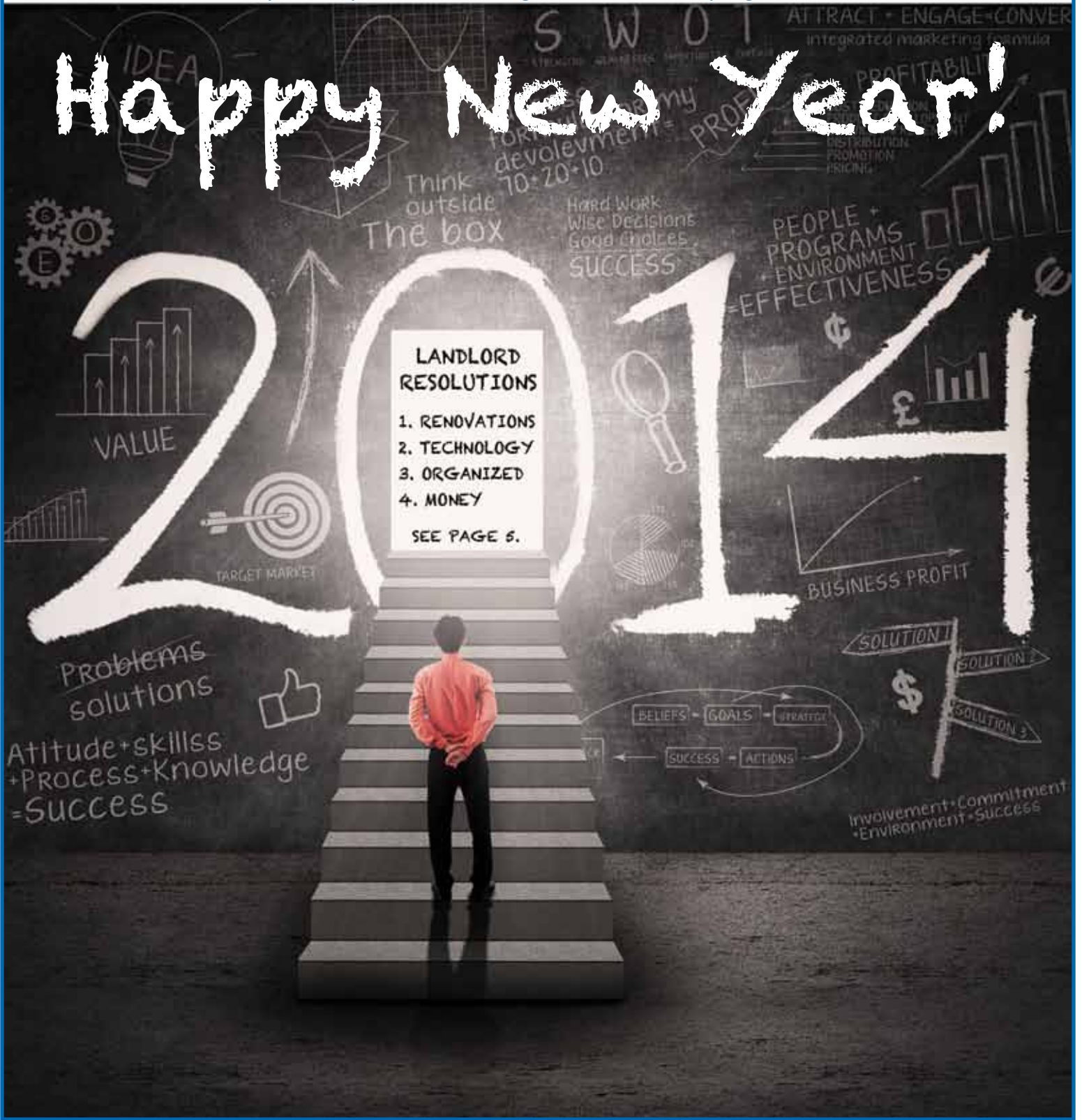


Happy New Year!

LANDLORD RESOLUTIONS

1. RENOVATIONS
2. TECHNOLOGY
3. ORGANIZED
4. MONEY

SEE PAGE 5.





2014 Roster of Events

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

BOARD MEETING

Saturday, January 18 • 1:00 p.m. - 4:00 p.m. (Lunch served at Noon)
Robbins Restaurant, 1810 Omro Rd, Oshkosh

Lunch choices are: Robbins soup, salad, and baked potato bar, a Reuben, or a turkey BLT.

Sandwiches include either french fries or fresh fruit cup. Cost is \$12 and includes coffee, tea, milk, or soda.

Please RSVP to Kristy at kristy@waaonline.org or 920-230-9221 no later than **Monday, January 13th**.

WRHLC/WAA Legislative Day 2014

Wednesday, March 19th • Watch for more details!



SB-179 Bill Signing at the State Capitol on Thursday, December 12th

Attending and showing WAA/WRHLC support were Chris Mokler (WAA Treasurer), Dean Ramsden (WAA President), Brian Hervat (WAA member), and Dale Hicks (WAA Past President).



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Names in Bold: Forms Rep

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President's Letter



Happy New Year! As I'm writing this letter, I'm thinking about events that have happened this last year and the possibilities before us this coming year, 2014. My thoughts think of the first time I attended the WAA Conference in LaCrosse just a few years ago and now I'm writing this letter to you as your new 2014 WAA President. What does that mean to me and how can you be part of the WAA future?

I'm thankful for the past leadership of the WAA and, of course most recently, the leadership of past President Dale Hicks, Kristy, and the rest of the Board members. You all have diligently worked hard to keep us landlords together in helping us with lobbying efforts in Madison with our WAA lobbyist, Gary Goyke, building membership, supporting educational events, planning and putting together the annual conference, and being dedicated at the board meetings. Your continued support and energy will be much needed as we approach 2014 with new challenges the WAA will face.

