



WAA News

Volume 32 Issue 10 • November 2011 • Connecting the Rental Community Right Next Door and Across the State

Happy Thanksgiving!

Check out the 2011 WAA Conference & Tradeshow highlights and photo gallery on pages 12 -13

Take a Thanksgiving Quiz on page 7

More inside ...

- Showing Properties Successfully*
- Automatic Rent Payment Plans*
 - Fall Maintenance Projects*
- Distance Yourself from the Competition*



2011 Roster of Events / Q&A

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

WAA BOARD MEETING

Saturday, November 12 • 10:00 a.m. - 3:00 p.m.

Robbin's Restaurant • 1810 Omro Rd. (Hwy 21), Oshkosh - just east of Hwy 41

Lunch choices are: Robbins soup and salad bar, a shaved prime rib sandwich or a grilled chicken sandwich served with either french fries or fruit. Cost is \$12 and includes coffee, tea, or milk.

Please RSVP to Kristy at kristy@waaonline.org or 920-230-9221 no later than

Monday, November 7th with your meal selection.

Vehicle Violations

Q: A handful of my tenants park their vehicles in inappropriate places, such as on the grass. Some vehicles aren't registered, and aren't even operational. I don't want to pay to have the vehicles towed, but I want them moved. Threats to the offending tenants have gotten me nowhere. How should I handle this problem?

-S.K., Connecticut

A: Stop threatening. Start acting. You're running a rental business, not a storage yard for inoperable, unlicensed, and inappropriately parked vehicles. To make sure you're legally correct, contact the local authorities to determine what you need to do to have vehicles towed from private property. To make certain you can provide your tenants with the particulars they'll be most concerned about after their vehicle has been towed, contact a towing company to inquire about their requirements, forms, charges, and storage yard locations. Send your tenants a letter outlining exactly what you plan to do about their excess vehicles.

If your rental agreement already has a clause stating your vehicle policy, let the letter be a reminder. If your rental agreement has no such clause, let the letter be a thirty-day

notice of a "change in terms of tenancy". Include in the letter the towing company's particulars. They show that you mean business. Prepare or procure a parking violation sticker which will get the attention of your tenants.

Try one that says something like this: "WARNING! This vehicle (LICENSE NUMBER) is parked here in violation of the rental agreement. Please move it immediately or to avoid towing and storage at your expense. This vehicle will be towed on (DAY, DATE). You may make arrangements to retrieve the vehicle by calling (TELEPHONE NUMBER). Once retrieved, the vehicle must be kept elsewhere." The sticker should be on red or "day-glow" paper and be at least eight inches wide by five inches high.

Glue or tape the parking violation sticker on the driver's side of the windshield where it can't be missed, and arrange for the appointed date. If the company wants prepayment for the towing charges, pay them yourself. Then present the bill to the tenant with the next rent statement.

If you want your tenants to toe the line, tow one of their illegally parked vehicles. They'll come to realize that you mean business, and they will begin to toe the line on your vehicle restrictions.

Leigh Robinson, What's a Landlord to Do? LandlordBooks.com



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President's Letter



Positive, Positive, Positive are the comments that kept coming back to me from many of those at the conference. First time attendees as well as former attendees were very grateful for the training, vendors, and special speakers. The Tradeshow was very positive and everyone, including the vendors, enjoyed the time to be able to sit for lunch and catch up with old friends.

A number of good suggestions and ideas came in that will help us make next year's conference even better.

The Conference Committee headed up by Pam Strittmater includes Kelly Jensen, Kathy Haines, Bill White, Cheryl Fountaine-Kempf, Brian Hervat, Susan Verbeten and Deanna Zewen. Many thanks to those on the committee for giving of your time and expertise.

Many thanks also to Kristy, WAA's Administrative Assistant, for the many hours that she spent in preparation for the classes, bringing in many vendors for the Tradeshow and taking care of the many details that go into making an event like this successful.

One of the highlights of any conference, this one being no different, was the Legislative and Political Updates that were presented to us by our lobbyist, Gary Goyke. He gave us the date for our 2012 Legislative Day which will be March 21, 2012. Plans are being made for possibly mounting a plaque in memory of Mike Mokler that day; more details of that will be forthcoming. Some of the legislative issues that WAA/WRHLC may take up were listed for us in a handout. Also, and most importantly, Gary brought us up to date on the progress of the final draft for a bill that will be introduced to the legislature that will create a Crime Free Addendum enabling us as landlords to quickly remove a person(s) from our buildings that is creating problems.

Susan Mokler and family joined us for the banquet and were able to give us words of encouragement to continue moving forward.

We will review all the conference surveys and see what can be done for improvements. Also, for those of you who attended this year's conference please be reminded that if you submit your registration early you will receive the same price as you did for this year's conference. These must be in by December 31, 2011.

Dale S. Hicks

Dale Hicks, President of WAA



Fair Housing Deadly Sins

Yes, **children may live upstairs!** So don't limit families with children to the ground floor of a condo or multi-unit building. This is not a complicated concept, yet again and again housing providers pay tens of thousands of dollars for restricting access to families with children to upstairs rental properties. And while we are on the subject of children, yes, **boys and girls may share a bedroom.** There are no age restrictions related to this.

Quite simply, it is up to the grown ups who live with the children to decide who will sleep in what room and with whom. Don't impose restrictions on the sleeping arrangements of your residents, whether adults or children or combinations thereof.

It's not all about Barbie®, but sometimes, looking at advertising, one would think it is. Human models are a great way to promote rentals, but "if human models are used in display advertising campaigns, **the models should be clearly definable as reasonably representing majority and minority groups in the metropolitan area**". And what metropolitan area does not have majority and minority groups? White-only advertising continues to draw the attention and wrath of fair housing groups, who are often awarded thousands if not millions of dollars because of the "chilling effect" that this type of advertising has on others (i.e. nonwhites). And for those of you with senior housing communities, a head's up - this law applies to you too! Your **only** exemption from fair housing laws is that with the appropriate demographic at your properties, you can turn away people with children.

