



Kenosha Landlord Association

A Local Chapter of the Wisconsin Apartment Association

Volume 27, Issue 10

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To Our Members

Last month Brian Hervat and Mark Nausieda, gave a presentation on *Pre-Winterization Maintenance*. It provided valuable information on how important maintenance can be to rental property.

With fall and winter approaching landlords need to be working on their weatherization plans. There may be rebates currently available for replacing furnaces, hot water heaters, etc. with more energy efficient models.

Our next membership meeting will be on Wednesday, October 15th. Nathan Leonardelli from Rural Mutual Insurance will give a presentation on Basic Insurance 101, touching on what Landlords need, understanding Insurance and what Insurance means to the Landlord.

October Meeting: Wednesday, Oct. 15th at the VFW, 6618 39th Avenue. Appetizers and networking at 6:30 pm. Meeting begins promptly at 7:00 pm.

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

Landlord Insurance 101

Source: <https://www.trustedchoice.com/landlord-insurance/coverage-faq/>

What Is Landlord Insurance?

Landlord insurance provides coverage for property owners renting out one or more residential homes, apartments, or condos. As a landlord, you need protection from financial loss that may result from damages to a rental property due to fire, break-in, severe weather and more. Insurance also helps cover loss of income in the event that your rental units becomes uninhabitable due to circumstances beyond your control.

What Does Landlord Insurance Cover?

Landlord insurance provides several important types of coverage. Depending on the insurance company you work with and the options you choose, your policy may consist of some or all of these types of insurance:

- **Property damage:** This covers damage to your buildings and personal property due to fire, storm damage, theft, vandalism and tenant damage. Ideally, your landlord insurance will cover the replacement costs for your entire rental property in the event of a total loss.
- **Liability insurance:** This coverage protects you against liability claims and lawsuits. Whether a tenant, visitor or even a trespasser is injured on your rental property, you could find yourself in a legal mess. Your liability insurance helps cover the costs associated with bodily injury claims on your property. These costs can include medical payments, funeral costs, legal fees and judgment or settlement costs. You will also be covered if you, as the landlord, are found responsible for another person's property damage. For example, if you neglect to fix a leaking water pipe and mold damage destroys a tenant's collection of vintage albums, a liability claim can be filed against you by the tenant.
- **Loss of income:** This insurance will help compensate you for lost income in the event that a rental property becomes uninhabitable due to a covered loss, such as a storm or apartment fire. Your loss of income coverage, or "rental reimbursement," will prevent you from losing the income you would have had if you were collecting rent.
- **Optional coverage:** As a landlord, you can buy additional coverage, such as rent guarantee insurance, natural disaster insurance, employer liability insurance and landlord contents insurance to cover your personal property items such as furnishings or carpet in the rental property.

How Does Landlord Insurance Work?

Landlord insurance protects you from damage to your property and from liability claims. Let's look at a few examples of how landlord insurance works.

Rental property damage example: In the event that a lightning strike starts an apartment fire that causes substantial damage, your landlord insurance can help pay for the repairs or rebuilding. Your property damage coverage has limits – be sure you are aware of what they are, and remember that you will need to pay a deductible before you'll get any reimbursement from your insurer. If you have loss of income coverage, you can be compensated for the rental income you will lose during repairs. Note that landlord property damage insurance sometimes pays for tenant damage, and sometimes it will not. Taking a rental deposit at the time your tenant signs a lease is a good idea. You can also ask your agent if you can add coverage for tenant damage.

Landlord liability example: Let's say a visitor comes to your apartment and is injured in a fall. If that visitor fell because he tripped over his own shoelaces, you shouldn't have a liability claim. If the visitor is staying with one of your tenants and falls in the shower, you also will likely not be held responsible. That incident would potentially fall under the renter's liability insurance. However, if the visitor tripped due to negligence on your part, such as icy walkways around your building or broken steps on a stairway, you may have a liability claim on your hands. In this case, the visitor could file a claim against your insurance policy to cover the costs of medical care. If the injury is severe or the negligence considered egregious, the visitor may file a lawsuit against you. Your landlord insurance can cover your costs up to the limits on your policy, after your deductible amount is paid.