It was a great honor to be at the Capitol in Madison on December 12th, 2013 with Gary, Dale, Chris and several others who were instrumental in the signing of the SB 179 bill that Governor Walker signed. As I was standing in the Governor's conference room waiting to be called into his office, I was admiring the architecture of the Capitol and thinking of how our government works and how people have worked together for many years in creating laws of the land to help us all get along with our neighbor. Is it always perfect? Do they always get it right? No, but for the most part they do their best and we continue to move forward. I also had a great conversation from the Sheriff of Kenosha County and one of his deputies. They were very supportive of SB 179. This should hopefully mean we will see support from more Sheriff's from Wisconsin!

As I'm having all these thoughts, I think of our WAA board and how we operate as an organization. The WAA board is made up members from the local boards. We come together collectively, without being paid salaries, to keep our State Wisconsin Apartment Association together. We make decisions for the good of the organization. Are we going to get it right all of the time? Probably not, but this is why we so importantly need you involved. How do you get involved? Make time to come to our board meeting, participate in the discussions and help us make the right decisions. We need you!

Here are some items on the agenda for 2014 where we need your thoughts and ideas:

- Board meetings need to be more centrally located so all members throughout the State can attend. We only meet 4-5 times per year. We want to hear YOUR voice!
- Lobbying – A very important part of the WAA. We have some ideas on the Board as Gary can provide great mentorship in this area.
- Education – We have many professionals who can develop 21st century material. We need an active Educational committee.
- Website – Our new website is being developed. This will also help us streamline our education to you and build more community with all of the local affiliates.
- Membership – More members means a stronger voice in Madison and throughout the State.
- Annual Conference – This is a great time to get together with other members throughout the State, learn new ideas from the seminars, and meet with vendors.
- It is also my intention to bring an optional legal benefit to the WAA members this coming year.

In conclusion, we need to come together and unify on all fronts. Please make sure to make the extra effort in sending someone from your local chapter to the State WAA Board meetings.

I look forward to having more discussions with you when we can meet face-to-face.

Best wishes,

Dean Ramsden

Dean Ramsden, WAA President



2014 New Year's Resolutions for Landlords

Are you a landlord or property owner who has big ideas for your property investments in 2014? Are there things you didn't quite get around to doing last year, and are now ready to take action? Here are some ideas to help you plan your Landlord New Year's Resolutions for this year:

1. Renovations: Don't put them off until later in the year. January is typically the slowest month for contractors, and therefore many tend to be more negotiable on prices. If there's a project you want to complete, start calling around this month to get estimates. Your tenants will thank you!

2. Learn New Technology: Are you using the latest and greatest landlord apps on your smartphone? Are you networking with other landlords on social media sites, like Pinterest and LinkedIn? Property management can be a breeze in 2014 if you know how to use new technology to enhance your overall productivity.



3. Get Organized: Do you find yourself scrambling at tax time? Don't wait until April to sort through receipts, and frantically try to learn about your landlord tax liabilities and write-offs. Make this the year you keep better records. Start file folders to better track mileage, repairs, interest paid, etc. so you are prepared for that meeting with the accountant.

4. Save Money: Are you watching the home loan interest rates stay low, and been considering refinancing the mortgage on your rental property? Commit to doing your homework in 2014, and make time to call up lenders and see if it would be worthwhile to go through the refinancing process.

Start 2014 off with a bang by setting realistic goals for your rental property and sticking to them!

How Landlords Are Using Social Media

In the above blog, 2014 New Year's Resolutions for Landlords, it is suggested this might be the year for new landlords and seasoned property owners to use new technology to better manage their investments. Here are five ways social media can help you:

1. Decrease your vacancy rates. More than half of Americans have at least one social media profile. A landlord with accounts and connections already set up through Facebook, Twitter, or LinkedIn will be enhancing their visibility for when advertising a rental. "Sharing" that info with a large group of people will only serve to find tenants faster.

2. Connecting with other landlords/property managers. Your best resource for getting landlord tips is by reaching out to other landlords. Social media groups on Facebook and LinkedIn are a direct way to interact daily with groups of experts in your industry, especially for new landlords.

3. Talking to your tenants. Being able to communicate updates, community events, and sharing cautionary advice all can be done with one click. This would be especially helpful to landlords who manage out-of-state rentals, or multi-housing units.

4. Growing your Business. If you are a real estate investor, or an upstart property management group trying to expand into the big leagues, social media can be a great way to gain exposure that translates into revenue. A stronger web presence will mean more traffic to your website, and more visibility for your company.

5. Become an Expert. You might start out a novice, but a building a large social media following will make you the go-to expert. Post great advice on Pinterest and you'll have hundreds of followers in no time. If enough people "like" and "share" your ideas, everyone will be buzzing about the landlord with all the answers!



Top Tips For Successfully Renting Out Your Home

Many people mull over the idea of renting out their homes in a down market. They may want the benefit of extra income to save money or pay down bills, or they may choose this method as a way to wait things out until the economy improves. The motives are plentiful but it's possible for this plan to become more trouble than it's worth when appropriate considerations aren't made. Here are five steps that will get you going in the right direction.

1. Understand The Responsibility Involved

First, you must determine whether being a landlord is an obligation you can even handle. The benefits of renting are numerous, such as the ability to deter the vandalism that often plagues an empty home, the ease of tax breaks and the ability to generate income that covers the bills and possibly even creates a profit.

However, being a landlord is also one more responsibility you'll need to fit into your life, and it's safe to assume that things will sometimes fail to run smoothly. You'll need to stay on top repairs and maintenance, collect rent, dole out more for your home insurance policy and try to avoid creating a less appealing home for potential buyers by keeping an eye on your tenant's housekeeping skills.

2. Prepare Your Home

In a down market, you won't be able to get away with renting out the home as is. Tenants are more attentive and choosy in a down market because of the increased availability rental homes, and their expectations are much higher.

Prepare for the new tenant by thoroughly cleaning your home and making sure any appliances are working and are in good condition.

If you've decided that you are renting out a room or area within your house, make sure that you can secure that area from the rest of your home.