Although it would still not be advisable to advertise "no kids" even in these properties.

Sex. No, this isn't just to catch your attention or to spice up an otherwise dull article. Unfortunately, with regular frequency, male landlords are making rental or maintenance contingent upon sexual favors coerced from their female residents. You don't need me to tell you this is wrong, so, enough said.

Why Are We Afraid to Collect Rent From Our Residents

Delinquency is such a dirty word in our industry that sometimes I feel like my mom should've washed my mouth out with soap for saying Delinquency! How did we come to feel that delinquency is such a dirty word for us? It's a word that keeps Owners and Managers awake at night for fear of it. Here's how I think it happened! We started freaking out when occupancy started falling and the bottom fell out of the economy! We didn't want to offend our residents for fear of losing them, so we just ignored the late rent! And our residents learned to pay their rent later and later! We as owners, and managers set up a cycle that is unacceptable! In some weird wacked out way over the past two or three years we have given residents the power over us. We fear that if occupancy drops we'll be in financial ruin, fear of a Fair Housing Lawsuit (I see this more often than not in this industry but that's a whole other issue).

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Jo Becker, Education/Outreach Specialist, Fair Housing Council of Oregon.
www.fhco.org



Landlord Tips - cont'd

Landlord Tips - cont'd from page 5

It's time to take a stand and regain control of our rentals. In reality we are sort of like parents and our residents are like our children who we guide and discipline. Seriously, think about it and you will totally get what I'm saying in regard to that statement. In some cases, we are managing up to a Multimillion Dollar portfolio. Without the rent, we don't get paid and have no money to spend on maintenance, landscaping, etc.

As a property manager, I recently started working at a property where the residents were not pushed to pay on time and were allowed to pay whenever it was convenient for them. They weren't even required to pay a late fee. I know that is insane! A lot of money was just being let out of the door. I found this to be unacceptable. Luckily I have no problem telling someone they have to pay rent or I'll file for eviction.

I have had the privilege of cleaning up accounts and enforcing lease guidelines. It has not been easy-in fact, I spent my first two months working 10-12 hour days just to fix the mess. Yes, it WAS a mess. At first, I was getting called lots of colorful names and a few complaints about my notices. My favorite was when I put out notices with a moving truck that said, "Are you packing yet? Eviction procedures will begin on the 15th!" I was told not to send that one again because of the very tiny small customer complaints. Let's just say that after a month of being fluffy, sweet, and nice ending with a high delinquency, I now can live up to my nick name of "Jojo Soprano".

Collecting on your delinquency can be frustrating and annoying but it will allow you to see a growth in your economic occupancy and getting rid of those pesky, loud, non-paying residents. Sure, this means that your occupancy is going to take a temporary hit. But it just means you are going to be challenged to lease those eviction rentals quickly so they are only vacant for a short time.

HERE ARE SOME TIPS TO COLLECT ON YOUR DELINQUENCY:

Do Not Be Afraid to give a deadline of when past due rent is to be in with late fees. If we keep allowing our residents to break the lease terms we are not doing them, or ourselves, any favors. In fact we will hurt everyone involved in the delinquency process.

You have the right to file evictions on anyone who has not paid their rent per the lease contract.

Remember to say Thank You when a resident pays their rent. A thank you will go a long way. The more you tell them you are so grateful to them for paying their rent the more likely they will continue to pay on time or start to pay on time.

Use Email, Social Media, Text Messaging, Flyers, and Bandit Signs as a way to communicate with your residents. Send out reminders: rent being due in 5 days, rent will be late in 24 hours, rent is now late, please submit your payment in the form of certified funds with late fees, last day to pay before Evictions are to be filed. All of these can be done and actually work. At multi-unit properties, place Bandit Signs at the entrance and exit of your property that will be seen by everyone. My favorite saying to put on them is "Stop-Did you pay your rent today?" The point is to use all of the tools you have to collect rent on time.

Use local resources. Find out if your bank offers financial planning classes and invite your residents. I have learned that sometimes residents just do not know how to budget their money so that they are always paying on time. Make sure the class is always at the first of the of the month, this way if a resident comes to you needing to do a promise to pay you can say, "I will only accept it if you go to this class." Make the resident responsible for fixing their budget and paying you on time.

It can be scary to collect delinquent rent and to follow the lease terms because you do not want to offend anyone or have them move out. But we have to do this-your financial survival depends on it! I don't know about you but I get a rush every time I see my economic occupancy go up and my delinquency go down. After working really hard to retrain my residents to pay on time, I started the month with 12k less delinquent rent than the previous months. To me that is a big accomplishment and I know that they are starting to hear me. If all else fails you can get a U-Haul Truck.

On the U-Haul truck have a banner that reads: **"You will need this U-Haul if you do not pay your rent on time!"** It is time to take back our properties! I challenge everyone to stand up and expect Residents to pay their rent on time. Accept no excuses! And evict a resident for non-payment!

Jolene Sopalski, published from MultifamilyInsiders.com

Thanksgiving Quiz!



A table full of turkey, corn, stuffing and cranberries can only mean one thing: Thanksgiving! Aside from the tasty morsels, Thanksgiving is also a yearly celebration of gratitude that originated with the Pilgrims and Native Americans. Put down that turkey leg, turn off the big game for a few minutes and give thanks for the Thanksgiving quiz.

1. Who made Thanksgiving a national holiday in 1863?
 - A. President Andrew Johnson
 - B. President Abraham Lincoln
 - C. resident James Buchanan
2. Why did President Franklin Roosevelt move Thanksgiving up one week earlier in 1939?
 - A. to appease businesses
 - B. to accommodate soldiers
 - C. to fit within his New Deal
3. What protein source do scholars believe was featured at the very first Thanksgiving celebration?
 - A. fish
 - B. buffalo
 - C. quail
4. What holiday did some Native Americans begin observing instead of Thanksgiving in 1970?
 - A. Day of Remembrance
 - B. Day of Mourning
 - C. Chieftain's Day
5. The ancient Greeks held a three-day festival every autumn to honor what goddess?
 - A. Aphrodite
 - B. Demeter
 - C. Hera
6. In Greek mythology, what did the cornucopia represent?
 - A. a severed goat's horn
 - B. a basket full of the autumn harvest
 - C. a satchel belonging to Hera
7. Which state was the first to make Thanksgiving a yearly occasion before it became a national holiday?
 - A. Massachusetts
 - B. New York
 - C. New Hampshire

8. What food do more than 90 percent of Americans eat on Thanksgiving?
 - A. cranberries
 - B. pumpkin pie
 - C. turkey

What store is the sponsor of the holiday's most popular parade?

