

# Kenosha Landlord Association

# A Local Chapter of the Wisconsin Apartment Association

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#### Kenosha Landlord Association, Inc.

P.O. Box 1505, Kenosha, WI 53141

www.kenoshalandlordassociation.org



#### To Our Members

Thank you Rick Russell, from Wisconsin legal Blank and Jeff Shavlik, from Finance Systems of Green Bay, Inc., who were our featured speakers at last month's meeting.

Rick presented the landlords with important information regarding proper rental forms that are required. He also pointed out how not being up to date and current with your forms will hurt you and your rental business.

Jeff's valuable presentation Focused on the latest laws and regulations on credit and collections.

We would also like to thank Rick and Jeff for becoming KLA new Associate members. For those that were not able to be present, there will be handouts and information at the next meeting.

Our next meeting, is on Wednesday, April 20th. Greg Vogel from the Kenosha/Racine Lead-Free Communities Partnership will be giving a presentation on lead education, home lead abatement, and programs available.

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.



#### Feds Force Ex-Cons Into Your Rental Properties

Source: http://rei.today



If you require a criminal background check before you rent to your tenants and screen based on the results of that check, new HUD regulations could have you in hot water...or federal court. According to a new ruling from the Department of Housing and Urban Development, private landlords that have a "blanket ban" on renters with arrest and criminal records are now in violation of the Fair Housing Act and, as such, could be sued and forced to pay fines and other penalties in addition to allowing the rejected tenants into the properties. Although individuals with criminal records are not explicitly protected by the Fair Housing Act, the ruling will require landlords to take extra steps before refusing to rent to them.

Most landlords are protesting this ruling because it places a heavy burden of documentation and proof on landlords. They can still require a criminal background check, but if a prospective tenant has an arrest or conviction, the landlord must then establish that the conviction will directly and negatively affect his or her interest. Landlords may do this by referring to their documented screening policies and rental policies to establish their "substantial, legitimate, nondiscriminatory interest and take into consideration such factors as the type of the crime and the length of time since conviction."

HUD secretary Julian Castro elaborated, "Many housing providers use the fact of a conviction, any conviction, regardless of what it was for or how long ago it happened, to indefinitely bar folks from housing opportunities." He added that the change will not prevent landlords from screening out tenants that might threaten their safety or their properties, but that it is intended to compel landlords to make thoughtful, educated decisions and eliminate "blanket bans" on individuals with former arrests and convictions. He also recommended that landlords "revise their screening policies in light of the new guidance."

#### Lesson Learned:

Get your policies in writing! Get your policies, interests, procedures, and "substantial, legitimate, nondiscriminatory interest" established right away so that you can prove that your screenings, past and present, are legal. And if you have an arrest history, know your rights! This is a great change for truly reformed individuals and those who made minor, simple mistakes and have been paying for them long after they served their official time or made other reparations.

The KLA Website is undergoing some changes.

Take a moment and check it out.

If you do not have a log-in and password, please let Jeannette or Mike know so that we can get you set up.







#### **HUD Limits Tenant Screening Based On Criminal Records**

Source: http://justalandlord.com/Tim Ballering



On April 4th, 2016 HUD guidelines on the use of criminal records in tenant screening were released. This is a game changer that negates much of what was achieved with the crime-free portion of Wisconsin 2015 ACT 176. It also impacts all screening.

No longer can arrests be considered in screening. Convictions may be considered, but only those convictions that directly relate to the safety of the property or its residents.

"A housing provider with a more tailored policy or practice that excludes individuals with only certain types of convictions must still prove that its policy is necessary to serve a "substantial, legitimate, nondiscriminatory interest." To do this, a housing provider must show that its policy accurately distinguishes between criminal conduct that indicates a demonstrable risk to resident safety and/or property and criminal conduct that does not"

Amazingly the directive does not appear to allow consideration of neighbors safety, only residents. So does this mean an axe murdering rapist drug dealing member of the local street gang must be allowed to rent any single family as long as they meet your income guides?