Once the house has been straightened out, develop a list describing what makes the house appealing. Take note of those commonly desirable features such as a washer and a dryer, air conditioning and garage. Use rental terms to help "sell" the property. According to RentalsOnline.com, words and adjectives that will really help you get a renter include: "granite", "state-of-the-art", "stainless steel appliances", "vaulted ceilings", "maple", "gourmet", "corian" and "wood floors." Be sure to use any and all of the terms that apply to your home.

Next, post the advertisement of the home on reputable websites and in local newspapers, as well as in places you commonly frequent, such as your local grocery store.

Also, stay mindful of the time of year during which you plan to rent. Renters generally move in particular seasons; March, April, May, June,

July and August are typically been the best times to locate a tenant, according to RentalsOnline.

3. Hire Professionals

Renting out your home may seem like a simple task, but it's important to talk with attorneys and other professionals to make sure you are abiding by tax laws and local property rules as a result of the new status.

For instance, the IRS stipulates that all rental income must be reported on your tax return. Sure, you may qualify for tax deductions, but it's important to know which expenses are deductible. Plus, there are limits on how much you can deduct each year, and the amount you are able to deduct may differ with the rental activity reported on your tax return.

An attorney can also help you navigate the landlord-tenant laws, which vary from state-to-state, and help you understand your community's rules governing rental properties. You can also seek help drafting the lease, making sure that it follows local laws. Finally, talking with an attorney can help you determine suitable house rules and emergency contacts.

4. Set A Competitive Price

Set the cost of the rent by learning what other rental properties are going for in your neighborhood and community. Remember, potential tenants will be scouting around for deals, so set the rent at a competitive price and make sure you highlight all the most valuable aspects of your home.

5. Screen Tenants Carefully

Start looking for a tenant as soon as your property is ready to be shown. Then, choose your tenant very, very carefully. You need to be able to depend on this person not only to pay the rent on time, but also to keep your home in good condition. Also, if the person is someone you may be cohabitating with, learn their habits so you won't run into any nasty surprises.

Don't forget to gather references for potential tenants and check their credit histories. You should also take safety precautions when screening a tenant - after all, this person is a stranger!

Once you've found the right tenant, ask for a reasonable security deposit and arrange an appropriate payment schedule.

Conclusion

Renting a home to a potential tenant during an economic slump is beneficial for both parties - but only if homeowners take the time to address and prevent the potential pitfalls of this option. After, all it's still your house!

Brigitte Yuille has worked in journalism for more than a decade in the areas of radio, online, print and television. Her personal finance articles have been published in newspapers, such as the New Jersey Star-Ledger and the South Florida Business Journal and online at AOL, Bankrate, Inc., MSN and Yahoo. She's also served as an editor for Florida Society of Association trade publications. Ms. Yuille has a Master of Science degree in communication with an emphasis on business journalism from Florida International University.



Tips On Finding A Rental Friendly House To Invest In

Want to be a landlord? Make your venture a little less painful by finding property that will be easy to rent. A renter-friendly house can spare a real estate investor a lot of grief and wasted time. This article briefly runs down how to purchase a house that will be home to happy tenants.

To begin, find a house that is situated conveniently to local amenities. A home that is within a reasonable distance from the mall and area restaurants is an ideal real estate investment. Review local rental magazines to find out what the big buzz is in the market. If advertisers are repeatedly commenting on how their rentals are close to local golf courses and fitness centers, you may want to look for a home in similar locations.

Do some homework by reading the classifieds to find out what types of rental properties are popular in your area. Also review what the going rent rate is for all seasons of the year. You may also want to speak with a rental agent who handles a significant number of rental properties. This person can act as a consultant and give you information regarding what types of dwellings are popular rentals for both residential and vacation purposes.

If you want your rental property to be versatile, consider homes that are appropriate for all ages. Senior citizens often require a one-level living home so they don't have to maneuver stairs and risk a fall. The same goes for the entrance of the home. If there are stairs to climb to access the front door, this home might not be ideal for the elderly. This theory works with adults who have young children and don't want to risk deadly falls down stairs. Sometimes, in the eye of the renter, it can be easier to avoid a rental with stairs altogether and simply find a home that doesn't have any.

When shopping for a real estate investment, find one that is well maintained. Eye appealing homes are more likely to rent for a better price and quickly. If you do buy a piece of property that needs some TLC, be sure to do it right away so you will get a better return on your investment when renting it.

Find a home that doesn't have a history of sky-high utility bills. Always check your potential investment's utility costs.

You don't want a home that is going to be expensive to heat or cool, this may shy away renters.

Ask for a homeowner's insurance quote. Be sure to disclose your plan to rent the property and ask the agent if he or she has any recommendations for landlords.

Verify with your accountant that your expectations of the rental property are valid. You want to make sure you have a realistic expectation of income from the property. Ask if your projected rent will cover projected maintenance fees plus the home's purchase price.

Before purchasing a home situated in a Home Owners Association, make sure they allow renters to reside in the neighborhood. Also request a copy of their rules and review them. If their rules are overbearing, your investment may be hard to rent.

Omar Johnson is a real estate investor and author of the home study course "The Real Estate Investors Guide To Finding Motivated Sellers" For more info visit <http://www.findingthemotivatedsellers.com>.



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6. The Tenant Has Illegally Kept Possession Of Your House And Is STEALING From You. He has stolen your home, stolen your utilities, stolen your hard earned investment and stolen your services. The tenant is a thief. Do you see stores letting your tenant go in and take from them?
7. Letting A Tenant Stay In Your House Who Is Not Paying Rent Is Like Giving Your Tenant Your Charge Card or a blank check and telling him, "Feel free to spend it because I really don't care. I like loaning money out interest free, even if I'm not sure I'll get paid back."
8. How Would You Feel If You Worked All Week And Your Employer Said I Don't Have A Paycheck For You. Guess what, your tenant has told you that! Do you work for nothing?
9. If You Want To Give Your Apartment Away Or Provide Free Rent, You Should Be The One Who Decides Who Gets It, not your tenant. There are a lot of people more deserving.
10. Your Tenant Is Taking Money That Stops You From Providing For Your Family Needs. And the sad thing is that some tenants live better lifestyles than their landlords. It's easy when the landlords let them live rent free! Picture yourself trying to tell your child that you could not give him or her the item he or she wanted because you had to pay a stranger's rent so the stranger could buy a gift for his child.