- A. Sears
- B. Target
- C. Macy's

About how much turkey does a single American consume each year?

- A. 10 pounds (4.5 kilograms)
- B. 13 pounds (6 kilograms)
- C. 16 pounds (7.3 kilograms)

1. B. President Abraham Lincoln proclaimed that Thanksgiving would be the last day in November. Lincoln was mainly out to boost the Union army's morale during the Civil War.

2. A. In order to appease businesses that wanted a longer Christmas shopping season, President Roosevelt moved Thanksgiving up a week. He later compromised by making the fourth Thursday in November.

3. A. Venison and fish, instead of turkey, were probably the main sources of protein at that first communal gathering.

4. B. Many Native Americans began a Day of Mourning to remember the violence and discrimination suffered by their ancestors.

5. B. Every autumn, the ancient Greeks held a festival honoring Demeter, the goddess of corn and grains.

6. A. According to Greek mythology, the prominent Thanksgiving symbol of a cornucopia is an enchanted severed goat's horn that will produce a never-ending supply of whatever its owner desires.

7. B. In 1817, New York officially adopted a yearly Thanksgiving Day and other states followed suit.

8. C. Turkey is such an integral part of Thanksgiving that more than 90 percent of Americans have it on their table.

9. C. On Thanksgiving day, thousands of people watch floats parade down the street in the Macy's Thanksgiving Day Parade.

10. B. According to the U.S. Census Bureau, the typical American consumed 13.4 pounds (6.1 kilograms) of turkey in 2004. In that same year, the typical American ate 4.7 pounds (2.1 kilograms) of sweet potatoes.



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Showing Property Successfully

Don't rush into your leasing presentation the moment you stand face to face with your prospects. Just asking their names and how they heard about your property does not qualify as establishing rapport. Personalize. Find out interesting things about them. Ask what they like to do for fun. Find areas you have in common and use that information to customize your presentation. Use your prospects' names as often as possible in your conversation. The more you say their names, the more connected and comfortable they'll feel toward you, making it easier for them to accept your rental offer.

Refrain from talking negatively about previous residents when talking to prospective residents. For example, don't use the word "deadbeats" in front of your prospects or your prospects will think you attract that sort of resident. Instead, talk about how model residents performed who you want them to live up to. And if you stay positive in your communication, they will be ten times more likely to call you back-if they don't make the decision to rent from you the same time you show it.

Be Sure to Listen to What They Say

The more your prospect talks, the more engaged they are in the selling process. So ask open-ended questions, talk less, listen more, and increase your leasing effectiveness! Describe the benefits of your place compared with where they live. Find out the answer to this question: Why are you moving? Discover what the prospects are unhappy with in their current living conditions. You'll find out the answer if you establish that rapport previously mentioned.

Selling features is a waste of time, so some landlords sell benefits. What about selling solutions? If your prospects have a problem with closet space, your closets may be the solution. Or if their current home is noisy or dark, you might have the perfect quiet, sunny new home for them. Don't worry about all those other features and benefits you may not have to talk about; those will be gravy. Never apologize for anything that you may consider a shortcoming in the rental. Instead, focus solely on the good features. Besides, what seems negative to you may be what your prospects are used to; they may never have thought of it as a problem and may even prefer it. For example, a small kitchen may be preferred for the convenience of everything being within reach and easy to keep clean.

Don't Just Give Prices; Sell Value

In this age of heavy competition and concern over high prices, you want to build value as a way to overcome any objections to the rent for which you're asking. Selling value is how you can really stand out from your competitors. Too many landlords simply list information

and amenities about their rental. But telling a prospect you have a particular number bedrooms for a certain price is not enough. Take time to talk about the unique features of the rooms, the spacious closets, and so on. Be descriptive for every room you mention. This all helps paint a mental picture of value.

Before you begin showing a property, ask your prospects what particular features they are looking for in their next home (e.g., large closets, big rooms, etc.). If you are able to offer what they are seeking, be sure to take time to emphasize and direct their attention and conversation to these items during the showing. This will help close the sale.

- Jeffrey Taylor, Editor, Founder of MrLandlord.

Changing the Locks Between Tenants is the Question



Q: Are landlords required to change locks between tenants? I am in a situation where I know the tenants have been trustworthy and returned all the keys, but I wonder if there's a legal obligation to change the locks anyway. Can new tenants request this service upon their occupancy? I am in the state of Washington, and our landlord-tenant laws do not mention a thing about changing locks.

-K.N., Washington

A: Whether there's a law in your state about changing locks between tenancies or not, I recommend that you change them every time there's a change in tenancy, no matter what. Your former tenants may be wonderful people and think that they have returned every key to you, but what about their good-for-nothing, cocaine-snorting nephew who stayed with them for a time? Might he still have a key?

Landlords have enough worries. You shouldn't be worrying about whether there might be an unauthorized key circulating somewhere, and you won't be if you simply change the locks whenever a tenant moves. Not only is changing locks cheap insurance against one more landlording worry, it shows your new tenants that you know what you're doing as a landlord and that you care about their security.

Leigh Robinson, *What's A Landlord-To Do?* available at LandlordBooks.com



Live Chat Delivers a Customer-Service Edge

AllBusiness.com • 2011-10-06

It's no secret that we've entered the era of the connected consumer, where information and merchandise are available at the click of a mouse or tap of a screen. Today's consumers truly expect instant answers; a convenient world where everything is as quick and easy as Amazon's one-click shopping. Even grocery stores are rolling out self-service checkouts, and high-end electronics can be purchased in a snap through a vending machine.