Do I Have to Have Landlord Insurance?

Landlord insurance is not required by law, but you would be wise to have it if you're collecting rent and managing a property. Building fires, tropical storms, tornadoes, vandalism and liability claims are some of the key things you want to be prepared for as a landlord. If your property experiences \$100,000 worth of damage and you do not have insurance to cover it, those costs must come out of your pocket. You need landlord insurance when you do not occupy the same residence as your tenant. You will also need landlord insurance if you are renting out your own home temporarily or sharing accommodations, such as your basement level, with a renter. Some landlords rely on their homeowners insurance to cover their rental units. It is important to know that your homeowners policy most likely will not cover damage to your rental property, unless you are only renting out a portion of the home you are living in. It will also likely not provide coverage for liability claims.

Continued on page 3

Landlord Insurance 101(Cont.)

Why Is Landlord Insurance Important?

Landlord insurance is important because it protects you from financial loss resulting from accidents, natural disasters, injuries and other liability issues associated with your rental property. It also provides reimbursement for loss of rental income and can cover any repairs or even the entire replacement of a rental property structure.

How Much Is Landlord Insurance?

The cost of landlord insurance can vary considerably based on a number of factors. You may see rates as low as \$500 per year for a small rental unit, or several thousands of dollars per year for a larger unit with a swimming pool. If you rent out a house that you eventually plan to sell, you may pay about 25% more for your landlord insurance than you were paying for homeowners insurance. Some of the factors that will affect your premium costs include:

- Your geographic location and any known risks in the area
- The size of the structure
- How many rental units you have
- The age and condition of the building
- Whether your electrical wiring is up to current code
- Whether you allow smokers to rent from you
- Whether your complex has a swimming pool
- The type and amount of coverage you are purchasing
- Whether you have fire sprinklers installed in your rental units
- Whether the complex has gated access
- Whether you have burglar alarms

Is Landlord Insurance Tax Deductible?

Yes, you can deduct landlord insurance premiums you pay on your rental property, including any landlord insurance policies on the building, contents and liability. Because being a landlord is a business endeavor, your landlord insurance can be considered a business expense.

Can Landlords Require Renters Insurance?

Although there is no federal or state law requiring tenants to have renters insurance, as a landlord it is fully within your legal rights to require this as part of the rental agreement. Stipulated in a rental agreement, this requirement must apply to every tenant. A landlord can also require that a tenant have a specific amount of insurance, provide proof of coverage and require that the tenant maintain the policy for the duration of a lease.

**Landlord/Crime Free
Multi-Housing Rental Seminar
Saturday November 15th 8am-5pm**

*Location: Boys and Girls Club
1330 52nd St.
Kenosha, WI 53140*

The KPD Crime Prevention Unit and the Kenosha Landlord Association designed this Seminar to help landlords make better decisions when managing their rental units.

The following topics will be discussed:

- Property Maintenance Codes
- Crime Prevention Techniques
- Applicant Screening
- Leases and Evictions
- Crime Free Lease Addendums
- Process Serving
- C.P.T.E.D. (Crime Prevention through Environmental Design)
- Fire Safety
- Waste and Disposal



To register for the seminar please call:
Crime prevention Unit at 657-3937
or e-mail: watch@kenoshapolice.com.

**Coffee, soda, water, and lunch will
be provided!!!!!!!**

**This seminar will help landlords and
property managers in the following
ways:**

- Satisfied tenants build stable neighborhoods
- Active management leads to less turnover
- Stabilized property values and rents
- Lower maintenance and repair costs
- Everyone is safer
- Peace of mind from spending less time on crisis control.