Tony Severino www.TonySeverino.com.

Housing Authority Told to Get the Lead Out

The Springfield, Massachusetts Housing Authority has been ordered to pay an \$11,000 penalty for failing to inform tenants their apartments may contain lead-based paint.

In addition, the housing authority agreed to render apartment buildings at four of its properties lead safe at a cost of more than \$49,500.

According to HUD and EPA, the Springfield Housing Authority violated the federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Residential Lead Act) by failing to inform people seeking to rent pre-1978 housing that their homes may contain potentially dangerous amounts of lead. This action was based on compliance inspections of the Springfield Housing Authority by EPA in 2007 and 2009.

"Today's settlement should remind landlords and property owners that they have a legal responsibility to tell their tenants about known as well as potential lead-based paint hazards in their homes," said Jon L. Gant, Director of HUD's Office of Healthy Homes and Lead Hazard Control. "HUD is committed to working with public housing authorities and other housing providers to make certain we protect children from potentially dangerous exposures to lead poisoning."

Before the settlement, the Springfield Housing Authority performed lead-based paint inspections of its properties covered by the Residential Lead Act. Under the settlement, the Springfield Housing Authority will have two years to perform specific lead-based paint abatement work at four apartment complexes, including removal and replacement of basement windows and frames at the Ashley-Gerrish Apartments; steel exterior columns at the John J. Duggan Park Apartments; a wood basement stair system and basement walls at the Robinson Gardens Apartments; and bathtub trim at the Moxon Apartments.

The settlement announced today is the fifth such judicial consent decree or administrative agreement in New England with HUD and EPA. Nearly 12,000 rental units will have to be made safe for tenants by landlords and management companies found to have violated the Residential Lead Act. Moreover, the landlords and management companies involved in these five settlements have paid civil fines totaling \$366,133 and paid over \$6.5 million to eliminate or reduce lead hazards.

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



Local Member Updates

WISCONSIN RAPIDS AREA RENTAL PROPERTY OWNERS

Info submitted by Helen Streekstra

Hello, from the local that showed the most growth in the WAA for the previous year. How did we do this when others aren't? Local issues are of great interest and concern. Landlords paying their tenants utilities after having vacated the property is our number one issue. Members attend our municipally owned utility meetings monthly and sometimes even get our concerns addressed. Since our utility is dictated to by our city council, we will ally with them and hopefully change this very unfair practice locally.

We did succeed in one request of receiving on a monthly basis all unpaid utility bills affecting our properties. Another successful issue was the small claims request from us to leave open the amount owed and entered TO BE DETERMINED (TBD) and then automatically we are given a return date after 21 days to complete the judgment process. We are also a member of the Heart of Wisconsin (Chamber) and listed with the United Way 211.

Meetings are held four times a year: March 10, 2014



APARTMENT ASSOCIATION OF NORTHEAST WISCONSIN (AANW), GREEN BAY

Info submitted by President Nancy Kay Behnke

Meetings are held on the 2nd Wednesday of each month.

JANESVILLE AREA RENTAL PROPERTY ASSOCIATION

Info submitted by Dale Hicks



Congratulations to the Janesville Area Rental Property Association (JARPA) 2014 officers that were sworn in at our Christmas party in December.

They are from left to right:

- Past President-Milton Hoesly
- Treasurer-Cindy Haberman
- Secretary-Ann Courtney
- Vice President-Roz Voegeli
- President-Zach Bridges

Meetings are on the 3rd Thursday of each month.



APARTMENT ASSOCIATION OF THE LA CROSSE AREA

Info submitted by Jessica Olson

In the past six months La Crosse has become the test-case for expanding local government control and power over the rental industry. Soon there will be a lengthy anti-renter/anti-landlord committee report submitted before our City Council including the recommendation to explore requiring residential property owners to obtain a conditional use permit (CUP) before being able to rent out their home. Should such legislation come to fruition, it will stand to be the most aggressive over-reach by municipal government in the entire State of Wisconsin in regards to property rights. Despite the gains achieved in Act 76, this CUP proposal would not be prohibited or affected. No other city in the State of Wisconsin has required a CUP to rent out an ordinary home to an ordinary renter, and the constitutional and civil rights questions, which accompany this proposal, are profound and have yet to be discussed by our city leaders. The voice of landlords has been muzzled from providing public input at meetings and our ideas are censored in the record of the minutes of these meetings.

The numbers, requested by landlords, provided by the city regarding how many “problem properties” are generating this “urgent need” for regulation reflect that 63 houses were complained about in a 5-year period, amounting to an average of a dozen a year. La Crosse has thousands of rental homes. We are at statistically a zero-problem rate, yet the city insists it needs more regulation to “deal with problems.”

Whatever is successfully put into law in La Crosse will doubtlessly spread to other cities, and we hope the WAA, its membership, its leadership, and hopefully groups from other areas of the state will continue to support La Crosse in protection of our industry, local, and state-wide.

Meetings are held on the 3rd Thursday of each month.

WAUKESHA AREA APARTMENT ASSOCIATION

Info submitted by President Adele Vogel

SPECIAL EVENT FOR MARCH:
Monday, March 17 we will meet at
WCTC-Pewaukee Campus.

We will take our meeting “live” to the
Property Management classroom of
Julie Fay-Krivitz.

Meetings are held on the 3rd Wednesday of each month: January 15, 2014 • February 16, 2014

We're waiting to hear from you ...