But what about those businesses that have traditionally relied on relationships and personal service?

Take real estate agencies and car dealerships as examples. These industries have been around decades, and they have traditionally been built around handshakes and personal relationships which don't always translate in a time of 24x7 automation and online shopping.

Savvy real estate agents and auto dealers are successfully melding the convenience of online with the personal touch of the local store. They're building websites that are engaging and social hoping to expand their point of contact beyond the traditional storefront channels.

And these industries have extra incentives to connect with customers. While all retailers have been hit by tight lending practices and low consumer confidence, none have been hit harder than the real estate and auto sales industries. These businesses need to find new strategies to drive sales in a challenging environment.

That's why many real estate agencies and local auto dealers are rolling out live chat services as a way to personally connect with website visitors.

Sometimes called online chat, live support, click-to-chat among others, live chat is like email on steroids. It's an online service that lets businesses converse in real time with their website visitors.

As an online interactive service, real-time chat can deliver the personal touch that service-oriented businesses like real estate and auto sales require. When done right, online chat can benefit an auto sales or real estate website several ways:

Bring a human touch to an impersonal website. Live chat lets businesses personally engage their visitors; think of it as an opportunity to shake hands and lead the conversation. The most successful chat invites use the name and photo of the customer service representative, sales associate, or agent. After all, customers like to know there's an actual person behind the keyboard who cares about helping them.

Each initial chat invitation can be personally relevant to each visitor. For example, if a visitor is browsing a particular SUV model, the initial invite could be, "I see you're looking at an SUV. Do you have any questions about this model?"

Give customers the answers they need at exactly the right time. In an era of instant gratification, nothing short of real-time information will do. Do you think an interested customer will wait 24 hours to get a response to an email query? Why should they when countless competitor sites are waiting in the wings. Live chat lets prospects ask questions -- and get responses -- in real time, meaning they stay on a site longer and engage.

Engage visitors right when they need help most. Businesses can engage customers right at the point of hesitation. For example, is someone spending more than 10 minutes on a particular vehicle page? Are they sitting on the "Get Pre-approved" form a little too long? Savvy online sellers understand that engaging shoppers at these critical points increases conversions. And a friendly invite can proactively initiate a conversation to customers right when they need help most.

Identify and target top customers. Chat systems can also help businesses identify potentially high value prospects. For example, if a visitor clicks on a featured property or a "request more info" page, a personal chat invite automatically pops up. This way, real estate agents and auto dealers can focus on providing personalized attention to those visitors who are more likely to become buyers.

In a sales environment where every customer counts, a strong online presence can truly help real estate agencies and car dealerships break away from the pack. And online chat helps make the Web experience just as friendly and helpful as a trip to the local store.

Mariusz Cieply has been with LiveChat since its founding in 2002 -- first as software developer, later as project manager and now as its CEO. Mariusz is LiveChat's product lead and evangelizer, driving product creation that is changing the face of ecommerce. He holds an MSc in Computer Science. Source: <http://www.allbusiness.com/allbusiness-customer-service/16700064-1.html#ixzz1adpXvGBe>



Conference & Tradeshow 2011 Highlights

It's hard to believe that the 2011 WAA Conference and Tradeshow is past. It was a very wonderful weekend full of networking with tradeshow vendors and rental property owners from across the state and lots of fun. The 116 attendees learned from the classes that they attended and networked with the 19 tradeshow vendors. Without you, the work that the conference committee has done would be meaningless. Thank you to the conference committee members, Bill White, Kathy Haines, Susan Verbeten, Kelly Jensen, Deanna Zewen, Cheryl Fontaine-Kempf, and Dale Hicks. Thank you to Kristy Weinke. You are the glue that holds us all together and we so appreciate everything that you do in the office. Also, thank you to Helen Streekstra and her group in Wisconsin Rapids for putting together the door prizes and silent auction baskets. Thank you to JARPA, the Janesville Association, for hosting the hospitality room on Saturday night. Attendees, you are the key to making conference a success. Please remember to share your experience with others in your local and friends in your community. Remember the tradeshow vendors and what they have to offer when you need something throughout the year. They provide so many services and products to help you to operate your business easily and successfully. Use the energy that you have today as a springboard for tomorrow and the rest of the year. I challenge each of you to bring someone new to conference next year.

Saturday's banquet and annual meeting had a number of high points. Congratulations to Brian Hervat from Kenosha, our WAA Member of the Year and Kathy Haines from Information Services, our WAA Hall of Fame winner. Brian has worked tremendously hard with his local and the Kenosha police department to bring crime free education to their community. Kathy is our state membership chair and a very active associate member, as well as member of several locals. Every year she does an outstanding job of working to gain new members and sharing the benefits of joining our association with others. Chief David Moore of the Janesville Police Department, Kelly Lee of Janesville Neighborhood Services, and Officers Jeff Wambolt and Ron Francis of the Kenosha Police Department received awards for their efforts in supporting the WAA mission and educating all landlords to better their communities. Sue Mokler was our guest of honor, along with two of her children, Chris and Liz, and two grandchildren. She gave a heartwarming talk about Mike and how we need to keep the legislative dreams of the window replacement bill and the other legislative agenda items alive.

We all have been through tough times this year, but we know with the help of family and friends, others in the rental housing industry, and vendors that supply our goods and services that we can get through it together. We have an incredible way of taking risks and being optimistic. We can journey down the path of success and be proud of who we are and what we do. We are all proof of that.

Congratulations to Jerry Zewen of the Southern Wisconsin Landlord Association, Racine, for turning in his conference survey and receiving a complimentary state membership for 2012.

The 2012 WAA Conference & Tradeshow is scheduled for October 12-14 at the Plaza Hotel & Suites in Wausau. Please mark the dates on your calendar and plan to attend. For those that attended conference this year, please remember to register before the end of the year for that special discount rate.