**Come and learn about all of the
new laws!!!!!!**

Landlords and Rental Owners: Tips for Halloween

Source: <http://www.rentalpropertyreporter.com/landlords-rental-owners-tips-halloween/>



Halloween is here. Dashing out to buy candy for trick-or-treaters might be on your to-do list, but if you're a landlord or rental owner, there may be some other errands you should add. While it's fun to think of Halloween as a great family holiday, replete with pumpkins, sweets, fun and creepy costumes, and cute little kids knocking to your door, as a landlord you should also be thinking about – brace yourself—liability. Bwah, hah, hah, haaaahhhhh.

So, with liability in mind, here are a few reminders and safety tips to help ensure that Halloween stays a fun holiday and not a nightmare for you, your tenants, and those delightful trick-or-treaters who will egg your rental if they don't get candy.

- Make sure trick-or-treaters don't have to negotiate an obstacle course to get to your rental property and the candy your tenants have bought to give, bribe, or placate them. Maximizing the candy bounty is serious business, and if you make the process more efficient, trick-or-treaters will appreciate it and be less inclined to engage in mayhem. Although real blood on Halloween seems more authentic, the fake stuff is good enough and much less stressful for everyone, especially since landlords can be liable for injuries to visitors to their rental property. To avoid real blood, clear common areas, paths, walkways, and driveways of any items that could trip up an excited trick-or-treater running to a front door. Mark holes/cracks in sidewalk clearly. And remember that younger trick-or-treaters, whether fueled or lured by candy, may run across your rental's lawn, so clear that too and fill in any holes.
- Assume that most people venturing out on Halloween aren't wearing night vision goggles. Make sure the walkways at your rental property are well-lit. This will upset and possibly blind the trick-or-treaters with night vision goggles, but you can't please everyone.
- Ask tenants to use glow-sticks instead of candles in their porch jack o' lanterns. Bonfires are cool and fun and all that, but not when they're consuming your rental property.
- Halloween costumes can really freak dogs out, and scared dogs are scary and they can bite. If you allow your tenants to have dogs, remind them that on Halloween, it's a good idea to restrain them. No one wants to be on any side of a dog bite situation. This is also a good time to remind landlords that if you know your tenant's dog is vicious, in some states you could be liable if that dog bites someone on your property. You might want to do something about that.
- Make sure railings are secure. Much like real blood, face plant injuries and twisted limbs from a railing fall are more authentic. But they're also horrible.
- If you have a vacant property, check it during the day to make sure it's locked up. Besides being awesome places to set up meth labs, vacant rentals are also easy targets for toilet papering and egging. Leave the porch light off to let trick-or-treaters know that no one is home. Ask neighbors to let you know if they see anything suspicious.
- If you have a rule that tenants can't use candles in their rental homes, remind them. Because not all tenants follow candle rules, check that your smoke alarms were recently tested (this is a good rule to have in place all the time). If there is a fire you might be tempted to say "I told you so" and maybe some other stuff, but you'd also prefer it if your (albeit) irresponsible tenants get out of the house alive, and a working smoke alarm will help achieve that goal. Plus it's the law.

Halloween is a good time to check in with your insurance agent to make sure you have good liability insurance. Ask about your coverage limits.

Sudoku



	a	b	c	d	e	f	g	h	i
A			7			8	2	1	9
B		8			5		7		
C		4							
D			3		7	4		5	
E									
F		2		8	1		9		
G								3	
H			1		2			7	
I	4	3	2	5			8		

Do Your Tenants Need Renter's Insurance? Why Tenants Don't Purchase It and Why They Should

Source: <http://landlords.about.com/> By Erin Eberlin / Landlords & Property Investments Expert

As a property investor, you probably realize the importance of having the proper insurance so that you and your property are protected, but do you also realize that your tenants should have insurance as well? Tenants must purchase a renter's insurance policy to protect their possessions and their liability. Many renters never realize the necessity of insurance until it is too late. Many also mistakenly believe they are covered under your insurance policy, which is not the case.

Why Tenants Don't Purchase Renter's Insurance?

There are many reasons a tenant may not purchase renter's insurance.