Locals that did not provide a submission by the publishing deadline are:

Kenosha Landlord Association, Southern WI Landlord Association (Racine), Winnebago Apartment Association (Oshkosh), Marshfield Area Apartment Association, Beloit Property Managers Association, Fond du Lac Area Apartment Association, Fox Valley Apartment Association (Appleton), and Chippewa Valley Apartment Association (Eau Claire).



Winter Maintenance

Snow Removal With a Smile

Blowers, throwers offer convenience, long-term savings

If you live where it snows, moving that white stuff off the driveway or the front walk is not exactly the most enviable of tasks. But it has to be done, both for safety and accessibility.

In many areas of the country, snow removal is even necessary in order to comply with local laws and ordinances. So your choices are a back-breaking shovel, an expensive snow-removal service, or some mechanized help in the way of a snow blower.

If you're like most do-it-yourselfers, you probably hate hiring things out. But if the alternative is a snow shovel, what you're asking for is a sore back — or perhaps a lot worse. So maybe it's time to consider a snow blower.

Snow blowers may seem like an expensive investment, but there are a lot of nice ones on the market at very reasonable prices. Snow blowers also save money in the long run over the ongoing cost of a snow removal service. They also offer the convenience of being able to clear your driveway as soon you need it cleared, without waiting.

Gas-powered snow blowers

Gas-powered snow blowers vary widely in price, depending on the size of the engine, the amount of snow it can handle, and whether it's a single-stage or a two-stage model. Single-stage models have fast-moving augers that contact the ground and scoop up the snow. They usually have two-stroke engines, less power, and are less expensive. Prices for single-stage blowers are typically in the \$350 to \$650 range or higher.

Two-stage models have a slower moving auger and an impeller, which lift the snow and discharge it through a chute. Guide plates hold the auger slightly above the ground, and as long as the guide plates are correctly set, a two-stage snow blower can be used on gravel driveways as well as over concrete or asphalt. Two-stage snow blowers utilize a more powerful four-stroke engine, and can clear a path up to about 30 inches in width. Prices for these types of machines are usually around \$700 to \$1,300 or more.

A good example of a heavy-duty, two-stage snow blower for home use is the Snow Joe Pro, (\$899). This happens to be the

one I use at home, and it's actually turned what used to be a very tough task into something approaching enjoyable.

The Snow Joe Pro has a four-stroke, overhead-valve gas engine, and will cut a path 26 inches wide through snow up to 20 inches deep. It has both an electric and a recoil (pull-cord) start. The electric start utilizes a power cord, which connects between the engine and an electrical outlet, so there's no on-board battery to worry about; once the engine is started, the power cord is removed and the choke and throttle are set back to the run positions.

Two-stage snow blowers are self-propelled. You simply walk behind it, and guide it where you want it to go — although some strength and effort is still required. The Snow Joe Pro has six forward speeds and two reverse speeds, allowing you to set it to whatever the snow conditions are. Like all newer snow blowers, there are manual safety interlocks on the handles that have to be depressed before the machine will move, so it can't go anywhere on its own.

The snow is discharged through a top-mounted chute, located behind the auger. The chute can be rotated to the left or right and angled up or down, allowing you to control where the snow is thrown. Different snow blowers utilize different types of controls for rotating and angling the chute. The Snow Joe uses a simple up-front control lever, while others utilize a hand crank or other mechanism.

In addition to Snow Joe, other top manufacturers of two-stage snow blowers include Ariens, Craftsman, John Deere, Toro and Troy-Bilt.

Electric snow throwers

It used to be that if you had a walkway or a set of steps to clear, a snow shovel was your only alternative. Regular gas or electric snow blowers were simply too big and too cumbersome to maneuver into these tighter spaces. But there are a couple of alternatives out there that are well worth considering. They're called electric snow throwers, and you can think of them as kind of an "electric snow shovel."

Electric snow throwers look sort of like a cross between a vacuum cleaner and a push broom, with an upright handle and a wide head at the bottom that's in contact with the ground. A small,

cont'd on page 15



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powerful electric motor turns an auger in the head, which breaks up the snow and throws it out and away from you. You use the snow thrower like a vacuum cleaner, back and forth in short strokes. As you push it into the snow, it clears whatever's in its path, right down to the pavement.

Two examples of electric snow throwers are the Snow Joe Plus and the Toro Power Shovel. Both weigh just 12 1/2 pounds, have 7.5-amp motors and will cut a path 12 inches wide. Amazingly, these lightweight machines are capable of throwing snow up to 20 feet.

The Snow Joe has a curved handle with a nice ergonomic feel, and an adjustable auxiliary side handle. Retail price is \$99. The Toro has a straight handle and also has an adjustable side handle, with a retail price of around \$120. Both machines offer a very affordable alternative to shoveling your walkway!

by Paul Bianchina • paulbianchina@inman.com.

WAA Newsletter Dates & Procedures

1. Items for newsletter should be forwarded to jodi@sugarcoatdesign.com, electronically whenever possible.
2. Please submit news articles in the following formats: MS Word, Html copy, PDF, MS Works, eps, jpeg, tiff or text format.
3. Your articles, either by email, fax, or US mail must be received by the 3rd of the preceding month.

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10 Ways to Tell If You Need a New Roof

So, what should you look for when inspecting for roof repair?

Roof repair and re-installation specialists at Ace Roofing share an expert's point of view to help property owners determine if their roofing problems are a sign that replacement is inevitable, or if some simple roof repair will do the job.

Do You Need a New Roof?

According to Ace, the National Roofing Contractors Association (NRCA) recommends doing a roof inspection at least two times a year — spring and fall. The best place to begin is inside the home — grab a flashlight and make a trip to the attic.

Here are four things to look for on the inside:

- 1) Places where the roof deck is sagging
- 2) Signs of water damage or leaking
- 3) Dark spots and trails
- 4) Outside light showing through the roof.

Exterior Check

When looking at the exterior of the roof, pay attention to such things as damaged flashing, missing shingles, curling, blistering, buckling, rotting and algae growth (which occurs most often in humid climates and appears as dark or greenish stains).