Thanks again to everyone that made this year's conference and tradeshow such a success! I look forward to seeing all of you in Wausau!

Pamela Strittmater
Conference Chair



Ken and Maxine Riche,
Norm and Adele Vogel,
and Donald Patton
of the Waukesha Area
Apartment Association



Cheryl Fontaine-Kempf, WAA Vice President, and
Kristy Weinke, WAA Administrative Assistant

Conference & Tradeshow Photo Gallery



WAA President Dale Hicks presents a certificate of appreciation to Kelly Lee, Janesville Neighborhood Services, for her work with the Janesville Area Rental Property Owners to educate all landlords in their city.



WAA President Dale Hicks presents Brian Hervat, President of the Kenosha Landlord Association and South Central Regional Director, with his 2011 Member of the Year award.

Brian Hervat (left), President of the Kenosha Landlord Association, and WAA President Dale Hicks (2nd from right) pose with officers Jeff Wambolt and Ron Francis, of the Kenosha Police Department.



Past President Deanna Zewen, member of the Southern Wisconsin Landlord Association in Racine, installs the 2012 WAA officers (from left to right): President Dale Hicks, Janesville Area Rental Property Owners; Vice President Sherrie Dorn, Southern Wisconsin Landlord Association; Secretary Adele Vogel, Waukesha Area Apartment Association; and Treasurer Casey Swetland, Kenosha Landlord Association.



Susan Mokler, member of the Winnebago Apartment Association, speaks about her late husband and President of the Wisconsin Rental Housing Legislative Council, Mike Mokler, and his passion for our association. Gary Goyke, Legislative Liaison, and Chris Mokler, Susan's son stand in the background.



WAA President Dale Hicks presents a certificate of appreciation to Janesville Police Chief David Moore, for his work with the Janesville Area Rental Property Owners to educate all landlords in the city of Janesville.



Automatic Rent Payment Plans

Whether you are collecting rent every month or every two weeks, are you still collecting the money the old-fashioned way? The future is now...eliminate late payments! I challenge you to stop collecting rents the old-fashioned way-residents mailing you the payment or, even worse and dangerous, you collecting rent in person. Instead, start telling all new and old residents that they never have to worry about late fees again. Because, you now offer the option of paying rent automatically each month worry free!

Find out from residents, when they apply for your property, which checking or savings account they will be using during the term of the rental, and request their permission to draft that account on an agreed upon date each month. Let residents know that this procedure is one of your standard methods of rent collection. Other collection methods you may consider offering are automatic payroll deduction or automatic debit from their debit or credit card. Most residents will select the automatic check draft or direct rent deposit option.

Change your standard collection method.

It's important that you present the automatic draft or deposit option on your rental application as a normal or standard collection method with advantages to the resident. The more you treat this as a standard collection method, the more your residents will embrace the idea of convenience. Let residents know they will not have to waste time each month writing out checks and rushing to get them delivered in time to avoid a late fee. In fact, the resident will not have to worry about late fees at all.

In addition, you can inform residents that they may qualify for a special year-end bonus or rebate for timely payments. This is a nice way of presenting the idea to new residents.

Some rental owners require residents whose payments are made by third parties to utilize the auto-draft program. For example, parents of college age students like the convenience of this type of arrangement because they don't have to physically put money in a student's bank account each month. Stories have been told that students getting "housing" money from mom and dad party all weekend and then don't

have money for rent. This can now be avoided, plus parents don't have to mail a check each month. If you have residents who attend private colleges or universities, you should immediately begin focusing on getting residents to switch from old-fashioned forms of collection to auto-pay plans.

Of course, you can offer the auto-payment plan to current residents. You simply must get written permission from your residents to use an automatic payment plan. Automatic payment plans are the way of the future for rent collection.

Other industries, such as health Clubs and --"insurance, have used this method of payment collection for decades. You are now encouraged to make your life easier while you get your rents on time, every time.

After sharing the idea of auto-payments at seminars, I get calls from excited subscribers who run into a stumbling block implementing the idea. They say, "Jeffrey, my bank says they can't set me up for automatic drafts. I'm not a company, and I don't have a storefront. I'm not a merchant. And they want to charge me hundreds of dollars." Or landlords discover they may need a computer and training.

Not a problem. There are several nationwide companies that specialize in working with rental owners across the country by helping them receive automatic payment plans, automatic paper drafts, and direct deposits from residents' checking accounts into the landlords' accounts.



Jeffrey Taylor, The landlord's Kit, at LandlordBooks.com.



Are You Making These 3 Mistakes?

Three common mistakes often trip up landlords. But if you find yourself caught in one of these, there's hope!

Mistake #1 - Not protecting yourself

Do you have an iron-clad credit check, background check and rental agreement that you put all applicants and new residents through? If not, stop reading right now and go to a reputable site to sign up for a tenant screening service and download the needed forms.

Whether you've just bought your first rental property or own 20 houses, you have to protect yourself. Everything else pales by comparison! You want to 'stack the deck' in your favor of finding, keeping and making more money with great residents in your properties. Then don't skip a step; there's too much at stake. Always run a credit report, a background check and use a thorough rental agreement with all the detailed clauses about your policy on water beds, roommates, pets, smoke alarms, etc.

Mistake #2 - Not recognizing you are in the relationship business

You are not in the rental business or the property management business. You are in the relationship business. As a landlord, a big priority should be to manage relationships. The contractors you use like painters, plumbers and electricians are the ones who help manage the actual real estate. But your job is managing your residents, your customers. Face it, the nicest house with the freshest paint and newest kitchen, bath and all the amenities isn't worth squat without a customer. You don't make a dime on the place until a resident signs the lease and moves in.

When you wake up in the morning, ask yourself 'how can I make new relationships or build better ones today?' Then keep that in your mind as you prioritize your day. It helps cut out the distractions that creep up on us. The U.S. Marines have a saying - 'Do it, delegate it or delete it'. How can you apply that? Since you're in the relationship business, do only the things that make new or build better relationships with your residents. Delegate other things that need to be done but aren't directly building relationships. And delete everything else off your list. Soon you will be accomplishing much more, much faster.