The real losers in this will be the law-abiding tenants and their neighbors.

### Landlord/Crime Free Multi-Housing Rental Seminar

Saturday, May 14th (9am-2pm) Saturday, May 21st (9am-2pm)

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.

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!!!!!



#### Sociologist Opens Door On Devastating Effects Of Evictions

Source: <u>John Schmid</u> of the Journal Sentinel / Feb, 2016 Submited by: Michele Krause

For all the politics over urban poverty — hot-button issues such as welfare, jobs, incarceration, school funding, infant mortality — it turns out that one of the most crucial facets has been largely ignored:

Just how frequently are renters evicted and why? What happens to the working poor after their mattresses, clothes and keepsakes are thrown onto the curb? Just as crucially: Are there consequences for the stability of neighborhoods and economic well-being of cities?

Matthew Desmond, a Madison-trained sociologist who teaches at Harvard University, could not find any studies or statistics, so in 2008 he set out to collect them himself. For his urban laboratory, he chose Milwaukee, embedding himself in one of the nation's most impoverished inner cities.

Desmond's research, which grew into a massive, multiyear data-gathering effort, lays bare a phenomenon that is stunning in its everyday commonality.

"I was shocked to discover that one in eight Milwaukee renters experienced at least one forced move — formal or informal eviction, landlord foreclosure or building condemnation — in the two years prior to being surveyed," Desmond wrote in a new book titled "Evicted: Poverty and Profit in the American City." The book goes on sale this week.

Manhattan-based Crown Publishers, which also is publishing a mass-market edition for British readers, chose Milwaukee for the national book launch, which takes place Tuesday. Desmond will speak at Marquette University Law School and Boswell Book Co., followed Wednesday by an appearance at his grad-school alma mater, the University of Wisconsin-Madison.

In an interview, Desmond said he had expected the loss of a job to be a primary driver for an eventual eviction. "But eviction is a bigger cause of job loss than the other way around." Evictions, in other words, not only perpetuate existing poverty, but also create new poverty along with a class of displaced urban nomads.

Plenty of academic sociologists task their readers with texts that are dry and wonkish, but Desmond's book defaults in the opposite direction. For six months in 2008, the social scientist moved into a predominantly white trailer park on Milwaukee's south side — where dozens of the 131 trailers were delinquent in any given month — and then rented for nine months in a low-rent rooming house in a mostly African-American neighborhood on the northwest side.

Just as the 2008-'09 financial crisis, triggered by a glut of subprime junk mortgages, was an equal-opportunity evictor that cut across class and race for homeowners, Desmond's view of Milwaukee down-plays racial distinctions. His book follows eight Milwaukee individuals and families, often with intimate details, all sharing the common thread of precarious insecurity. Similarly, he immerses himself in the lives of their landlords, who sometimes give tenants a break, sometimes buy them groceries and sometimes kick them out.

"The landlords in this book are not villains," said Amanda Seligman, a professor of history and urban studies at the University of Wisconsin-Milwaukee, who read an advance copy.

#### **An American Story**

Although Desmond qualifies as an Ivy League academic, in an interview and in his book, he ticks off Milwaukee streets, neighborhoods and landmarks like a native.

"This book is set in Milwaukee but it tells an American story," writes Desmond, extolling how Milwaukee's renter protections and eviction data are akin to what would be found in Baltimore, Kansas City, Cleveland, Chicago and a roster of other cities.

Continued on page 5

### Sociologist Opens Door On Devastating Effects Of Evictions (Con't)



Among other empirical findings that Desmond weaves in:

- ■Nationally, in 2013, one in eight poor renting families was unable to pay all of its rent and a similar number thought it was likely it would be evicted soon.
- ■Many Americans aim to spend a third of their income on housing and utilities. But for the vast majority of poor renting families in the U.S., it's at least half, according to conservative calculations. And one in four spends more than 70% for shelter in turn, as Desmond shows, forcing decisions like paying rent vs. paying a sister's funeral costs.
- ■In Milwaukee, a city of about 105,000 renter households, landlords evict roughly 16,000 adults and children each year, which comes out to 16 families evicted through the court system daily. "That's an enormous figure," said UWM's Seligman.
- ■The official evictions are just part of the picture. There are cheaper and quicker ways for landlords to remove tenants than legal filings and sheriff squads. "Informal evictions" include bribing tenants to leave or taking off the front door.
- ■Among Milwaukee renters, evictions hit women and children far more often than men. Just as incarceration statistically has come to define the lives of too many men in poor African-American neighborhoods, evictions shape the lives of women. "Poor black men were locked up; poor black women were locked out," Desmond says in the book.
- ■The likelihood of being laid off increases for workers who have experienced an eviction. "An eviction is an incredibly time consuming and stressful event," which puts the rest of life on hold while a person seeks basic shelter, straining ties to employers, particularly in the low-wage sector, Desmond said.

#### **Domino Effect**

It wasn't always this way in America. Looking at historical documents of the last century, Desmond found that evictions were once so rare that they'd draw large crowds, sometimes protesting the indignity of involuntary displacement. "These days, there are sheriff squads whose full-time job is to carry out eviction and foreclosure orders. There are moving companies specializing in evictions, their crews working all day, every weekday," Desmond writes.

Desmond documents job-loss probabilities and other findings through his Milwaukee. With the backing of foundations and the University of Wisconsin Survey Center, the MARS project employed a dozen doctoral student researchers, statisticians and surveyors, who interviewed 1,100 Milwaukee renters from 2009 to 2011. Desmond himself analyzed hundreds of thousands of court-ordered evictions, reams of police call logs, public property records and psychological evaluations. He surveyed hundreds of landlords to calculate their profit margins.

After his MARS findings appeared in sociology journals, the John T. and Catherine T. MacArthur Foundation last year recognized Desmond with a "genius" grant — making him one of 24 to receive a no-strings-attached fellowship of \$625,000 over five years.

Job loss is not the only domino effect triggered by an eviction.

Children are taken out of school. Belongings and heirlooms are lost. Other landlords won't rent to you. Families are pushed into substandard housing in undesirable parts of the city. Desmond saw firsthand how some became sick and even massively depressed. "It takes a good amount of time and money to establish a home. Eviction can erase all that."



## Sociologist Opens Door On Devastating Effects Of Evictions (Con't)

#### **Urban Isolation**

"Evicted" joins a growing body of data-driven urban sociology that shares a fascination with individual neighborhoods. This school of social scientists is drawn to a phenomenon known as "neighborhood effects," which show up repeatedly in research across the nation: physical, place-based dynamics that can perpetuate enduring environments of poverty, crime and even elevated infant mortality within a defined geographic community — even as residents grow up and move out or broader economic cycles wax and wane.

Desmond, for instance, found that Milwaukee neighborhoods register higher rates of violent crime in the year that follows increased eviction rates. And landlords routinely refuse to rent to families with children even as neighborhoods with more children experienced more evictions.

Desmond ruminates that a stable home begets school stability for kids, increasing their chance of graduation. It gives an incentive to participate in civic life, community groups and classic over-the-fence conversations with neighbors. High-turnover neighborhoods, by contrast, lead to urban isolation and the sort of pernicious distrust that erodes cohesion, wiping out a sense of front-porch America.

While the MARS study breaks new ground in urban sociology, what's equally impressive in Desmond's book is the "lucid prose that is sympathetic without being condescending," said UWM's Seligman, who is editor of the online Encyclopedia of Milwaukee.

In a recent edition of Harvard Magazine, Desmond described what he calls his process of "ethnography":

"I sat beside families at eviction court; helped them move; followed them into shelters and abandoned houses; watched their children; ate with them; slept at their houses; attended church, counseling sessions, Alcoholics Anonymous meetings, and Child Protective Services appointments with them; joined them at births and funerals; and generally embedded myself as deeply as possible into their lives."