The HomeTeam Inspection Service offers these roof repair tips on what to check for on the outside:

- 5) Visually inspect the roof for cracked, torn, bald or missing shingles.
- 6) Scan the roof for loose material or wear around chimneys, vents, pipes or other penetrations.
- 7) Watch out for an excessive amount of shingle granules (they look like large grains of sand) in the gutters — this is a sign of advanced wear.
- 8) Check for signs of moisture, rot or mold. Note that wet spots may not be directly under your faulty shingle; water can travel down to its lowest spot before it drips. Mold, fungi and bacteria can grow quickly — within 24 to 48 hours of a water-related problem.

9) Examine the drainage, and make sure gutters and downspouts are securely attached. Also ensure all drains are open and allow water to exit, and all gutters and downspouts are free of debris.

10) Check that all bath, kitchen and dryer vents go entirely outside of your home, not just into the attic space.

What is the Roof Made Of?

Dean Bennett, president of Dean Bennett Design and Construction, Inc. in Castle Rock, Colorado, says determining when you need roof repair, or a new roof, also depends on roofing material as well as the part of the country in which you live. With that in mind, he offers tips on the following roofing materials:

CEDAR: A cedar roof in need of repair or replacement will split and fall apart in dry climates. In moist climates, it will get mossy. The lifespan of a cedar roof is about 20 years.

TILE: "Look for broken or cracked tiles," Bennett says, "but don't walk on the roof to do so or the tiles will break. Tile roofs can last up to 100 years, but individual tiles can break. They can be replaced, but only by a specialist."

CONCRETE: Should never need replacing.

WOOD: If the roof was made with wooden shakes, watch out for damage from termites, carpenter ants and/or other wood-boring pests.

Check the Simplest Solution First

If the roof has water damage, don't jump the gun and assume the need to start all over with a brand new roof. The California Contractors State License Board says that if a roof was properly installed and is less than 15 to 20 years old, roof repair can suffice rather than replacement.

Ace Roofing & Sons, a locally owned and operated Georgia company, specializes in roof repair and re-installation of residential and commercial roofs.





Tips for Navigating the New Craigslist Rules

Craigslist has changed the face of its housing ads, and landlords, property managers and real estate agents across the country are scrambling to adapt.

The most notable changes, which began in select states in October, and now appear to encompass all housing ads, deal with limitations in the use of HTML. Specifically, those posting ads can no longer automatically syndicate flyers or other pre-formatted ads onto Craigslist's site. The use of photos is limited, and so is the use of live links — hyperlinking over words in the ad so viewers can connect to websites or web ads with just one click.

Other formatting options such as font choices and layout have been eliminated.

As competitive as Craigslist rental listings were just a few short weeks ago, it is now harder than ever to make your rental ads stand out. Many real estate professionals have reported that the move also has severely limited their web traffic and reduced the number of leads received from Craigslist ads.

In light of the changes, other companies have stepped up their game. The main benefit of Craigslist ads was the ability to include hyperlinks that would take people out of Craigslist and into a website page or landing page of the agent or broker where there was more information and lead capture that would result in more leads. But there are more ways of getting these same hyperlinks in front of buyers and sellers without relying on Craigslist, say the professionals at Listings-to-Leads. This company is prepared to offer a number of alternative ways to use these same hyperlinks, including virtual tours, single property websites, eFlyer campaigns, mobile ads, and social media avenues.

Listings-to-Leads claims that this broader approach will help promote the business owner and provide a much stronger branding capabilities than were available on Craigslist.

And while Craigslist has proven popular with rental property owners, largely because it is free to post, the service is not the only game in town when it comes to apartment searches. It's good to keep in mind that for the viewer, all rental ads are free. Other services are available that boast as many or more viewers, but still offer a format that allows a landlord to post a more viewer-friendly ad than the now-standard Craigslist text ads. Experimenting with new ad sources may be well worth the cost, especially when facing longer periods of vacancy. Be sure to track your results to find what works best for you.

To continue to use Craigslist effectively, you'll have to learn some new rules. According to a blog post by Beyond Wine & Cheese Marketing, a sampling of recent Craigslist posters who do not use images in their ads revealed that many did not know how to post photos, most likely because so many followed the popular practice of using a third-party service to service.

Beyond Wine & Cheese Marketing says it has launched a solution for its members by creating dozens of Craigslist-friendly image formats featuring leasing themes that are available as JPEG's.

When posting to Craigslist, it is also important to include the entire URL address in the text of your ad so that viewers can easily copy and paste your web address into their search bars. But even then, expect to see less traffic.

Another valuable lesson from Beyond Wine & Cheese Marketing: Don't put all your advertising eggs into one Craigslist basket. There's no telling what other changes may be on the horizon, and in the meantime, you have vacancies to fill.

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



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Restoring The Wealth: 5 Steps For Inner City Landlords

Landlords are not that important in nice, owner-occupied neighborhoods. The residents are biggest community advocates. However, the flip side is true. In troubled neighborhoods with low owner-occupancy rates, landlords are extremely important.

The more down trodden a neighborhood becomes, the more influence landlords wield. It puts their leadership potential on steroids - and literally grants them the power to turn things around. These landlords never ask for this ability, but it's theirs by default.

So what should a landlord in a sketchy neighborhood do with their super lobbying powers? Use it to make money of course. After all, fortunes can be made when "bad" neighborhoods get better.

Sound like too much work? Well it isn't if you follow a path blazed by others. Those who have helped restore neighborhoods will tell you they could do it again - and do it faster. Plus, doing nothing to lift the burden on your property's value, when you have a bully pulpit, is just poor business.

So, specifically, how is this done? Neighborhood restoration is really a process of creating a sense of order by implementing crime watch and basic marketing practices. The process generally follows these steps that build on each other:

1. Pick up litter and reduce blight. It's critical to keep your property litter-free and fight blight well beyond your property lines. This simple act is a powerful "Broken Windows" maneuver that results in increased credibility, better communications, and a deep insight into what's really happening on the block. This has to be a sustained effort, so make it fun by getting the right tools and recruit helpers.