Mistake #3 - Not taking time out to 'sharpen the saw'

When was the last time you worked ON your rental business? Maybe that's a strange question. But there's a big difference between working ON your business and working IN your business. Dr. Steven Covey explains the term 'sharpen the saw' in his excellent book *The 7 Habits of Highly Effective People*. And Michael Gerber in his book *The E-Myth*, encourages working ON your business, not in it.

When we answer the phone, show apartments, collect rents, screen tenants, and handle maintenance requests, we are working IN the business. Going about our usual day in the usual way. But when you attend a conference, boot camp, read a book, watch an educational DVD, or go to your local REI or landlord association, you're working ON your business. Both are important; you have to do both to be successful. But when things are the craziest and the pressure is on, what gets eliminated first?

It's the books, DVDs, conferences and landlord meetings. Something's got to give. There are only so many hours in the day after all. But failing to work ON your business is a bit like the struggling company that lays off its sales force to save money. It's a knee-jerk reaction that only exacerbates the problem. So make it a point to preserve some time to step back and invest in your continued improvement. Like a shot of Redbull for your bottom line, the time you spend learning ways to do things better will keep you motivated, excited about the rental business, and it pays off in spades down the road! Like the Dos Equis commercial says 'stay thirsty my friends'.

Drew DeMasters, landlord, author, marketing coach, 15+ years in the rental business.



Which to Buy: Short Sale or Foreclosure?

By Kim Fulscher • Bankrate.com

Rolling the dice on distressed properties

In this buyer's market, some home buyers ask themselves: Will purchasing a short sale or foreclosure end in disaster -- or yield a jackpot?

And which type is best to go all-in with: a short sale or foreclosure?

"There's really no cut-and-dry answer," says Gwen Daubenmeyer, a certified distressed property expert with Re/Max in the Hills in the Detroit area. "It really depends on the buyer and what the buyer's priorities are."



Before starting their search, home buyers who want to play their cards right should know the benefits and drawbacks of buying either type of "distressed" property: foreclosures and short sales.

Benefits to buying foreclosed homes

According to Lender Processing Services, nearly 2.2 million homes in the U.S. were in foreclosure in April. On average, they sell for about 30 percent less than a non distressed property, Daubenmeyer says.

In April, the median price of a move-in ready foreclosure was \$185,000, according to Re/Max. A non distressed property's median price was about \$267,300.

Such deals are possible because home buyers can negotiate closing costs and price in foreclosure sales, says Elaine Zimmermann, a real estate investor in Memphis, Tenn. Buying a foreclosure typically is faster than buying a short sale, and an investor can buy a home for rock-bottom dollar. The national average of a foreclosure that needs some work may cost around \$107,600, according to Re/Max. The investor could rent out the home or resell it after fixing it up.

Investors should expect to spend no more than 5 percent to 10 percent of the purchase price to renovate a foreclosed house, Zimmermann says. "Your time and trouble are worth something, and your energy," she says. "You should come out ahead."



Drawbacks of buying foreclosed homes

Are you sold on the idea of buying a foreclosure? Not so fast. Proceed with caution because there's potentially a cost to that low price: a damaged house.

David Richardson, an inspector in the Detroit area who's certified by the American Society of Home Inspectors, says he has seen his share of ransacked homes. As a buyer, you could encounter scarred walls, carpets or appliances that were damaged by the former owner, he says.

Sometimes, time and neglect are the culprits. Turned-off utilities coupled with the house sitting empty for months can do a good share of harm.

However, he says, some foreclosures are "immaculate." And if you scope out a property that's run down, there's still hope.

"If a person is handy, and you have a high tolerance for defects and you can fix this stuff, there are just a ton of opportunities out there," Richardson says.

But in some foreclosures, the condition of the home may be the least of your worries.

If you buy a foreclosure at auction sans research, you won't get to take a peek to see if the plumbing works, if the walls are cracked -- or if there's a lien against the property. You'll be responsible for these cosmetic and legal issues, so many investors research the property's history before the auction. Usually, savvy investors take on these types of sales.

Benefits of buying short sales

Looking for a foreclosure-home price but in better condition? Sift through short sales in your local market, Daubenmeyer says. A short sale is still owned by the homeowner, who owes more on the mortgage than the home is worth.



"The short sale is, in my opinion, far better than buying a foreclosure because the home is generally in better condition because it's been occupied," she says. "The utilities have been maintained, usually the lawn is maintained, those kinds of things."



In April, the median price of a short sale home was \$218,500. By comparison, a non distressed property's median price was about \$267,300, according to Re/Max.

Short sales often take a notoriously long time to close. Enter the federal Home Affordable Foreclosure Alternatives program, or HAFA, which helps the buyer and seller by speeding up the short sale process. "It's not perfect by any means," Daubenmeyer says. "But it has created a timeline that we can hold the mortgage lenders accountable."

She recalls recently closing a short sale deal in 58 days through HAFA, and she knows other certified distressed property experts who have been able to close in 30 days or less.

If possible, she says, work with a seller through the HAFA program to speed up the closing process.



Drawbacks of buying short sales

The name "short sale" can be deceiving -- these deals can drag on for months. Some sellers assume they can start this process on a whim, Daubenmeyer says. "It's not a 'get out of jail free' card," she says. "You have to qualify for a short sale."

After the seller is approved, the first question a buyer should ask is whether there are two mortgages on the house.

"If there's a second lien holder on the short sale, that transaction can get ugly for a seller," says Carla Weyrick, a Realtor with Allen Tate Co. in Charlotte, N.C.

Every entity that has a financial stake in the house has to agree to the short sale, she says. If the sale price of the home won't pay off the second mortgage, that lien holder may not get paid -- so the lender can block the sale.

In the meantime, the buyer is stuck waiting for the answer. You'll need to know when to hold and when to fold.

