



Kenosha Landlord Association

A Local Chapter of the Wisconsin Apartment Association

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To Our Members

We would like to thank Landscape Architect, Dan Reisdorf, from Milaeger's for last month's wonderful presentation on landscape design, installation and maintenance. Our members who attended had many questions to ask Dan.

The KLA would also like to thank Attorney Tim Evans for speaking about the new 5-Day Eviction Notices. Attorney Evans stressed how important it is for landlords to fill out the notices correctly.

Our next meeting is Wednesday, June 15th. Our guest speaker will be Mike Rodgers from Rodgers Heating & Air Conditioning. Mike will be speaking about how important performing preventive maintenance is on your HVAC system in order to keep it running properly. Not maintaining your system on a regular basis can end up being very costly to landlords.

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.



Sociologist: Amid Sea Of Evictions, Landlords Pull In Profits

Source: [John Schmid](#) of the Journal Sentinel / Feb, 2016

Submitted by: Michele Krause



Landlords in Milwaukee's high-poverty neighborhoods often operate with unexpectedly lucrative terms, according to the author of a new book that studied the frequency and impact of urban evictions. "The profit margins are real," said Matthew Desmond, an urban sociology professor at Harvard University whose book "[Evicted: Poverty and Profit in the American City](#)" was researched in Milwaukee.

The average rent for a two-bedroom apartment in Milwaukee neighborhoods with 40% or more of the residents living below the poverty line came to \$550 in 2010, the year Desmond collected the data. That's only \$50 below the citywide median rent. Yet for the landlords, costs of property acquisition and taxes are relatively low.

"There is profit there," Desmond said, speaking in Milwaukee on the day that the book went on sale. On the first stop Tuesday of his national book tour, the sociologist appeared at the Marquette University Law School during an "On the Issues" discussion with moderator Mike Gousha.

While the book includes statistical findings, Desmond embeds himself in Milwaukee's high-eviction communities and writes narrative nonfiction accounts of several landlords and tenants. He uses pseudonyms to protect his subjects' privacy. Desmond depicts landlords who sometimes give their tenants a break when they are behind and sometimes resort to evictions.

One landlord in the book, Sherrena Tarver, notes that the city's rundown neighborhoods offer opportunity for an urban entrepreneur like herself. "The 'hood is good," she's quoted as saying. Desmond also ran the math on the annual income of the owner of a trailer park on the far south side, where he lived for six months in 2008. The owner took home \$400,000 a year after expenses, Desmond told the Marquette auditorium.

But Desmond devotes his book to the phenomenon of urban evictions. The topic largely had gone unexamined until Desmond began his research, with most attention limited to housing subsidies or the role of public housing — not the impact of an eviction on those living on the thinnest of margins.

When Desmond began to run the numbers on evictions in Milwaukee, he found they take place with stunning frequency. Every year, one in 30 renters in Milwaukee's private-sector rental market is evicted through court order — a number that rises to one in 14 in the city's predominantly African-American communities. That comes to 16,000 people a year citywide, or 40 per day, "including a day like today that's cold and snowy," Desmond said, gesturing toward the snowstorm engulfing Milwaukee Tuesday. "There are trucks out today," he said, referring to the moving companies that specialize in forced evictions. The scope and scale of the issue was so immense, Desmond told the Milwaukee audience, that he didn't even trust his own research at first. "When I crunched those numbers initially I thought we got something wrong."

And those are only the formal court-ordered removals; they don't include the more numerous forms of informal evictions. All told, Desmond found that one in eight Milwaukee renters endured at least one forced move formal or informal eviction, landlord foreclosure or building condemnation, in the two years prior to a large-scale 2009-2011 survey of Milwaukee renters.

Elaborating on one of the findings, Desmond noted that evictions are most frequent for women and children. One of the main subjects in the book is Arleen, a mother of two who paid 88% of her income for housing. That enormous share wasn't her choice, but she couldn't take a less expensive studio without concealing that she had children. With so much of her income tied up in housing and utilities, it takes very little to fall behind on rent, Desmond noted. And once a person is evicted, a record exists that other prospective landlords can see, which acts as a strike against them. An evicted person often is forced to move from a poor high-crime neighborhood to a neighborhood that's even poorer and has even higher crime.

One of Arleen's boys, who was 14 at the time, attended five different schools in a single year, Desmond noted. Spending time in Milwaukee housing court, he observed that "the face of America's eviction epidemic is a mom with kids."



