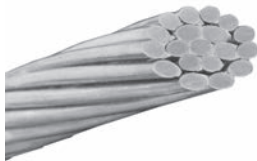
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## Preventing (Slowing Down) Copper Thefts

The theft of copper piping still continues to plague a large section of some cities.



I can't figure out why copper theft is so popular. It seems so stupid to do a thousand dollars worth of damage to get perhaps twenty to thirty pounds of copper. Of course, no one ever said these thugs are smart. Now there's no question that copper is selling very high right now for \$2.40 to \$2.60 per pound. Using the maximum of thirty pounds per house, and selling for \$2.60 per pound would make the night's thieving work worth about \$75.

It's also hard work to steal copper. Let's see, the thugs will have to break down the door or break a window to get in. Then they have to remove the copper by cutting it out or ripping it out. They'll need a lookout so this becomes at least a two-person job. Then once they have about 30 pounds of copper, they either have to find a fence and sell it for half price or travel to a salvage yard using \$5 worth of gas and more time to earn \$6 or so per half hour for stealing the copper in the first place. It would be much cheaper on the property owner and easier on the thugs just to hang a \$100 bill on the door and save everybody a lot of time and money.

Below are some tips that we do to try and avoid copper thefts:

- We make all the side or back doors open out, which makes it much harder for thieves to open.
- We put mini-blinds on all of the windows-this serves two purposes-it makes the house appear occupied as well as to provide window coverings for when it's actually rented.
- We leave the lights on, on every floor-even in the basement.
- We shut off the water in all vacant rentals-if the thugs do manage to steal my copper at least I do not have a big water bill. Plus, it's protection against anything that may occur to cause a leak.
- We make an effort to check every vacant rental on a daily basis.
- We also have clamps added to hold the copper in place. It helps to slow the thieves down somewhat.
- If by chance the copper is stolen, we replace it with plastic and move on.

*From Publication of the Lake Erie Landlords Association, LEELA.Ce.*

## Landlord Quick Tip

One of the best ways for landlords to cut costs and attract good tenants is to go smoke-free.

Advocates for smoke-free rental properties, including HUD, HHS, the American Lung Association, and the American Academy of Pediatrics have joined forces to provide a free tools to landlords who want to switch to smoke-free rentals.

This new toolkit includes HUD's guidance to public housing authorities and multifamily housing landlords, a guide to implementing no-smoking policies, a sample resident survey, frequently asked questions, and other useful resources.

When instituting a smoking ban, landlords also are encouraged to:

- Advertise units as non-smoking to attract tenants who either don't smoke or only smoke outside;
- Talk to prospective tenants about their smoke-free policy when showing the property;
- Include no-smoking policies in lease agreements and read through the rule with tenants as they sign their lease;
- Display no-smoking signage in buildings and on the property;
- Consider partnering with organizations to offer smoking cessation support to residents;
- Inform tenants that if they smoke in their units, they will be financially responsible for the costs of restoring the unit;
- Use the same warning/enforcement methods for smoke-free rule violations used for any other lease infractions; and
- Visit and inspect properties regularly.

<http://www.american-apartment-owners-association.org/blog/2012/06/25/landlord-quick-tip-164/>



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# Homebuying and Selling

## Homebuyers, Banish the Drama of Staging

By Michele Lerner • Bankrate.com

To entice buyers, home sellers use staging techniques. They rearrange furniture to make rooms look bigger and bake cookies to fill the air with a homey aroma. Smart homebuyers look beyond the stagecraft.

"While not all staging is trickery, because the basic premise of staging is to make the home look presentable, buyers need to look past it and get serious," says Karlton Utter, an office manager for Weichert Realtors in East Brunswick, N.J.

He and other real estate experts describe how a buyer can toss the seller's script and perceive the real house under the staging.

### Check the floor plan

Utter says the buyer should consider whether the home's layout appeals.

"Buyers should be careful to look at what they cannot change in a home or what would be very expensive to change," says Brandon Green, a broker and president of the Brandon Green Companies, an affiliate of Keller Williams Realty in Washington, D.C. "For example, a great kitchen is always appealing, but if it is located in the center of the home and the buyers prefer a front kitchen, that would be almost impossible to change. Another concern would be if the buyers have young children and want them nearby, but the third bedroom is in the basement."

Jonna Morton, a Realtor with Coldwell Banker Residential Brokerage Rockwall, east of Dallas, says some buyers fixate on the idea that they need a big home with large rooms without considering how they will fill them.