Know what you want

Nothing in real estate is a sure thing, but you can bet on getting a good deal if you know what you're looking for in a home. If your family needs a house within one or two months, a foreclosure may be a good option, unless the seller is qualified in the HAFA program. If you have more time to work with,



short sales could be within your realm of possibility.

Know your tolerance for defects and whether you have the time and money to fix up a house before buying a distressed abode. If the choice is right, you could help a homeowner stave off a foreclosure if you buy a short sale, or you could help alleviate the nation's glut of bank-owned properties.

You can snag a great deal with either a short sale or a well-maintained foreclosed home, Daubenmeyer says, but one requirement remains: You must find a good real estate agent.

"Deal with people who are educated and aware," she says. "There are tremendous deals with short sales on houses that are in really great condition. While it isn't a piece of cake and it isn't a party, (home buyers) can close."

Have you checked your applicant's credit history?

Is the applicant financially creditable to live in your property?

Would you like to know if your applicant has ever declared bankruptcy or has any judgments against them?

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A Simple Way to Distance Yourself from Your Competition

Source: <http://www.allbusiness.com/allbusiness-sales-tips/16701417-1.html#ixzz1adpByC3m> • By: Paul McCord, AllBusiness.com

Every seller, no matter what product or service they sell, is looking for ways to demonstrate how they differ from their competition. Most of us will go to great lengths to try to make our prospects and clients recognize how unique we are and how fortunate they are to be working with us.

In order to create that sought-after difference some of us will talk up how great our customer service is. Some will give out cute or useful freebies, others will bring in other vendors to help create the perfect comprehensive solution to their prospect's or client's issues.

Certainly we should be giving exceptional customer service. The problem is every one of our competitors is claiming to have the best customer service, also.

And by all means we should be doing everything in our power—including partnering with other vendors if necessary—to offer the best and most comprehensive solution. The problem is most of the time our prospects and clients don't really grasp the true extent of our solution until after the product or service is delivered and has been in place for a while.

But there is a much simpler way to not only demonstrate a real difference between yourself and your competition, but to give your client a very different experience than what your competition would give. Furthermore, this strategy is so seldom used that it really stands out to the client.

What, pray tell, is the fabulous strategy that is simple yet can make such an impact on your client?

It is simply giving the client the purchasing experience they want rather than the one you think they want.

It's so simple, yet so few sellers do it because frankly they have no idea what their clients want to happen during the purchase. And they never even think to ask.

Yep, that's it. Couldn't be simpler, could it?

Most sellers mistakenly think they know what their clients want to happen during the course of the sale. Ask a seller what their client wants, and they'll rattle off a number of things -- on-time delivery, prompt service, a quality product at a fair price, a seller they can trust, and a number of other "expectations."

These are so general that they are almost useless in defining a client's real purchasing expectations.

What does "on-time delivery" really mean? Does it mean the same thing to each and every customer?

What does prompt service mean? To one customer it may mean that a phone call is returned within 24 hours, to another it may mean the call should be returned within an hour. To another client a phone call might be totally out of the question as they prefer to communicate only through email.

The fact is that no two of our clients have the same expectations, but we treat them all the same because we assume we know what they want.

We never ask the most basic and simple customer service question: "What can we do to make this the exact purchasing experience you want?"

That question is asked so infrequently (some customers have never been asked that question) that many customers won't know how to respond; they really won't understand the question.

In that case you'll have to ask some follow-up questions such as: "How do you prefer to be contacted, phone or email?" "If something comes up and I really need to speak with you, is there an emergency number that I can reach you at?" "Do you want me to keep you posted daily or weekly, or would you rather I only contact you if there is an issue or question that needs to be dealt with?"

Obviously, the number and type of purchasing experience questions you need to ask will depend on the particular product or service being purchased.

And a great side benefit is you can find out up front if your client has an unrealistic expectation, and if they do, you can deal with it before it becomes an issue later in the sale.

If you want to really make a quick impact on a client and put yourself in a different category from your competition, quit forcing them to live through the purchasing experience you want to give them and begin giving them the purchasing experience they want.

It's simple—just ask them, they'll tell you—and then all you have to do is give them the exact experience they want—and that no one else can give them. You'll be a hero—and all you had to do was ask a few questions that you should have been asking every client anyway.



10 Easy Fall Maintenance Projects to Keep Your Home in Peak Condition the Whole Winter Long

By Barbara Winfield • www.bobvilla.com

Caulk Windows

Be sure to caulk around windows and doorframes to prevent heat from escaping. "Caulking and sealing openings is one of the least expensive maintenance jobs," says Michael Hydeck, Hydeck Design Build, Inc., Telford, PA, and National President, National Association of the Remodeling Industry (NARI). "Openings in the structure can cause water to get in and freeze, resulting in cracks and mold buildup," he says.



Seal the Driveway

Inspect your driveway for cracks. Clean out and repair any damage with driveway filler, then coat with a commercial sealer. Sealing the driveway now will help extend the life of the asphalt through the winter and beyond.



Check for Peeling Paint

Inspect exterior walls to see if any paint is peeling or blistering on the house or outbuildings. According to Carl Minchew, Director, Benjamin Moore Paints, "Peeling paint is a sign that the existing paint film is failing and can no longer protect the siding of the building. Left uncorrected, the siding itself will deteriorate, leading to expensive repairs in the future."



Ready the Fireplace

Have your heating system checked by a licensed heating contractor. Heating systems will use fuel more efficiently, last longer and have fewer problems if properly serviced. Get your wood stove and fireplace in working order. Gary Webster, Creative Director of Travis Industries, suggests that you examine your wood stove or fireplace insert's door gasket for a tight seal.

Reverse Ceiling Fan

Change the direction of your ceiling fan to create an upward draft that redistributes warm air from the ceiling. Clean your humidifiers regularly during the heating season. Bacteria and spores can develop in a dirty water tank resulting in unclean moisture misting out into your room.



Inspect the Roof

Make sure the roof is in good shape. Inspect for missing and loose shingles. "Ice, rain, snow, and wind combined with rapidly changing temperatures and humidity wreak havoc on roofs," says Jay Butch, Director, Contractor programs for CertainTeed Roofing. "Your roof is your first defense in protecting your home. It's better to proactively deal with repairs in the fall than to discover a leaky roof during a snowstorm."