His notes spanned more than 5,000 single-spaced pages. That level of immersion, he said, left him depressed. But he also learned a "pacing technique" from those who live with urban trauma — people who "cannot afford to give all their energy to today's emergency only to have none left for tomorrow's."

"You do learn how to cope from those who are coping."



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#### The Art and Science of Marketing Apartments to Millennials

Source: Michael Taus / multifamilyexecutive.com

Effectively reaching Gen Y renters involves crafting a message with a tone and content they'll appreciate while staying abreast of the trends affecting Millennials' behavior.

If your apartment community is located around a university or college, chances are good Millennials are the life-blood of your business.

Every year, a new cohort of young renters enters the off-campus market looking for a great rental home. And your community may be the ideal location for some of them. But the methods this cohort will use to find a new place may be very different from what their counterparts from just a few years ago employed.

Marketing to Millennials is quite literally one part art and one part science. The art of marketing to Gen Y, as they are also known, involves crafting a message with a tone and content that will resonate with this demographic and the world they know. The science of marketing to this demographic, meanwhile requires that you know the trends affecting Millennial behavior.

When these two halves of marketing are combined, an appropriate message delivered through the right channels can be a powerful tool to begin, and later nurture, a relationship with a future member of your community.

#### Talk Their Talk

Millennials don't want to be marketed to—they want to be part of the conversation. So you need to know how to speak their language.

In a Forbes.com article posted on April 16, Katie Elfering, a consumer strategist at CEB Iconoculture Consumer Insights, describes what motivates the Gen Y crowd: "First, understand and speak to the values that drive them—happiness, passion, diversity, sharing, and discovery. Second, understand their realistic lifestyles and experiences, and find ways to amplify their reality." And, finally, she notes, "make sure they feel informed and involved, not just marketed to."

One crucial way to involve and inform Millennials, of course, is social media. Millennials understand the power of social media, and they don't hesitate to use it through a variety of apps and mobile sites every day. Facebook is still the top dog in social media, snaring 71 percent of online adults. And others aren't far behind.

"Some 42 percent of online adults now use multiple social networking sites," according to the Pew Research Internet Project, in a report posted on its website on Dec. 30, 2013. "In addition, Instagram users are nearly as likely as Facebook users to check in to the site on a daily basis."

Different sites also reach different demographics. For example, Pinterest appeals to women, while LinkedIn has a large college-graduate and higher-earning base. Twitter and Instagram are reaching young users and urban dwellers, according to Pew.

Use these various outlets to show Millennials how your community can benefit them or solve a specific problem. This demographic includes students in various stages of their education, so target them by highlighting the qualities of your community that will appeal to them. For example, point out local features such as coffee houses where they can study, proximity to bus routes or bike paths, or a great restaurant or pub where they can meet and hang out with peers.

Your Facebook, Twitter, and Instagram posts can also highlight events in your area, showcasing your location and the ease of access to schools, office buildings, and local events. Use social media to drive potential renters to your listings as they start the research stage of their apartment-seeking journey. In addition, regularly highlight local events, and your current renters will be more engaged and become an indirect referral source every time they interact with you.

Continued on page 8



### The Art and Science of Marketing Apartments to Millennials (con't)

#### **Creativity and Authenticity Drive Engagement**

Not only must you reach out to Millennials on their turf, be it Facebook, Instagram, or Vine, but you'll also need to connect with them on their terms. In general, Millennials are skeptical when it comes to traditional, "top-down" advertising.

Here are 10 ideas to help you grab the attention of this core demographic on their own playing field.