"You can't furnish a big house as easily as a small house," Morton says. "Buyers also need to think about the cost of utilities and maintenance on a larger home, especially one with extensive land."

### Staging techniques that sway buyers

Green says buyers need to be aware of the gap between how you sell a home and how you live in a home.

"Stagers and builders often remove interior doors to make the home seem airy and open," Green says. "When you put them back on, the rooms can seem smaller and closed off."

Green says stagers often use undersized furniture to make rooms seem bigger while sellers store belongings offsite. Buyers need to know the size of their furniture and the volume of their possessions to see if they will fit in the home.

### Evaluate the condition

Green says buyers should look beyond new paint.

"If the air filter is a disaster, that could be an indicator that the owners have deferred maintenance on the property," Green says. "Buyers should check under the sinks to look for water marks from old leaks and make a list of things to have a home inspector check out more thoroughly."

Utter says buyers should not be shy about moving boxes or checking under an area rug for floor damage or water stains.

### Look for quality

Green says buyers should look for solid doors and to pay attention to the corners of ceramic tile flooring to see that they have been installed carefully. "This is especially important with a recently renovated home, because if the place has been fixed up on the cheap there could be problems that crop up later," Green says.

Morton says buyers should look at the quality of the kitchen cabinets, bathroom vanities and wood trim. "A home that has been solidly built may be a better buy even if it is older, because a cheaply built home will need more work," Morton says.

### Check the lighting

"Come back to the property at different times of day and evening to see how it looks," Green says. "You may not notice that a house doesn't have any overhead lighting until you see it at night."

Utter says buyers should open and close every window to be sure they work as well as to check on the view and the size of the window. Home stagers sometimes place larger curtains over a small basement window to make buyers assume that window is bigger.

### Try the sniff test

Green says a musty smell in the home could mean there are issues with moisture, but even good scents can indicate a problem. "The overuse of air fresheners can mean that the owners are covering up a bad smell from a damp basement or a dirty fireplace," Green says.

### Arrive prepared

Green suggests that buyers bring a notebook, a tape measure, a flashlight and a camera on their house-hunting trips.

"Think about where you will keep your suitcases if you travel a lot, where you will store your bike or your kid's sports equipment," Green says.

Green reminds buyers that they don't have to do any of this unless they really like a house and are seriously considering making an offer.



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## Why Your Tenants Should Have Rental Insurance

Unforeseen accidents occur. It's a fact of life. It may seem like it happens more than it ought to in your line of work as a property manager. But bad stuff happens. You don't have to bear the entire burden of providing insurance for your property and tenants. As a matter of fact, it may behoove your tenants to provide their own insurance coverage.



First of all, you may want to consider ensuring that your prospective tenants carry their own renters' insurance as a condition of securing a lease with you. Doing so protects them and you, simultaneously. Your tenants are personally liable when their actions, intentional or not, cause harm to you or your other tenants.

For example, if your tenant lives on the third floor, and he forgets about his bathtub and it overflows, causing water damage to your premises and to his neighbors beneath him, he is liable for damages. If he had rental insurance, the insurance company would pay his claim and he would remain whole, as would his neighbors and you. In fact, all damages would be paid out of the rental insurance.

Another awesome benefit of having rental insurance is in the instance of theft—if your tenant is robbed, he will file a claim with the insurance company, and the insurance company will make him whole.

You can remind your tenant how little rental insurance costs, too. It's very affordable, often coming in at only a few hundred dollars per year.

Just suppose that cost with the potential loss he could feel if he causes some serious damage. For example, if your tenant forgot that he left the iron on while he stepped out of his apartment, and a fire ensues, can you imagine how much he would owe you and his neighbors? He would not only be liable for damages to you for all of the repairs you would have to do in order to rebuild the damaged units, but he would also be liable for paying for the replacement of any clothing, personal belongings, and other personal property that was damaged or lost as a result of his negligence. Furthermore, he would still have to replace his own material losses.

Rental insurance would save your tenant a ton of money and grief.

Water damage is one of your greatest threats, having caused millions of dollars in damage to physical dwellings and personal property. Many landlords require that tenants with fish tanks or waterbeds carry rental insurance. You have every right to protect your own interests, and in the event of a loss from a flood caused by a tenant or his property, you would be covered for any damages by the rental insurance.

Make sure that if you do require said rental insurance that you get proof of coverage from your tenant. It would be catastrophic to believe your tenant had purchased rental insurance, only to find that he had not, after a big event like a bathtub overflow.