Cover Air Conditioners

Vacuum internal parts of air conditioners. Remove units from windows or wrap the outside box with an approved tarp or plastic air conditioner cover, like this one from Frontgate (www.frontgate.com), to prevent rusting of vital parts.



Clean Yard Equipment

Prepare your yard equipment for storage. This includes draining fuel from all gas-operated equipment such as lawn mowers, leaf blowers, and chain saws. Check to see that all of your snow equipment is up and running before the first flurry falls. Organize your snow clearing gear. When snow arrives you'll want to have shovels, roof rakes, and snow blowers where you can get to them.

Clean the Gutters

After leaves have fallen, clean out the gutters and downspouts, flush them with water, inspect joints, and tighten brackets if necessary. Clogged gutters are one of the major causes of ice dams. Replace old or damaged gutters with new ones that have built-in leaf guards.



Prepare Deck for Winter

Clean porch and deck furniture, and look for any needed repairs. Cover and store outdoor furniture and barbecues in a protected area. Make sure all soil is emptied from pots and planters. Dirt left in clay pots will freeze and cause the pots to crack if left outside.





Advice for New Landlords

As one landlord to another, please take this advice and pass it on.

1. Inspect your rentals as often as possible.
2. Make sure only the people on the lease live there.
3. If you notice additional pets, have them removed immediately.
4. If you notice lots of people in and out, look out.
5. Always take a security deposit up front. If they can't pay it, good luck.
6. Don't be afraid to ask a lot of questions. You may learn a lot about them.
7. Be careful of the "handy man" resident. You may experience loss of rent.
8. Never make promises, only say what will be done in a timely manner.
9. Always treat a resident the way you expect to be treated. Be polite, respectful, kind, and helpful.
10. Always, always remember tenants rent from you!

C. Weyker, www.sheboyganarentals.com

Hud Raises Penalty - Disclosure Violation

In a final rule published 6/22/2011 in the Federal Register, the Department of Housing and Urban Development (HUD) raised the civil money penalty for failure to disclose lead-based paint hazards (with pre-1978 properties). This adjustment for inflation is required by the Debt collection Improvement Act of 1996. This rule amends 24 CFR 30.65(b) to raise the maximum penalty that HUD may impose upon those individuals or entities who violate the Lead Disclosure Rule, from \$11,000 to \$16,000.

Fair Housing article adapted from HUD.com.

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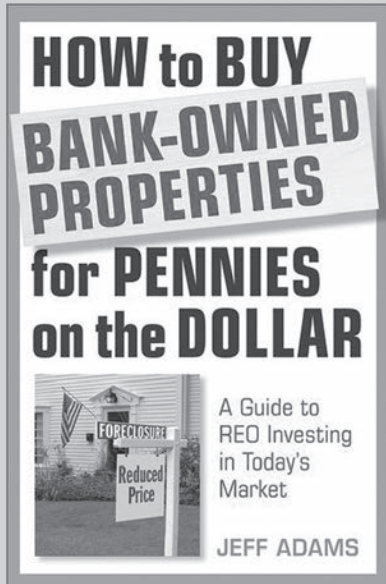
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How to Buy Bank-Owned Properties for Pennies on the Dollar: A Guide To REO Investing In Today's Market

by Jeff Adams



Overview

Secure the Best Deals on Bank-Owned Properties in Today's Market!

"This is the most powerful, persuasive, and practical book on buying bank-owned properties you will ever read. It is loaded with strategies for anybody who wants to get started buying foreclosures."—David Lindahl, author, *Multi-Family Millions* and *The Six-Figure Second Income*

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"Jeff Adams is truly a master investor and his strategies work in today's real estate market. He is changing the lives of investors all across America."—Dave Seymour, star of *A&E's Flipped* and founder of City Light Homes

"Jeff Adams is a master at buying bank-owned, REO properties. In this book, he has laid out step-by-step how he makes tens of thousands of dollars per property. With more REO properties on the market than there have ever been, now is the time to learn the insider secrets Jeff reveals in his new book." —Larry Goins, author of *Getting Started in Real Estate Day Trading*

YouTube Video Will Cost Contractor \$150K in Fines

A Rockland, Maine, contractor is facing \$150,000 in fines for allegedly violating the Renovation, Repair, and Painting (RRP) rule in October 2010. The RRP rule is a federal renovation rule that also applies to sanding work done by wood flooring contractors. The Environmental Protection Agency (EPA) was tipped to the violations by an anonymous YouTube user who secretly recorded the contractor's work crew and posted the video online. The contractor—who had completed the eight-hour Lead Safe Renovator training class—failed to train his employees on proper operation of high-speed dust generating power tools for an exterior repainting job, according to an EPA release. Specifically, the EPA found that the contractor failed to: obtain required certification from the EPA as a renovation firm; post warning signs in the work area; cover the work area with plastic sheeting to collect falling lead paint debris; contain waste from the renovation activities; prohibit use of machines that remove lead-based paint through high speed operation without HEPA exhaust

controls; and establish and maintain records necessary to demonstrate compliance with the RRP rule.

At the time of the remodeling work, six children lived in the four-unit building Wentworth's crew was repainting. Infants and children, the EPA added, are "especially vulnerable to lead paint exposure," which could lead to lead poisoning. "In New England, we have a high proportion of older houses where lead paint can still be present," said Curt Sapling, regional administrator of EPA's New England office. "It is critically important that all trades people understand and follow the RRP requirements so that during renovations, children are not exposed to lead and face serious, life-long health consequences."

The maximum penalty for violating the RRP rule is \$37,500 per violation per day, but may double in cases of willful violation. The EPA did not report what the contractor's total fine would be, but the Bangor Daily News said the total was \$150,000. Landlords and property investors (including those who flip houses) are governed by the RRP Rule.

Mel Metts, EPA accredited RRP instructor, MettsPartners.com



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

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