2. Work with other landlords and neighbors to reduce criminal activity. Do not try to coexist with drug dealers or unsavory activities. Get organized and get rid of them. Use tactics refined over 40-years of crime watch

successes. A landlord should use their influence to first recruit other landlords and then reach out to residents. Strong crime watch groups get special attention from law enforcement and media organizations - necessary partners for successful restoration campaign.

3. Don't let them rest on their laurels. After crime has been reduced - as it always is once watch groups become active - be quick to keep the momentum going. Don't allow your group to get comfortable with good results when a great neighborhood is the goal. Keep on pushing and prodding them to work together. This maneuver crime proofs the neighborhood and prevents restoration efforts from stalling.

4. Help promote healthy norms. Contribute your time and/or cash to make sure your group celebrates National Night Out or annual block parties. Help establish or promote reoccurring events that encourage residents know, respect, and cooperate with each other. Once these traits take root, your neighborhood will be an unsung success.

5. Promote good news and lobby opinion makers. People need new information to form new opinions, so keep good news circulating. It will take time for the general public to give your neighborhood credit. However, you can dramatically reduce the lag time by not leaving perceptions to chance.

By following these steps, inner city landlords can turbo charge their restoration efforts and deliberately raise their own property values. When this wealth building strategy is so easy, why would anyone cope with crime for cash flow sake?

Al Williamson is a civil engineer who is passionate about revitalizing inner cities by creating surprisingly beautiful affordable housing communities. He writes about innovative ways landlords can increase their income and equity. Follow his NOI building experiments at <http://www.leadinglandlord.com>.



Stop, Look and Listen

by Gary Zaremba

We all know the x-shaped signs at railroad crossings with Stop, Look and Listen displayed prominently on them. Sometimes we actually do. Those signs were mostly replaced by crossing arms that come down to block the street. Usually, though, we don't need to stop because a quick glance makes sure no train is coming. After all, we can see a mile down the track. Oh, if tenant selection were only that forthright and easy.



We can't see a mile down the tracks to see if we have a bad tenant applying to rent from us, (well, I can't anyway) so we have to Stop, Look and Listen.

STOP

When an applicant hands you his rental application, stop and look at it. All too often, landlords simply fold it up and put it in their pockets or folder to take back to the office for screening. Stop right there. Put that application in your pocket and you have lost the opportunity to look at the point when you can do the most good.

LOOK

Look at the application. Are all the blanks filled in? Are all the spaces filled in to your satisfaction? Especially look for empty places. If the spaces are empty, why?

Often the answer is, "oh, I don't remember." You don't remember your landlord's name? You don't remember your current landlord's phone number? You don't remember your work's phone number?

If fields have incomplete information in them, that will not work, either. If the applicant has written in the space for the current landlord's name, "Dick," that will simply not do.

As a landlord, what were you going to do when you discovered those omissions back at the office?

Because you have stopped, looked and seen empty spaces, you can hand the application back to your prospective tenant and tell him to get the information and then you will process the application. You could also take it with you and instruct your applicant to call you with the information. Of course, along with that instruction goes the warning, "we process complete applications in the order we receive them. If someone else's application comes in completely filled out before we get the missing information on yours, we will process that one first. And if that applicant qualifies, we will accept him or her."

LISTEN

Applicants tell you things if you listen. So while we need to stop and look at the rental application, we also need to listen to what our applicants tell us. Sometimes landlords get so caught up in the application process that they don't take time to listen to what an applicant tells them.

Good tenants will talk about how they love to live in nice, quiet, well-maintained properties. If we are listening, we can compliment them on their discerning taste and explain why our properties meet all three of those criteria.

Bad tenants may explain that they have problems with neighbors, landlords and maybe even paying their bills. Of course, they will have excuses for all those problems, none of which are their fault. By listening, we will have a clue about what to ask former landlords and references when we call.

Maybe we should put "Stop, Look and Listen" signs on the walls of our offices. Then we might remember to stop when applicants hand us applications, look at those applications, and listen to what the applicants tell us.

By: Bob Cain

Some 30 years ago Bob Cain went to a no-money-down seminar and got the notion that owning rental property would be just the best idea there is for making money. He bought some. Trouble was, what he learned at the seminar didn't tell him how to make money on his rental property. He went looking for help in the form of a magazine or newsletter about the business. He couldn't find any. Always ready to jump at a great idea, he decided he could put his speaking and writing skills to work and perform a valuable service for other investors who needed more information about property management. So Bob ferreted out the secrets, tricks and techniques of property management wherever he found them; then he passed them along to other landlords. For over 25 years now, Bob has been publishing information, giving speeches, putting on seminars and workshops, and consulting for landlords on how to buy, rent and manage property more effectively.



Collection Tips

How Do I Hire A Collection Agency To Collect My Tenant Debt?



Handing my tenant debt immediately to a collection agency is not my first preference. Myself, I would first report the debt to Experian, Equifax and TransUnion, and let the ding on the debtor's credit work a few months before I gave it to an agency that will charge me a hefty commission.

Collecting tenant debt is much different than collecting other debts, such as credit card debt. A collection agency represents you and your business, and you could be taken to court should they violate the law. And, just as important as any legal matters, is how well they will collect your debt.

I have worked in the industry for 12 years and would like to believe that most collection agencies work hard, ethically and within the law. But, as in most industries, there are those agencies that I consider to be renegades. They operate outside the law, or right on the edge. Unfortunately, these companies get all of the press, thus making all agencies look bad.

The fact of the matter is that the collection industry fills a critical need in the business world. Imagine if everyone could just stop paying their bills with no repercussions. Do you think any bank would loan anyone any money? And what would it do to the prices of all goods and services?

Here are what I consider the most important factors in hiring an agency to collect tenant debt:

- Has the agency had any verified Federal Trade Commission (FTC) violations? The FTC regulates and investigates the collection industry; more than one violation would concern me.
- Is the agency licensed in all 50 states? While this is not required to do business, this question helps me sort out the companies that have a national presence and are large enough to fulfill the many state requirements.