4 Online Marketing Tools Landlords Can Use To Fill Vacancies

Source: Business2community.com



When your properties are vacant, you're losing money. It's the most common challenge many landlords face, particularly in regions where the housing market isn't strong.

You want to fill your properties, and fast. But being able to do that in this age requires a level of online marketing savvy that many landlords don't have. All it takes is the right skills and tools to turn a money-wasting vacancy into a profitable rental.

When you're looking for new tenants, here are some marketing tools that can fill your vacancies in no time.

Tenant Help

The majority of your current tenants are online, and they can help you find new people. Word-of-mouth marketing is the most effective form of promotion, especially when it comes to real estate.

Let your tenants know you're looking to fill a few vacancies, and they may bring their friends and family to your door. One of the most effective ways to alert your tenants about vacancies you need to fill is through an online tenant newsletter.

"Announce that you have so many spaces to fill before the next lease begins, and you'd like to give your tenants first dibs in either shifting to a different apartment or inviting friends to move in," says a blog post from Green Residential, a property management company in Houston.

"You never know where your newsletter will end up or who will see it. If you include URLs to your apartment's website and social media links with contact information, your vacancies could fill up much quicker."

If this doesn't drum up any leads on new tenants, try using your newsletter to advertise an incentive program, in which you offer, let's say, a \$100 discount on one month's rent for every tenant who refers a friend. It's much cheaper to lose \$100 on rent than to have a vacant property for a month.

Social Marketing

Social media is one of the best tools for marketing real estate, particularly Facebook. On Facebook, not only your tenants will see your advertisement for a vacancy, but their friends and their friends' friends.

An advertisement posted on the West Coast will reach viewers at the other end of the continent right away as long as there's a friend to connect the two. Taking advantage of this social benefit will lead to fewer vacancies in the long term.

What's more, tenants will often share your social posts with their family and friends. "What better way to find a reliable tenant than through a family member or friend of a friend?" asks a blog post from Social Media Today.

"Compile photos and videos to show the property in its best light, write a snappy and intriguing description and you may well find a reliable renter through the virtual grapevine."

Online Listing Services

There are hundreds of sites dedicated to advertising real estate. They'll specifically target tenants for you, which will take much of the guesswork out of the marketing process. Craigslist, Postlets, Zillow, and Trulia are all very popular platforms for renters and landlords alike. Post your listing on as many sites as possible in order to reach a wider audience.

Video and Imaging Tools

The web offers some pretty amazing free online tools that can increase the effectiveness of both videos and images. Free editing services such as Gimp and Pixlr let you to take plain photographs of your property and turn them into polished products that will attract visitors.

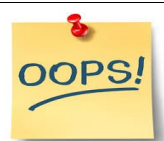
Videos are also an up-and-coming form of realty marketing that's attracting a variety of visitors. According to research from Virtuets, 58 percent of renters expect to see a video of a property when they're looking for a home online.

The Internet provides a collection of affordable and useful tools for creating, editing, and marketing your real estate videos online, and landlords who want to fill vacancies quickly will take advantage of these tools.



Top Ten Legal Mistakes That Can Sink Your Landlord Business

Source: <http://www.nolo.com/>



Being a successful landlord requires lots of practical know-how, business moxie, and familiarity with the market. Until about 30 years ago, the law didn't have much to do with it. Now, however, federal law and most states closely regulate nearly every aspect of your business. Not knowing the rules can land you in lots of legal hot water.

1. Using Generic Or Outdated Lease Forms

Most landlords know it's important to have a written lease or rental agreement. But using the wrong form can get you into trouble. So-called "standard" forms that are sold everywhere probably aren't compliant with the laws in your state. If you use a stationery store lease that short-cuts tenants' rights, you could find yourself at the losing end of a lawsuit because of an unenforceable lease clause. On the other hand, some standard forms actually impose greater obligations and restrictions on you than your state's law does! (My favorite requires landlords to return security deposits within ten days, which no state requires.)

2. Asking the Wrong Questions During Applicant Screening

Thorough tenant screening is the most important part of your business -- if you choose poorly, you're in for nothing but headaches, with tenants who don't pay the rent, trash your place, or worse. But there are limits to what you can ask. Many landlords don't realize that even well-meaning questions (such as asking a disabled person about his disability or asking if a couple is married) can be illegal forms of discrimination. If the applicant doesn't get the rental, even though your rejection had nothing to do with the offending question, that disappointed tenant has ammunition for a fair housing complaint (which fair housing watch-dog groups are eager to pursue).