[www.fidelisam.com](http://www.fidelisam.com), April 3, 2012



## The Back Side of the Rental Application

Fellow landlord and landlording author Mike Butler recommends that landlords include 10 things he considers vital to the back side of your rental applications. These are powerful, cover-your-butt clauses to include in your application and I'm grateful to Mike for sharing them in his book *Landlording On AutoPilot*. You will definitely not find many of these on your typical run-of-the-mill application.

**1.** *Include an "Other Comments or Explanations" section on the back of your rental application.*

This small section allows applicants to explain anything they want, to vent, to blast their current or previous slumlords, or write anything they choose. Interesting stories have been scribbled in these few short lines. I recall one in particular that detailed the ongoing lawsuit the applicant had with her current landlord over mold and mildew under her kitchen sink.

**2.** *The Applicant provided the information contained on this form.*

This means that the person signing this form, the applicant, is the same person who completed the application.

This removes any opportunity for someone to say, "But my brother filled it out for me."

**3.** *The Applicant represents to the Landlord that the application has been completed in full and all the information provided for herein is true, accurate and complete to the best of the Applicant's knowledge, and further, agrees that any such information that is not as represented, or if the application is incomplete, the Applicant may, at the Landlord's sole discretion, be disqualified.*

This protects you by stating that false information or just an incomplete application is enough reason for the landlord to disqualify the application.

**4.** *The Applicant authorizes the Landlord, his employees, agents, or representatives, to make any and all inquiries necessary to verify the information provided herein, including but not limited to direct contact with the Applicant's employer, landlords, credit, neighbors, police, government agencies and any and all other sources of information which the Landlord may deem necessary and appropriate within his sole discretion.*

This simply means that the applicant gives the landlord permission to contact anyone he deems necessary.

**5.** *Landlord is not liable to the Applicant, his heirs, executors, administrators, or assigns for any damages of any kind, actual or consequential by reason of the verification by the Landlord of the information provided by the Applicant, and Applicant hereby releases the Landlord, his agent, employees and representatives from any and all actions. The causes of action of any kind or nature that may arise by virtue of the execution or implementation of the agreement provided herein.*

Although a lengthy bunch of words, this paragraph is simply a CYA for the landlord should any kind of harm come to the applicant from the landlord's processing of the application. Say the landlord contacted the applicant's employer to verify income and job position and the applicant was then fired for receiving a personal phone call. Even in this extreme example, the wording of the agreement would nip in the bud any opportunity for the applicant to sue the landlord for the loss of employment.

**6.** *The Applicant, once approved, must obtain renter's insurance.*

This speaks for itself, but renter's insurance is your first line of defense in your asset protection program. Insurance companies are getting pretty slick these days. They have access to computers, too. Whether you realize it or not, you have an insurance record. It's much like your driving record. Claims, inquiries, and even certain properties can gig your insurance score and result in higher premiums or even cancellation. Insurance is something we gotta have, but better never to have to use. Suppose a resident has a grease fire in your property.

Without renter's insurance, your insurance will have a claim and repair your property. With renter's insurance, your resident's policy will have the claim, leaving your record clean and slick as a whistle.

**7.** *The Applicant has 24 hours from the time of approval to fulfill the rental agreement by producing all monies required and signing all rental agreement papers. If Applicant fails to perform within 24 hours of Landlord's approval, Applicant may be disqualified and Landlord may rent this home to the next qualified Applicant.*

This is huge. I can't tell you how many times in the past years we approved applicants and set up a time to do the rental agreement and turn over the keys, and they pulled a no show.



cont'd from page 12

I would feverishly try phoning them, calling them at work, and even try their Emergency Contacts with no such luck. After a day or two of this, I would move on to the next application and get the home rented.

Guess what happened then? Lo and behold, after three or four days, the originally approved applicant miraculously appeared wanting to rent the property. At the time, I had no policy, and it was not a good feeling. I inserted the 24-hour rule to solve this problem.

**8.** Finally, our required standards for qualifying to rent a home are also listed on the application. They are simple and fair.

If another adult is listed on the application, we will work up an application on that person.

- *Your gross monthly income must equal approximately 3 times or more the monthly rent (or whatever minimum you set).*

In the old days, I was raised to believe that your rent or house payment should never exceed one fourth of your monthly income, or one week's income. One third is still pretty conservative, believe it or not, as many folks can get a home loan providing that their house payment doesn't exceed 41 percent of their gross monthly income. Scary isn't it? No wonder foreclosures are at an all-time high.

- *Credit history with no rental or large judgments.*

There is such a thing as "good bad credit" and "bad, bad credit".

We also tell folks "Bad credit will not prevent you from renting a home."