- Is the company bonded and insured? If the company does not carry a minimum of \$1 million dollars of liability insurance, I would not give them my business.
- Does the agency have membership in the American Collectors Association? Again, not required to operate in the industry, but it can show the level of interest and participation the company has in its own industry.
- Does the agency report debts to Experian, Equifax and TransUnion? This is one of the biggest collection tools agencies use to motivate a debtor to pay his or her debt. Not all companies report.
- What type of debt does the company specialize in? The list of types of debt agencies collect is extensive. They may collect commercial or consumer debt. Consumer debt may be a car loan, credit card, utility bill, mortgage, medical bill, rent, etc. To do a good job collecting tenant debt, an understanding of the terminology and the business is critical. Very few nationwide collection agencies specialize specifically in collecting this type of debt.
- Does the company collect judgments as well as non-judgment accounts? Few companies that collect debt for landlords collect both types of accounts.
- Do they work the account for the life of the account? It is common for agencies to work the newest accounts they receive the hardest. As an account ages, it is deemed less collectible. Often agencies will work the account hard eight to ten months, and after that they rely almost solely on the credit bureau reporting to help collect the debt. It costs a company more to have a collector working older accounts; therefore expect a good agency to charge a higher fee. I want a company that works the account for as long as it is legally possible. If reporting the debt to the credit bureaus is enough to collect the debt, I can do that very easily and inexpensively myself without paying any commissions.
- Does the agency pre-judge accounts? In the industry this is called "rating the paper." Amazingly, at least one company that specializes in tenant debt brags that they rate accounts before they even begin collecting them. This allows the company to spend it's time and resources on debts they "believe" are the



cont'd from page 20

most collectible. This reduces their overhead, but does nothing to help many of their clients. Landlords that lose out are those that rent average apartments to everyday average people. Do you want to hire an agency that only focuses on high-end properties, with well-to-do debtors? You would get about the same amount of effort if you reported the debt to Experian, Equifax and TransUnion yourself, for a lot less money!

- Does the agency accept collection accounts from independent landlords? At least one of the few nationwide agencies that specializes in tenant debt will only take on clients who own or manage a minimum of 100 rental units. This is because they do not want to be bothered by customer service calls from independent landlords.

- Will the company provide you with references from other landlords who use their services? References are important so that you may learn not only how well the agency collects your money, but also how they treat their clients. I have known of agencies that treated their clients poorly when they called with a question or concern.

- Does the agency you interview boast about how much better they recover debt than other companies? If they do, run! Run for a couple of reasons: If indeed they do collect more than other agencies, how do they do it? Do they threaten debtors and violate the Fair Debt Collection Practices Act (FDCPA)? This could increase the chances of your being dragged into a lawsuit. Likely their boasting is merely a sales ploy, and a cheap one at that. An overall average of how much they collect means about as much to you as what they had for breakfast. Plus, you have no way to verify their claims. The truth is that is no one can predict how well they can collect for you until they look at your accounts and work on them for awhile. In fact, it may be a couple of years before you can realistically evaluate whether the company you hired was effective. This is why doing your research up front is so very important.

- Does the agency charge you a fee to take on your debtor file? Unless they can justify the charge, and it seems as if they are an excellent company, I would continue looking for another company.

- What does the agency charge for collecting your debt? This question comes last, because it is the least important; but, it is often the first question I am asked. When I am asked this question first, I know I am talking to someone who does not know what else to ask. The fact is that you may find a company that charges 30 percent of what they recover. But, for 30 percent, they are limited in the resources they can commit to collecting your debt. Would you rather see a recovery of 30 percent of nothing, or 50 percent of a \$3,000 debt? Do not be fooled by a very low commission rate.

I realize that this is a very long list of questions and concerns. But, once you have done your homework and hired an agency, you can get on with the task of running your business and not worry about it further.

A good portion of tenant debt is recoverable if you and the agency you hire do your jobs. It may take some time to collect what you are owed, but recovering lost profit at any point is icing on the cake.

Again, sending an account to an agency is not my first choice for collecting tenant debt. My philosophy is that I would report the debt to the credit bureaus myself and collect the easier debt. After several months, when I had already collected the easy debt, I would give the account to a reputable agency and let them get to work.

Bill Gray - <http://www.thelandlorddoctor.com> - Bill@thelandlorddoctor.com



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WAA Contact Information



Wisconsin Apartment Association

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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:
Wisconsin Statute Chapter 704 | * 103 Fair Housing Laws | * 107 Screening Your Applicants |
| * 102 The Law and the Landlord II:
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 |

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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

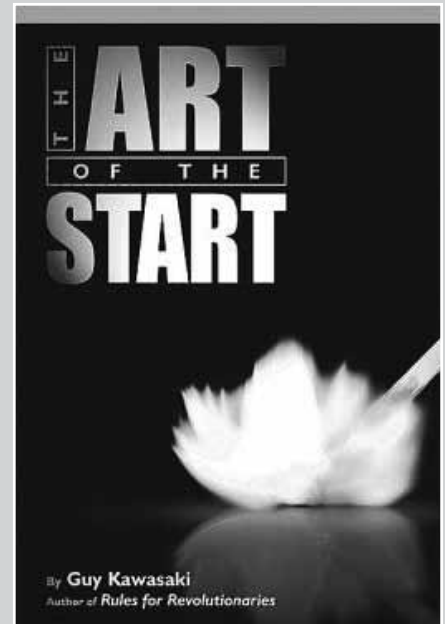


The Art of the Start: The Time-Tested, Battle-Hardened Guide for Anyone Starting Anything

By: Guy Kawasaki

Overview

From raising money to hiring the right people, from defining your positioning to building a brand, from creating buzz to buzzing the competition, from managing a board to fostering a community, this book will guide you through an adventure that's more art than science - the art of the start.



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