3. Setting Policies That Discriminate Against Families

Although it's been illegal to discriminate against families for over 20 years, many owners' practices are far from family-friendly -- and are downright illegal. Excluding families because you feel children cause more wear and tear and you prefer a "mature, quiet" environment is illegal. And while you're permitted to limit the number of residents in a unit (in most situations, two occupants per bedroom), you may not apply that standard differently when dealing with families. The cost of this mistake can be another trip to your lawyer's office, to deal with a fair housing complaint.

4. Making Promises That You Don't Deliver On

It's fine to be enthusiastic about the benefits of your property, and it's necessary to do so in competitive markets, but understand that your enthusiastic promises will become binding if applicants rely on them when deciding to rent. For example, you may have to deliver the goods if you assure an applicant of a parking space, satellite service, or a new paint job. A tenant who feels ripped off may legally break the lease or sue you for the difference in value between what he was promised and what you delivered. Whether the tenant will win is hardly the point -- you'll have to respond, which will cost time and money.

5. Charging Excessive Late Fees

Late fees can be a powerful tool to motivate tenants to pay the rent on time. And while a higher fee can be a better motivator, some landlords cross the line, by setting fees that bear little resemblance to the actual damages they suffer when tenants pay late. Courts are increasingly invalidating excessive late fees that can't be justified with hard evidence. You're better off setting a modest fee that reflects your true damages, and dealing with chronic late-payers with pay-or-quit notices.

6. Violating Tenants' Rights To Privacy

Most states have detailed rules on when, for what reasons, and with how much notice you may enter a tenant's home. Yet many landlords stop by unannounced, asking to check things over, perform an on-the-spot repair, or show the place to prospective tenants. Repeated violations of a tenant's privacy (or even one outrageous violation) can excuse a tenant from any further obligations under the lease and may also result in court-ordered money damages against the landlord.

Continued on page 5



Top Ten Legal Mistakes That Can Sink Your Landlord Business

(con't)



7. Using Security Deposits For The Wrong Projects

The most frequent types of cases heard in small claims court are arguments over security deposit retentions. Yet the basic rule -- that deposits should be used only to cover damage beyond wear and tear, needed cleaning, and unpaid rent -- isn't hard to understand. Still, landlords routinely use the deposit to cover appliance upgrades, cosmetic improvements and other refurbishing, not repairs. Not surprisingly, many of these landlords lose these cases in small claims court.

8. Ignoring Dangerous Conditions In And Around the Rental

Landlords in virtually every state are required to offer and maintain housing that meets basic health and safety standards, such as those set by state and local building codes, health ordinances, and landlord-tenant laws. If you fail to take care of important repairs, deal with environmental hazards, or respond when your property has become an easy mark for criminals, tenants may break the lease and, in many states, withhold the rent or make the repair themselves and deduct the expense from the rent.

Landlords who have failed to make their properties reasonably secure in the face of repeated on-site crime are often ordered to compensate the tenant-victim when yet another criminal intrudes. These are expensive ways to learn the law.

9. Keeping Security Deposits When Tenants Break A Lease

When tenants break a lease and leave early, landlords often keep the entire deposit, reasoning that the tenant's bad behavior justifies doing so, and that they'll ultimately need it anyway to cover rent. In many states, this is illegal -- you must take reasonably prompt steps to re-rent, and credit any new rent toward the tenant's obligation for the rest of the lease. Keeping a two months' rent deposit and re-renting within a month is not legal.

10. Failing To Return Security Deposits According To Law

This list wouldn't be complete without another reference to security deposits. Not only are they used improperly, they're often not returned according to state law, either. Many states have deadlines by which landlords must itemize their use of the deposit and return any balance. It's not uncommon for tenants to wait many weeks or months for this accounting. In some states, the deliberate or "bad faith" retention of the deposit will result in harsh penalties against the landlord, such as an order that the landlord pay two or three times the deposit to the tenant.

Know the laws in your state before you rent out space.



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HVAC Maintenance Checklist

Source: <http://www.houselogic.com>



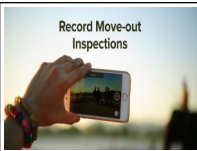
Here's an easy, do-able preventative maintenance checklist to keep your HVAC in top shape.