The following are examples of good bad credit: In reviewing their credit report, you see late payments on credit cards, perhaps a student loan in default, and all kinds of medical tragedies and collections associated with those tragedies.

The following are examples of bad, bad credit: In reviewing their credit report, you see collections on utilities, judgments, garnishments, and evictions from previous landlord(s). See the difference?

- *Be able to furnish acceptable proof of the required income.*

This is pretty simple.

- *Good references, housekeeping, and property maintenance from previous landlords.*

This is your silent sleeper, your curve ball, your home run with the bases loaded. This sets the stage for you to not only ask previous landlords about the applicants, but to do a housekeeping check on the current residence if it is a local address. This is powerful. We do not blare this phrase out loud everywhere. As you can see, it is contained in the fine print on the back side of the application.

- *Limit the number of occupants to 2 per bedroom.*

I probably adapted this from another landlord; it allows me to enforce the number of people living in a household. For example, let's say you had a two bedroom rental or home for rent, and a person submitted an application with six people to reside in this household. You could cite this qualifying standard as a reason for not renting to them.

- *Compensating factors can include additional requirements, such as double deposit or rent paid in advance for applicants that fall short of the above criteria.*

This is the landlord's weasel clause that allows us to make exceptions to the preceding qualifying standards set forth in our application.

*The Applicant authorizes release of all information to Vista Properties, Inc.*

APPLICANT: \_\_\_\_\_ DATE: \_\_\_\_\_

The applicant signs the application here and this back page becomes your AUTHORIZATION TO RELEASE INFORMATION signed by your applicant.

If your applicant has scribbled some sensitive information in the comment section, simply cover it up before faxing this page to employers and previous landlords. Note that the HUO's Equal Housing Opportunity logo needs to be visible.

*Mike Butler, author of Landlording on AutoPilot*



## 10 Simple *Decorating* Ideas for Your Renters

Anni Sofferet, Yahoo! Contributor Network

Decorating a rented space is not as easy as it sounds. Most landlords don't want their renters to make major changes to their living space. In many cases, they can only paint the walls if they promise to paint them back to their original color before leaving. If they hang photos on the walls and make holes, that's just more stuff to fix when their lease expires. So here are simple decorating ideas for your renters, which won't cost them a fortune or give you a fit.

### 1. *Accent Wall*

Don't paint your whole rental space! Instead, paint one accent wall in every room. Choose the wall directly opposite the entrance and paint it in a bright color that goes well with your furniture. This can be purple, blue, red, orange, yellow—in short, for a modern look, create a chic accent wall that makes a statement.

### 2. *Lighting*

Lighting is very important in modern decor. For a simple decorating idea for renters consider visiting IKEA or another discount furniture store and buying large, see-through white lamps or lampshades reminiscent of Japanese lanterns. These make beautiful illuminated focal points in every room.

### 3. *Mantle Alternative*

Many rental places have no fireplace and, hence, no mantle to form a decorative focal point. The simple decorating idea for renters is to place a console table against the wall with a decorative mirror hanging over it. Decorate the table with candles, pictures, a bowl of acorns, flower vases, or anything else that strikes your fancy.

### 4. *Wicker Baskets*

Organize your stuff without crowding your rental place by using some colored wicker baskets. Buy cheap wicker baskets at a craft store, then spray paint them in a zesty color like lime green, orange or red, which will really spice up your decor. Next, you'll want an open bookcase to stack your baskets and decorate your space. I find that the most affordable bookcases are the DIY ones, which you have to put together yourself. You can find these at affordable department stores.

### 5. *Pillows*

Perhaps the simplest decorating idea for renters involves pillows. And you don't have to invest in a whole bunch of new pillows. I recommend buying beautiful bright fabrics at a fabric store like JoAnn's and sewing new pillow cases for your old pillows. Just be sure you choose colors that go with the rest of your decor.

### 6. *Window Treatments*

Curtains or beautiful blinds are important for any room because they decorate it vertically, which is the area least decorated. The simplest window decorating idea for renters is to hang curtains. I like hanging a wooden pole over a row of windows using ornate shelf brackets. It's cheaper than buying a separate curtain rod for each window. You can find ornate wooden poles and brackets at home improvement stores, where they can cut your pole down to size. As for the curtains, you can sew your own to match your pillows, or just buy curtains on sale. If you wish to turn a sheet or tablecloth into a curtain, use clip curtain rings to hang it.