- 1. Host a party: If there's one thing most people can't resist, it's free food. Add a game on the big screen in your community's rec room and you've got a party. Let your tenants know that they're welcome to invite a friend or two and you have happy customers spreading the word on your behalf. Develop a calendar of weekly events themed around sports or campus occasions. Use social media and your residents to get the word out to prospective tenants.
- 2. Offer freebies: Who doesn't love something free? Try some nontraditional incentives, like free laundry detergent as part of the welcome package. Another option is a gift card to a local pizzeria. Partner with other businesses in the area to benefit your tenants and prospects while building your reputation with the locals. Monthly giveaways can draw new residents while helping retain your current ones.
- 3. Use economics: Differentiate your product to appeal to a variety of budgets. In a Sept. 6, 2013, Multifamily Executive magazine story, Miles Orth of Philadelphia-based Campus Apartments, says that "the idea of product differentiation is fairly common across many real estate sectors, hospitality in particular, and, now, student housing companies are doing it." Orth, Campus's executive vice president and COO, added that "there are a number of markets where it makes a lot of sense." Remember, Millennials came of age during the Great Recession. So consider offering upgrade packages that include cable and high-speed Internet or other services, to allow renters to customize their living space. Such packages provide product differentiation to appeal to different budgets and lifestyles.
- 4. Don't forget Mom and Dad: Students are making decisions with Mom and Dad's input. In some cases, parents are assisting with or paying the rent. Make them feel welcome in the community. If possible, provide a parents' suite that will be available for overnight visits. Parents want to feel they're leaving their children in a safe and friendly environment. Highlight those positives about your community.
- 5. Embrace negative reviews: Instead of ignoring or running away from negative reviews, use them to your advantage by balancing them with positive comments. "Sixty-eight percent of consumers trust reviews more when they see both good and bad scores, while 30 percent suspect censorship or faked reviews when they don't see anything negative at all," according to an article by Reevoo on the social-commerce company's website. Don't hesitate to respond to negative reviews, but don't fall for the trolls who are just out to pick a fight.
- 6. Be part of the pack: Students rely heavily on search engines, Google in particular. Its algorithms are meant to capture a local user-friendly search. So make sure you're part of the Google pack by claiming your profile and keeping your information in local directories current. Use a listing service with a local flair as another means to build awareness among apartment hunters.
- 7. Provide access to "on-demand" spaces: Millennials are looking for temporary spaces they can make their own. This includes access to reserved outdoor grills, game rooms, volleyball courts, and fitness areas. The latter are empty, gymlike rooms to which residents can bring equipment to make the space into whatever they want, such as a yoga studio or Pilates classroom. When you allow your tenants to use an open space for a class for their friends, you get prospective residents visiting your community in a unique and positive interaction.

#### The Art and Science of Marketing Apartments to Millennials

(con't)

- 8. Offer as much technology as you can: Today's renters are accustomed to online interactions, from payments to maintenance requests. Are you taking advantage of this medium to interact with your current and potential tenants? Other technologies that are attracting residents, according to Katie Smerko, national director of leasing and marketing for student housing operator Campus Advantage, include electronic apartment keys (FOBs), docking stations in amenity spaces, and Apple TVs.
- 9. Adopt online leasing: You showcase your properties online, so why not allow residents to complete their lease online as well? Provide prospective renters with easy access to an application from any mobile device. Offer a marketing and application kiosk, as well, where people can complete their application and lease online. Make leasing agents available to answer any questions.
- 10. Turn your tenants into community ambassadors: Why bother going out of your way to allocate part of your budget to tenant events, giveaways, and the like? If you give your current tenants a reason to talk about your community, they will. So give them something good to show off, and that's what they'll share with other, prospective renters. When they do, they'll drive traffic to your leasing agents. Use referrals to your advantage as well as to your current residents' benefit. A small decrease in rent for every new tenant a resident refers can be a great incentive for Millennials to talk up their new, off-campus digs.

The key to attracting students and young professionals as renters is to do so on their terms. Rather than forcing them to accept the status quo, consider winning their affection by updating the status quo to meet their needs. By making use of these marketing—or, better still, "customer experience" techniques—you can develop a loyal base of tenants and capture your share of the Millennials in your market.

#### Sudoku Puzzle

	3	9		4				
							1	5
	2		8		6	7		
					1		2	
							3 8	
			4	2	5		8	
2			4 5 7	3				
4			7		9			
	1							

Solution on page 12



#### 6 Keys to Successful Property Management

http://www.propertymanager.com

As a property manager, do you ever feel stuck in the mundane routine of your weekly responsibilities? Are you overwhelmed by the magnitude of the responsibilities that define your important career?