It's a good idea to hire an HVAC company to inspect and do maintenance on your system every fall and spring. They'll do things like inspect and clean the wiring and mechanisms of the unit. But you can prolong the life and increase the efficiency of your system if you follow this simple maintenance plan:

Some things you should do immediately; other tasks only need to be done seasonally or once a year. Here are the steps to a healthy HVAC system:

- Buy a better filter if you haven't already. The new high-efficiency pleated filters have an electrostatic charge that works like a magnet to grab the tiniest particles, even those that carry bacteria.
- Replace the filter at least every 90 days. But check it monthly. If it looks dark and clogged, go ahead and change it. If you have pets, you'll probably need to change the filter every month.
- Check to make sure there's at least two feet of clearance around outdoor air conditioning units and heat pumps.
- Weekly during spring, summer and fall, remove debris such as leaves, pollen and twigs from top and sides of outdoor air-conditioning units and heat pumps. Don't allow the lawn mower to discharge grass clippings onto the unit.
- Monthly, inspect insulation on refrigerant lines leading into house. Replace if missing or damaged.
- Annually, ensure that outdoor air-conditioning units and heat pumps are on firm and level ground or pads.
- Annually, pour a cup of bleach mixed with water down the air-conditioner condensate drain to prevent buildup of mold and algae, which can cause a clog.
- In summer, shut off the water supply to the furnace humidifier. In fall (or when you anticipate turning on the heat), replace the humidifier wick filter, set the humidistat to between 35% and 40% relative humidity, and turn on the water supply.
- Never close more than 20% of a home's registers to avoid placing unnecessary strain on the HVAC system.
- Annually, replace the battery in your home's carbon monoxide detector.

The old adage is true: “An ounce of prevention is worth a pound of cure.”



Record A Video Of The Move-In/Move/Out Inspection

Source: www.landlordology.com



Whether you're a landlord or a tenant, it's important to record a video of the move-in and move-out conditions of the rental property.

A video helps protect both sides when there are disputes over property damage.

In some states, a landlord is required to provide a statement to tenants covering move-in conditions. A printed checklist simplifies the process.

But for either party, video evidence of potential problem areas provides far more proof than a checked box and can back up your claims — if the need arises.

Keep A Move-in Checklist:

If you own the property, you're well aware of recent renovations and upgrades, as well as the condition of the space the last time you saw it. Keep a printed checklist of all areas to hone in on as you videotape.

When you have on video the spotless condition of your property upon move-in, you'll have proof of why you're keeping all or part of the security deposit if the renter doesn't return the property to you in that same condition (allowing for normal wear and tear).

Record an overview of all features in every room. Get key details by taking close-ups of the following:

- Floor
- Walls
- Appliances

Brand-new carpeting and appliances deserve a few extra moments of video time, for instance, to note their pristine conditions. Likewise, if light-colored carpeting has one obvious stain on it, or one wall has a protruding nail, record it for future reference.

Take notes and record your voice explaining key features as you shoot video.

Recording Tips

1. You don't need a video camera to capture footage. A smartphone or even a video-enabled digital camera will do the trick.
2. For the best footage, record during daylight and with open curtains to allow maximum natural light into the room. This helps ensure accurate color detail for issues such as stains on floors, walls, and the ceiling, or for mold and mildew spots.
3. Where natural lighting isn't possible, turn on lights or add your own lighting. Smartphone's have a difficult time recording clear footage in dim light.
4. State the date. It gives your footage more credibility when you speak the date in the video footage. Also mention your name and unit number or address. This helps avoid confusion whether you are the landlord or tenant when other units in the complex may look similar or exactly the same when empty.

Save The Recording

1. After you record the video, play it back to ensure the footage accurately captures key details. If not, re-record the space.

Continued on page 8



Record A Video Of The Move-In/Move/Out Inspection (con't)



2. Email yourself a copy of the complete video as soon as possible.
3. Keep the video archived in your email (and on your computer or an external hard drive) as proof of the date of file creation.
4. Do this with both move-in and move-out video footage. This is especially important for renters in proving innocence over damage or problems with the property after moving out, and for landlords when making their case for keeping all or part of the security deposit.

Move-Out Conditions

Recording the move-out video is much the same as recording move-in conditions. Landlords should record this to compare the property to its move-in condition. Record the space as a whole, making sure to capture potential areas of contention such as flooring, walls and appliances.

Sudoku

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Solution on page 11



Divorce Rate Drives Demand For Multifamily Properties

What owners need to know to cater to this growing demographic.