### 7. *Rug*

Especially in smaller rental apartments or homes, a rug will help define the space in each room and add harmony to your decor. For a simple decorating idea for renters consider buying a rug at a home improvement store or cheap department store, where prices are affordable. Consider buying a single-toned rug but one that has a dominant color that will brighten the room. If your pillows and curtains match this color, your rug will bring everything together.

### 8. *Glassware*

See-through things that allow light to flow through them make a space look beautiful. You can tie thick silk ribbons to ordinary drinking glasses and turn them into beautiful small vases. Save your wine bottles (or apple cider bottles) and display them in a cluster on window sills or your living room table. Beautiful glass jars like the honey bear ones are also beautiful to display.

### 9. *Homemade Fabric Art*

You don't want to stud your rental walls with holes, so clustered art displays are out of the question. Therefore, be sure to select one or two dominant pieces for the entire room. Personally, I prefer mirrors in small rooms because they increase the visual space. If you can't afford expensive art, consider buying one yard of beautiful sturdy silk fabric at a craft store. Stretch the fabric on a frame built from 2x4 lumber, then hang your homemade fabric art on the wall.

### 10. *Plants*

Greenery and flowers have a calming effect on us. My simple decorating idea for renters is to display live plants (not silk or plastic) somewhere in each room. I like to cut branches from my trees and bushes to create live bouquets throughout my home. You can also weave a few silk flowers through this greenery and get away with the impression that the whole bouquet is real.



## Gift Ideas for Tenants

By Kathryn Rateliff Barr, eHow Contributor

Reward tenants who care for your property with an appreciation gift.

Landlords appreciate tenants that take excellent care of rental property. They appreciate rent paid on time, maintenance issues reported in a timely manner or maintenance the tenant is willing to do rather than bother the landlord or maintenance staff. Landlords may reward good tenants when it comes time to renew the lease. This encourages longevity and tenant cooperation and goodwill.

### Holiday Meal

When you make your Christmas holiday meal plans, pick up an extra turkey or ham for your tenant and some holiday fixings such as cans of green beans and corn. Toss in some holiday decorations such as paper bells and garland. Add a card with a \$10 or \$20 bill and wrap it for immediate delivery. Drop the gift off yourself and wish your tenant "Happy Holidays and thanks for being a great tenant."

### Gift Card

The landlord could issue a gift card to tenants for Christmas. Gift cards to Walmart, Target or a local grocery store or a generic Visa card allow tenants to purchase anything they want. The landlord might ask tenants which type of gift card they wish, thus giving them more choice of how the gift is spent. Amounts could vary according to how long the tenant has been renting from the landlord or how well the tenant cares for the property. You could provide gift cards for carpet cleaning, apartment cleaning and other one-time service items.

### Prepackaged Gifts

If you have many tenants, give gifts that can be purchased prepackaged and delivered in bulk. Such items include fruit baskets, cheese and wine baskets, flower arrangements, popcorn tins and small potted plants. Add a thank-you card from from you and the office staff to each gift and an invitation to call if the tenant has concerns or needs.

### Easy Home-Repair Kit

Provide tenants with an easy home repair kit. Include a set of screwdrivers, sticky tab picture hooks, a set of Allen wrenches, a toilet plunger and a pair of pliers. Include a gift card to Home Depot, Lowe's or other local hardware store for \$25. Add a list of when to fix it yourself and when to call for maintenance such as rehang the cabinet door and replace vertical blinds yourself but call maintenance for broken pipes and windows. Finish up your kit with a magnetic note pad or current calendar that lists the after-hours number for your maintenance service.

### Tenant Party

For apartment complex tenants, the landlord could throw a party for the complex residents and include food and drinks. The party encourages residents to get to know one another and to see the complex as a community that works together. In appropriate weather, the complex could hold the party outside and showcase new flowers and landscaping and other apartment complex improvements. Complex staff can serve the residents and survey residents for improvement suggestions and concerns.





# Holiday Safety Tips



## Christmas Safety Tips for Landlords and Their Tenants

Posted on December 9, 2010 by LouisvilleGalsRealEstateBlog

Landlords are always concerned about safety issues in their investment property. But there is no better time than during the holidays, to remind your tenants of some basic steps they can take to keep themselves and the property they live in safe. Holiday decorations present many "opportunities" for landlords to encounter additional liability.

### Indoor Christmas Lights

Indoor Christmas lights should be replaced every 3-4 years for safety, however most of us tend to keep them a lot longer than that. Those tiny wires can be easily damaged from normal use. Before you put any lights on the tree, they should be inspected for broken and cracked sockets, frayed, bare or damaged wires and loose connections. Never use more than 3 strings of lights per extension cord as this presents a definite fire hazard.