- **They Don't Know It Exists**- Many tenants don't purchase renter's insurance because they simply do not know it exists. They may have health insurance and car insurance, but they think insurance relating to the home is exclusively for home owners, not renters.
- **It Is Not a Priority**- Other tenants may know that renter's insurance exists, but they put off purchasing it. They focus on things they consider more important, such as health insurance, and put purchasing renter's insurance on their to-do list. It is such a low priority that they can easily sign a lease and, before they know it, the lease is over and they have never gotten around to purchasing that low priority renter's insurance.
- **They Think They Are Covered By Your Policy**- Other tenants fail to purchase renter's insurance because they believe they are covered under the building's insurance policy. This is not the case. If the tenant does not have insurance and there is a fire at the property, for example, the insurance for the building will not cover the tenant's possessions.
- **They Think It Is Too Expensive**- Some renters do not purchase insurance because of the cost. They believe it is too expensive and would rather risk living in the property without it.
- **They Think It's a Waste of Money**- Another reason for not purchasing renter's insurance is, the tenant simply thinks it is a waste of money. They follow the "what are the chances" mentality with renter's insurance. They think that there is a slim chance there will be a fire, theft or other incident at their property. They would rather take the risk of something bad happening without being properly insured than paying the money so that they are covered.

Why Tenants Should Purchase Renter's Insurance?

Tenants should purchase renter's insurance to protect their possessions and to cover them if liability issues arise. It is important to note that every renter's insurance policy is different. The tenant must read their policy thoroughly to determine the amount of coverage and what acts and events are covered under their specific policy.

- **Affordable**- Many tenants are wary of purchasing renter's insurance because of the cost. In actuality it can be very affordable. Most renter's insurance policies run between \$100 and \$200 a year. The cost will vary depending on factors such as amount of coverage and the location of the property.
- **Liability Coverage**- Having the proper renter's insurance policy can help protect a tenant if an accident occurs in their unit. For example, if a guest comes over and slips and falls in the property, most renter's insurance policies offer liability protection that would cover the tenant for this incident. The amount of protection will depend on the terms of the individual policy.
- **Fire or Wind Coverage**- A renter's insurance policy can offer a tenant protection if their possessions are lost or damaged by a fire or from wind damage, such as a tree falling on the property. Depending on the policy the tenant chooses, they can either receive an actual cash value for their possessions or the replacement cost. Replacement cost policies are usually slightly more expensive.
- **Theft Coverage**- By choosing a renter's policy the tenant can also be covered if there is a theft or burglary at their property. Again, the amount and type of coverage will depend on their individual policy.
- **An Additional Layer of Protection for You**- When a tenant has renter's insurance, it is an additional layer of protection for you, the landlord. If there is an accident in their unit or their negligence causes damage to the property, their renter's insurance policy will be targeted first. This can prevent you from having to file a claim with your insurance company.
- **Does Not Cover Everything**- Of course, a renter's insurance policy does not cover everything. The tenant will want to purchase separate insurance for expensive items, such as an engagement ring, because the full value will never be covered by a renter's insurance policy. In addition, the renter's insurance likely does not cover damage from flooding. If flooding is a concern, a separate flood insurance policy must be purchased.

How to Tell Tenants About Renter's Insurance

You should include a renter's insurance addendum as part of your lease agreement. Consult an attorney to determine the exact wording, but you should make it clear that the tenant and the tenant's possessions are not covered under your insurance policies. You should spell out the benefits of having renter's insurance.

Some states allow you to require tenants to purchase renter's insurance as long as this requirement is in place for all tenants. Check your local landlord tenant laws to determine the rules in your area. If your state does not allow you to require renter's insurance, you could try offering the tenant a reduction in rent if they purchase and maintain a renter's insurance policy throughout their tenancy.



Meet A Member

Larry Cappozzo



1. Number of rentals?

I own 9 rental units.

2. Years of landlording experience?

I have been in the rental industry for 35 + years.

3. What is your hardest job?

Finding quality residents/tenants.

4. Your biggest mistake?

Not being thorough enough on tenant screening.

5. New landlord advice?

Keep property in good shape; do thorough screening and include credit report; join the KLA.

6. Favorite type of tenants?

Married couple with 2 children.