<http://www.multifamilyexecutive.com>

When it comes to demand for multifamily communities, there are usually two demographics that come to mind: millennials and baby boomers. What most people don't realize, however, is that even though both groups drive demand for multifamily properties, there's a third subset of individuals doing the same—divorced people.

According to the Census Bureau, there are approximately 107 million single people 18 or older living in the United States. Of that 107 million, 24% are divorced. This equates to 25.7 million individuals.

In addition to this 25.7 million, approximately 876,000 new divorces occur each year, or one every 36 seconds. This number doesn't imply that there isn't a significant amount of happy and successful marriages throughout the U.S.; it simply indicates that divorce is a reality and one that shouldn't be ignored, especially by multifamily owners and investors.

U.S. Divorce Rate and Multifamily Starts, 2015



Divorce Rate On The Rise

According to a report by Sheela Kennedy and Steven Ruggles from the Minnesota Population Center at the University of Minnesota, the divorce rate in the U.S. has been steadily increasing for the past 30 years. Currently, 50% of all marriages in the country end in divorce. Over the course of 15 years, from 2000 to 2014, the average number of Americans who got married each year was 2.3 million.

With that number of marriages annually in the United States and a 50% divorce rate, demand for multifamily units has the potential to continue to outpace supply for several years, even if just one-quarter of newly divorced people were to enter the multifamily housing market. According to MPF Research, 225,000 apartment units were built in 2015, and it is anticipated that by the end of 2016 another 315,000 across the U.S. will be constructed. While not every divorced person moves into an apartment, more than three times as many people divorced last year as the number of new apartments built.

Marriage often signifies a step toward buying a home and starting a family, often preceded by newlywed renters leaving the multifamily market. When divorce occurs, the opposite often happens. During or after a divorce, one or both of the individuals involved are likely to move back into rental housing, on either a temporary or long-term basis, due to a reduction in the amount of income formerly available as well as uncertainty regarding where to live.

As half the marriages in the country continue to fail, multifamily owners will want to develop properties with the newly divorced in mind. Here are a few ways owners can ensure that their communities appeal to this third demographic and driving force behind multifamily demand:

1. Incorporate Kid-Friendly Amenities

Many times when a divorce occurs there are children involved. This means that multifamily owners who integrate kid-friendly amenities into their properties will often be newly divorced parents' top option.

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Divorce Rate Drives Demand For Multifamily Properties

(con't)



They'll want communities that help build a sense of home and include areas and gatherings where their kids can meet and play outside. These include playgrounds, large outdoor community spaces, family community events, swimming pools, and dog parks.

Parents will also seek developments with amenities such as fitness centers with adjacent playrooms so they can exercise while their children play within sight. Similarly, party rooms, theaters, and pools with outdoor kitchens that can be used for birthday parties or other children's events will attract this clientele.

By incorporating family-friendly amenities into their apartment community, owners can appeal to this growing demographic and help create a sense of home for divorced residents and their families.

2. Choose Walkable Locations

Apartment communities with high walk ability scores will also appeal to this demographic. Such communities will be close to major employment hubs and schools, as well as grocery stores, retail shopping, and entertainment.

During marriage, one spouse may decide to stay home and not work. After a divorce, however, that individual will likely need to re-enter the workforce. This is why it is imperative to be close to major employment hubs.

In addition, if the couple divorcing has children, both parties will want to be close to good schools.

By providing easy access and increased walk ability to these surrounding amenities, owners can create environments that appeal to divorced people.

3. Include Concierge Services And Community Activities

Apartment communities that take a page out of the hospitality industry and integrate concierge services such as on-site dry cleaning, dog-walking services, and housekeeping will also appeal to this demographic.

Often when a couple gets divorced, chores that used to take two people to complete will fall on the shoulders of one. This means that apartment communities that provide conveniences and services can be especially appealing to newly divorced renters.

Community activities such as wine tastings, foodie events, movie nights, and other events that encourage social interaction will also play a significant role in attracting this demographic. These individuals are likely starting fresh and will want environments where they can mix and mingle, make new friends, and begin a new chapter of their lives. Such events can help them build new social ties.

The national divorce rate is having a tremendous impact on the demand and need for multifamily units throughout the U.S. By paying attention to this growing demographic and catering to its needs, apartment owners can provide housing for an important segment of the population.



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



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

June 15, 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

Mike Rodgers

From

**Rodgers Heating &
Air Conditioning**

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