Christmas lights are relatively inexpensive so go ahead and change them out every few years for fire safety reasons. Be sure to remind your tenants to always turn off the Christmas lights when they leave.

### Exterior Christmas Lights

Tenants that decorate their homes with exterior lights can expose their landlord to some serious liability. Many people are injured from roof falls and shocks every year when they get up on the roof to decorate. Just walking on the roof in very cold conditions can damage the shingles on the roof.

When using exterior Christmas lights, always be sure that the lights and any extension cords are certified for exterior use and that they are plugged into GFCI protected outlets.

### Chimneys and Fireplaces

As a landlord, if you have a property with a wood burning fireplace, be sure to have the flue cleaned annually. Creosote occurs naturally from burning wood. If it gets to be a quarter inch thick or thicker inside the chimney, it's a fire hazard as it can ignite and cause a chimney fire.

Be sure to caution your tenants not to throw wrapping paper in the fireplace. Those materials tend to get very hot as they burn and they can cause flash fires.

### Candles

People love candles, but candles pose a serious fire risk if they are not handled properly. Most fires started by candles are a result of them being forgotten or being placed too close to something that is flammable. With a little caution, most all fires started by candles could be prevented.

### Facts and Figures

The US Consumer Product Safety Commission (CPSC) has some sobering statistics I would like to pass onto everyone that has rental property.

- Christmas trees are responsible for 300 fires annually which result in 30 injuries, 10 deaths and \$10,000,000 in property damage.
- There are 12,500 injuries every year from roof falls and shocks associated with the installation of exterior Christmas lights.
- Candles start about 11,600 fires annually which result in 1200 injuries, 150 deaths and \$173,000,000 in property loss.

No one wants to get "that call"; the one telling you that someone has been injured on your property or that he house has sustained serious damage from a fire. Take a few minutes this busy holiday season to give your tenants a little reminder of these simple but important safety tips.





## When Does a Guest Become a Roommate?

When you and your tenants signed the rental agreement, listed on the agreement were all the tenants (i.e., roommates) who would be ultimately liable for payment of the rent and carrying out the obligations specified in the rental agreement. Over time, you may find that people other than the originally-listed tenants are living in the rental unit.

While most rental agreements run their course without any changes necessary, on occasion, you may find that your rental agreement needs updating. One situation where this becomes painfully obvious is when the people seemingly living in an apartment are clearly not the original tenants.

Often, the case arises where a relationship develops such that a "guest" becomes a roommate. For example, you may have an agreement where there are two tenants, Bill and Bob. Bill has a girlfriend who, at first, stays overnight once in a while. After several months, you notice that Shelly, Bill's girlfriend, is over "a lot." Her car is always there and she seems to be there more often than not.

What do you do? Is she a guest? Is she a roommate? Do you need to amend the rental agreement?

Laws vary, of course, but—in general—a guest becomes a roommate per the verbiage specified in the rental agreement. This is why it is vitally important to cover your bases in your rental contracts—have them written and/or reviewed by a competent real estate attorney. It will be money wisely spent.

Assuming that the necessary verbiage is contained in the rental agreement, simply follow the process. For example, if the rental agreement states that a tenant can have a stay-over guest 4 times in one month, and you know that Shelly has stayed over night 14 out of 18 days, there is a great chance you can convince Bill and Bob that they need to add Shelly as a tenant to the rental agreement.

If they decline, you should attempt to either reconsider your request or tell Shelly to stay over less often. Abide by the rules or face the consequences.

The ultimate consequence, of course, is eviction. If Bill and Bob are breaching their rental agreement, you have every right to begin the eviction process.

However, you may choose not to, in which case it is in your best interest to get Shelly on that rental agreement.

Courts vary widely in their treatment and application of "guests versus roommates" – you may want to find out how your local jurisdiction treats such cases. Of course, the past is not necessarily indicative of how they may rule in your case, but history is a good indicator of how they may respond.

Obviously, each case is unique. The best rule of thumb to follow is this: If it looks like someone has moved in, do your darnedest to get them on the rental agreement. Failure to do so can amplify your exposure to a financial calamity down the road.

*fidelisam.com, November 2, 2012*

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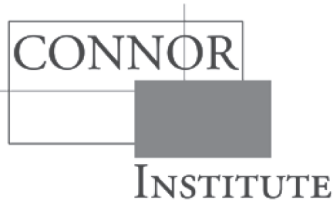
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## How Landlords, Neighbors Can Spot and Report Human Trafficking

by AGBeat in News - November 8, 2012

As of the UN's last count, for every 800 people trafficked every year, only one is convicted, and an estimated 2.5 million people are in forced labor (including sexual exploitation) at any given time, even in America.