7. Best way to find/attract tenants?

Internet, MLS, Craig's List, your own internet website and online newspapers.

8. One way to keep good tenants?

Keep open communication relationship with your tenants.

9. Money saving maintenance tip?

Plan for replacement of your mechanicals such as stove, furnace and hot water heater.

10. How do you encourage on-time rents?

Direct deposits.

11. How have you collected past due rent?

Send a 5 day notice right away.

12. Trick a tenant played on you?

Unauthorized guests living in the rental and not on the lease.

13. What's rewarding about being a landlord?

The tax shelter (and of course the stories).

14. How long have you been a member of the KLA and how has the Kenosha Landlord Association helped you?

I have been a member since 1996. The KLA has helped me to understand the laws, perform good rental practices and know who your tenants are.

John Michael Kisting
Territory Manager-Pro
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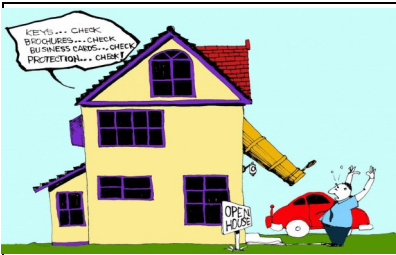
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7 Safety Tips for Landlords

Source: rentalpropertyreporter.com
 By Tracey March; June 10, 2013



Although most of us have heard news stories involving crimes against real estate agents—say, a mugging or attack at an open house—there hasn't been too much media attention on crimes against landlords. Yet, landlord-tenant violence appears in newspaper headlines with some frequency. Just last week a tenant was arrested for pepper spraying his landlord who was doing maintenance nearby.

To bring some attention to the topic, we've compiled a short list of some of the most useful safety tips for landlords:

- Implement and follow a fair and thorough screening process which will help weed out troublemakers. Don't make any exceptions.
- Communicate with your tenants and avoid giving them unpleasant surprises.
- Use a PO box, drop box, or electronic deposit to receive rent checks; don't make your home address known.
- Meet with potential renters in a public place before showing them your rental home. Have them fill out a contact/interest form and take photos of two forms of their identification using your smart phone.
- Learn how you can de-escalate a conflict. You will inevitably be dealing with an irate tenant at some point. Skills to help you listen, stay calm, communicate, and take a break will help you.
- When showing a rental, always have the potential renter go through doors first. ("After you.") Always stay near an exit.
- Show rentals during the day—not when it's dark out.

Sometimes, headlines aren't about crimes against landlords, they're about crimes by landlords. Whether they think their actions are justified or not, some landlords are better suited for other work. Customer service is a huge part of the property management and landlord business; having good customer service skills so you don't lose your cool is critical. If your strengths lie in other areas, consider having a property manager help you out.



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11 NEW RENTAL FORMS

Approved Rental Forms conforming –ACT 76 Mandatory March 1, 2014

Wisconsin Legal Blank Printing and Forms has provided it's customers with high quality pre-printed and custom forms for over 100 years. We are constantly keeping up-to-date and ahead of Rental and Real Estate regulations, government changes to forms, renovation literature, and EPA safety mandated requirements.

Sudoku Solution

	a	b	c	d	e	f	g	h	i
A	3	5	7	6	4	8	2	1	9
B	2	8	9	1	5	3	7	4	6
C	1	4	6	7	9	2	3	8	5
D	6	9	3	2	7	4	1	5	8
E	5	1	8	9	3	6	4	2	7
F	7	2	4	8	1	5	9	6	3
G	9	7	5	4	8	1	6	3	2
H	8	6	1	3	2	9	5	7	4
I	4	3	2	5	6	7	8	9	1



Kenosha Landlord Association

P.O. Box 1505

Kenosha, Wisconsin 53141

RETURN SERVICE REQUESTED



Next Meeting

VFW

66 18-39th Ave

On our regular
3rd Wednesday of the month

October 15, 2014

7:00 P.M. for meeting

Appetizers & Networking at 6:30 pm Meeting at 7 pm

Basic Insurance 101

With

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