If you answered yes to both or either question, don't feel alone. Every honest property manager I've ever spoken with has confessed that at one time or another, they've been at the end of their "rope." Consider the following ideas as often overlooked keys to your success and steps to solve your most gnarly problems.

- 1. Don't be afraid to ask for help. I've never met a successful manager, investor or business owner who was too proud to reach out to trusted advisors for ideas and insights.
- **2.** Be certain of the results and outcomes you really want. As one success coach tells major corporations, "If you don't know where you're going you'll probably end up somewhere else." Spend some downtime to sharpen your definitions of what a successful property manager looks like. Spell out the details of where you'd like to be when you attain that level of professional excellence. The more specific the better, and commit it to writing as a symbol of determination.
- **3.** Once you've focused on the level of success you desire, imagine yourself being there, experiencing it. In your mind's eye "see" what your business and your life will be like when you've arrived at your destination. Then, as the late Dr. Wayne Dyer would say, "Feel the feeling of your wish fulfilled." This isn't "wishful thinking" or psychobabble. This is physics combined with the mindset that uses the imagination to create a clear visual image of your professional targets.
- **4. Be organized like you've never been before.** If your methods aren't working try new ones. If your goals and your business are chaotic, your successes will be totally unpredictable. Perhaps you've been putting off using the latest management software and technologies. Resolve to find out which of these tools can be most useful to you and then take the plunge. Be organized and stay organized!
- **5. Plan to not only succeed, but also plan to retire.** Financial planners use the mantra, "If you fail to plan then you plan to fail." That may be too morose but the point is to have a tax-advantaged retirement savings program in place for yourself and your employees. Talk to your CPA or a financial planner about your choices. Whether it's a simple IRA, a SEP-IRA or a 401-K, get a plan in place and contribute to it regularly. The tax-deferred advantages will offset the reduction in your take-home pay, and the potential compounding over time can help fund a comfortable retirement.
- **6.** Network, network, network until your network of potential clients, colleagues and acquaintances is bursting at the seams. Everyone you meet has at least one good idea, one powerful connection or one remarkable secret to success that they'd like to share with you.

Don't forget to take a vacation every year so you can recharge, refresh and clear your mind for new possibilities in the year ahead. Ready, get set and proceed confidently in the direction of your dreams.



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8	6	7	2	9	3	4	1	5
1	2	4	8	5	6	7	9	3
9	4	8	3	6	1	5	2	7
6	5	2	9	7	8	1	3	4
3	7	1	4	2	5	9	8	6
2	9	6	5	3	4	8	7	1
4	8	3	7	1	9	6	5	2
7	1	5	6	8	2	3	4	9



#### The Future For Kenosha Landlord Association Help Keep Us Strong



The KLA Association is only as strong as our members, and the participation of our members is critical for our growth and success. We have established a number of committees (teams) to ensure that our association continues to meet our goals, retain and add members, and provide education, leadership, and representation to ensure that YOU are able to operate your rental business successfully, ethically, and responsibly. The board members and committee members have agreed to volunteer their opinions, skills, and time to make this association the best it can be. Please consider getting involved and help make a difference in YOUR association.

We are always looking for topics that you as a KLA member would like to hear about. If there is a specific topic you would like to hear more about, please send an email to *kenoshalandlords@gmail.com*. If you know a landlord that may be interested in joining, bring them as your guest. If there is a business that would benefit from joining, invite them as your guest.

#### **Next Meeting**

# Fireside Restaurant & Lounge

2801 30th Avenue (262) 764-0601

**April 20, 2016** 

6:30 p.m. networking 7:00 p.m. meeting

Appetizers & Beverages Provided At Meetings

If you know a landlord or business that would be interested in joining, invite them as your guest.

# Kenosha Landlord Association

**Greg Vogel** 

From

Kenosha/Racine Lead-Free Communities Partnership

www.kenoshalandlordassociation.org
www.facebook.com/KenoshaLandlordAssociation