### Landlords, neighbors have a unique vantage point.

Human trafficking is the act of recruiting, transporting, transferring, harboring or receiving a person through a use of force, coercion or other means, for the purpose of exploiting them (United Nations Office on Drugs and Crime). Although human trafficking has been going on for thousands of years, it was only made a federal crime in the United States in 2000 with the Passage of the Trafficking Victims Protection Act (TVPA). The most common cases involve commercial sex trafficking, and labor trafficking.

It happens in all areas, even luxury subdivisions or brand new apartments – it is not something that happens in the bowels of the ghetto, out of sight, no, in many cases, it is happening right in front of us.

### Spotting human trafficking in your neighborhood

According to Rent Rite Directory, there are red flags to look out for, because human trafficking can happen to anyone, of any gender, nationality, age, and can happen anywhere. Whether you're a landlord or a neighbor, look for these red flags:

- Too many people living in one apartment unit
- Abnormal amount of traffic to and from an apartment unit
- Locks on doors and windows to keep people in, instead of out
- Closely supervised tenants (restricted in movement)
- People who are always with others who must speak for them, but do not appear to know each other very well

- People who do not have access to their own personal documents
- People who are not allowed to drive themselves anywhere
- People who are picked up every day in large vehicles and who return at the same time every night
- People who show signs of abuse, malnourishment or fearfulness

Detective Ric Clark of the Balch Springs Police Department notes that just asking the right questions and getting to know someone can help provide vital information. In the cases of labor trafficking he has witnessed, he says asking about where someone is from, their accents, their families, their jobs and sparking conversation can be a good starting off point. Please be advised that many victims of trafficking often do not consider themselves victims, or are terrified for the safety of themselves or their families, so you may not get a yes or no answer from them, if directly asked.

The tricky part, however, is that any licensed real estate professional is bound by Fair Housing Laws which protects civil rights in housing and prohibits housing providers from denying housing to anyone based on a person's national origin, sex, race, religion, skin color, disability, or sexual orientation. Asking questions as the Detective prompts landlords to do could lead to large fines if it is determined that a potential renter or buyer was discriminated against, so professionals have to walk a fine line, making the red flags all the more important to look out for.



Landlords and neighbors should immediately call the local authorities or the National Trafficking Resource Center at 1-888-373-7888 if they see any of the aforementioned red flags.



## Winterizing Rental Properties & Homes – Protection Against Damage, Lawsuits & Tenant Attrition

<http://www.ezlandlordforms.com>

The days are growing shorter and the nights colder, which means it is time to winterize both homes and properties to save money and avoid property damage and lawsuits. Winterization is not just for the northern states; even properties in southern climates can experience freezes and damage from cold, wet weather.

Creating a checklist of items that should be updated, changed or checked will ensure that any required repairs will be done in a timely manner - before the damage is caused. Interior items to inspect include:

- **Plumbing:** In vacant properties in particular, landlords and property managers should drain all the water from the pipes and shut off the water, to prevent freezing and bursting. Burst pipes are a landlord's nightmare, because when the pipes thaw and the water starts running again, it will continue to do so until someone appears at the property to shut off the water. Insurance companies will often decline claims caused by burst pipes, due to either landlord negligence or the fact that many rental dwelling policies do not cover the property while vacant and include clauses requiring the landlord to obtain separate insurance while the property is vacant.
- **Water Heaters:** It's prudent to inspect hot water heaters for any possible leaks. Handling this now may reduce costs for potential water problems during the cold winter months.
- **Furnaces:** Landlords and property managers who maintain single family homes should consider having furnaces serviced as well, as faulty furnaces can cause problems ranging from smoke to gas leaks to fires to simple breakdowns on the coldest day of the year when they are under the most stress.
- **Windows:** Every single window should be inspected for drafts (or cracks). Make sure to repair or replace the windows that might be drafty or cracked, to lower utility costs, make the tenants happier and increase your tenant retention rate.
- **Doors:** Inspect your doors for warping and excessive wear. If necessary, replace the weather stripping to prevent drafts under and around the doorway.
- **Fireplaces:** Prior to use, all fireplaces should be checked for proper ventilation, in an effort to prevent smoke and possible fire damage.

Remember to check the following on the exterior of your property:

- **Roofs:** Check the roofs of your buildings for excessive wear and leaks, and repair before that first winter storm. Such repairs help the roof endure the heavy snow or rain, withstanding the weight and pressure of bad weather. This simple tip can save you thousands in potential roof damage.
- **Chimney:** If the rental property has a chimney, make sure to inspect it. Birds and squirrels often nest in chimneys, which can block the flow of smoke and cause a smoke and fire hazard. Be sure to remove any blockage or nests before lighting the fireplace for the first time of the season.
- **Gutters:** Check with tenants about whether they have noticed any gutter leaks, because freezes will make the cracks and leaks worse, and the leaking water can cause basement leaks, walkway damage, patio damage, and can create icy conditions that can lead to falls (and lawsuits).
- **Walkways and Stairs:** Make sure to inspect stairways and all walkways for breakage or cracks. The combination of snow, ice and rain is a recipe for potential disaster; trips, falls and lawsuits can easily be avoided with some minor foresight.
- **Balcony and Patios:** Check these routinely for signs of damage, but especially when winter arrives the freezing and thawing of ice can accelerate damage to the wood. This creates a potentially dangerous situation for your tenants, which can mean liability for the landlord and property manager.
- **Outside Windows:** Check the sealant and caulking in and around the outside of your windows, and consider replacing it. Even if the window is sealed on the inside, if the outside is not handled accordingly, a draft can still result.

Once the first major snowstorm or cold spell comes through town, contractors' phones will be ringing off the hook with requests to service furnaces, fix roof leaks, and clean out fireplaces and chimneys, so call them before it grows too cold, and avoid the backlog and heightened prices!



# WAA Contact Information



## Wisconsin Apartment Association

627 Bayshore Drive, Oshkosh, WI 54901  
(920) 230-WAA1 • [www.waaonline.org](http://www.waaonline.org)

Rental Housing Forms available through [waaonline.org](http://waaonline.org)  
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## WAA MEMBERSHIP BENEFITS

### WAA RENTAL HOUSING CERTIFICATION CLASSES

#### Rental Housing Certification 100 Series

The Basics, is devoted to keeping rental property owners informed and education on new laws. Comprised of seminars on basic property management aimed at the new rental property owner, property manager, leasing agent; it is also suggested as a refresher series for those who have been in the business a number of years. Classes in this module are:

- |  |                            |                                  |
|--|----------------------------|----------------------------------|
| * 101 The Law and the Landlord I:<br>Wisconsin Statute Chapter 704           | * 103 Fair Housing Laws    | * 107 Screening Your Applicants  |
| * 102 The Law and the Landlord II:<br>Consumer Protection (ATCP) Chapter 134 | * 104 Lead Paint Awareness | * 108 Screening Workshop         |
|  | * 105 Credit Reports       | * 109 Nuts and Bolts of Eviction |
|  | * 106 Basic Recordkeeping  | * 110 Bonding and Garnishment    |

## Why Join WAA?

The WAA is your portal to the rental housing business in Wisconsin. Membership gives you access to what you need to know and what you need to do to run your rental properties successfully, ethically, and responsibly.

### 10 things every successful landlord needs to know. Do you?

- Fair housing information
- Applicant screening and processing
- Eviction procedures
- Rental forms specific to Wisconsin
- Lead based paint requirements
- Rental disclosures required by law
- Bills and rental housing policies under discussion at the Capitol.
- Best rental housing management practices
- Document storage, security, and disposal
- Property marketing techniques

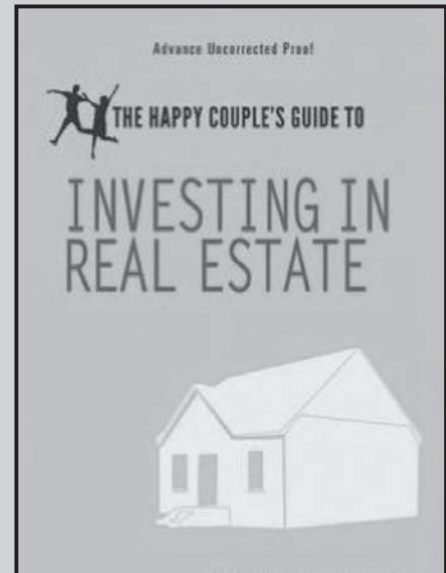


## The Happy Couple's Guide to Investing in Real Estate

by Jinan Jaber, Chakib Jaber

### Overview

This book is the how-to-story of one middle-class couple who worked together as a husband-and-wife team to build a real estate portfolio while maintaining and complementing their relationship.



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*Is the applicant financially creditable  
to live in your property?*

*Would you like to know if your applicant has ever  
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