



Kenosha Landlord Association

A Local Chapter of the Wisconsin Apartment Association

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To Our Members

We would like to thank our WAA Director, Brian Hervat for his great presentation on the HUD changes and the effects they will have on our rentals. Brian shared some great information on screening criteria and the changes that landlords need to make to keep compliant with the new laws.

At the next meeting, Wednesday, September 21st, Gary R. Goyke, our Legislative lobbyist in the state of Wisconsin, will be our speaker. He will explain the legislative process and any updates that are important for landlords to be aware of.

This is a meeting you do not want to miss!

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.



Property Managers Unfazed By Dazzling Job Numbers And Economic Anomalies

Source: <http://www.propertymanager.com/2016/08/>

**THE FEDERAL OPEN
MARKET COMMITTEE**



One month the employment numbers disappoint and the next they sizzle. It's enough to give an interested property manager whiplash!

On Friday, June 3, the U.S. Bureau of Labor Statistics announced an addition of just 38,000 nonfarm payrolls during May 2016. Economists had been expecting 160,000. This was a huge disappointment! A little more than a month later on Friday, July 8, the same U.S. Bureau reported that the economy added 287,000 new payrolls in June, the biggest gains of the year. Again we are surprised and confounded.

So what's really going on and what does it suggest for the "real economy," the one we live in each day? To begin with it demonstrates how irregular and confusing government statistics truly are. The weak jobs number in May, which was revised downward to 11,000 jobs, gave Fed officials some pause when considering the idea of interest rate increases, according to the Federal Open Market Committee (FOMC's) June minutes.

Almost all participants judged that the surprisingly weak May employment report increased their uncertainty about the outlook for the labor market, the minutes revealed. With the strong June jobs report and the upward revision of April's payroll numbers to 144,000, May's report looks like an outlier, said Vincent Reinhart, chief economist for Standish Mellon Asset Management and a former economist for the Federal Open Market Committee.

According to a July 8 Yahoo Finance article, Reinhart doesn't expect the Fed to raise rates based on the June data. "I don't think they move that quickly...with interest rates lower around the world, it's just getting harder for them to see that they have to raise rates very much," he said. Growth in wages paid has been another area of concern for the Fed, with Federal Reserve Chair Janet Yellen, noting in May that the lack of growth "is suggestive of some slack in the labor market."

In June average hourly earnings increased 2.6% year over year, slightly lower than the 2.7% expected. "Wages have slowly gained momentum over the past six months, Reinhart said, which gives Fed officials some room before they have to worry about inflation." The Department of Labor's latest report showed that the unemployment rate increased by 0.2 % to 4.9 % in June, and the number of unemployed persons increased by 347,000 to 7.8 million.

"These increases largely offset declines in May and brought both measures back in line with levels that had prevailed from August 2015 to April 2016", the government report surmised.

Meanwhile, on July 8, the U.S. stock market (as measured by the S&P 500) set another all-time closing high. This surge defied disappointing 1st quarter corporate earnings, with Q2 expected to be the fifth consecutive quarter that earnings have decreased year over year.

The takeaway for the property management business is like the old adage "facts don't lie." There are millions of unemployed people looking for jobs and millions more that have stopped looking.

Interest rates are at or near all-time lows and so are mortgage rates. It's a great time to be a buyer or to refinance debt...if your credit scores and incomes are high enough to qualify. Few actually do! We are quickly becoming a nation of renters, so expect demand for your vacancies to be higher and remain that way. Employ the latest technologies to expedite your rental application process.

Historically, at the end of a two-term presidency, economic uncertainties and the inevitable financial market turmoil ensues. The next 12 months are likely to be no exception. Carefully screen your applicants, look for hidden opportunities, have your financial house in order. The economic "roller-coaster" continues. An ounce of prevention will be, as always, worth a pound of cure.



The Landlord's Guide To Dealing With Problematic Tenants

Source: <https://www.biggerpockets.com/>



Problematic tenants come in all forms and are not limited to bad neighborhoods. It can be that very detailed-oriented tenant renting a class-A home who doesn't stop calling you about every little item or it can be the tenant in a class-D rental who has a son with gang affiliation causing trouble on the block.

The challenge in being a landlord or a property manager is that sometimes no matter how hard you screen a tenant or a family you can still find yourself dealing with a tenant who continues to be an issue. I think as a property manager or owner, you find better ways to deal with tenants and the stress and agony they can cause early on in your investment career.

Analyzing The Situation

Below are the three main steps that we take to analyze problem tenants when there's an issue:

1. **Verify if it can be solved without moving out.** We never want turnover, so allowing a tenant out of their lease or negotiating an exit from the term is our last option. We first try to find a solution with the help of our property management team, so it doesn't result in a tenant moving out.
2. **Internal or external?** Next we try to figure out if the issue is an external problem or an internal problem. An external issue can be something going on in the neighborhood with a neighbor or individual who isn't on the lease. An internal issue can be something about the property, such as damage to the property caused by the tenant or problems with the property that pose an issue for the tenant.
3. **List all options.** There are many ways to skin a cat, and at this point, we are looking for the solution that can be a balance of making sure that the problem is solved, doesn't damage our relationship with the tenant, and makes sense economically.

Once the above steps are laid out, we then have to execute our plan. As property managers, we try to find a win/win first, but at the end of the day, we need to protect the interest of the property and the owners.

Guidelines To Handle Problematic Situations

Many tenant issues are not solved with a black and white handbook of answers, but we follow some guidelines that help our team make decisions on how to handle a problematic tenant. Some of them are:

- **Remove emotion.** It is easy to get emotional when issues arise, and most of the time, it doesn't benefit anyone. Continue to make fact-based decisions that are in the best interest of your investment today and going forward.
- **"Right is right" is not always the answer.** You must consider that "what is right?" isn't always the solution, and many times "it's the principle" is irrelevant.
- **Refer to the lease.** Remember that 6-25 page document you signed in the beginning? More often than not, many issues are laid out in the form of expectations in the lease. Refer to the lease to enforce items such as tenant damage, occupants not on the lease, and loitering.

Continued on page 4



The Landlord's Guide To Dealing With Problematic Tenants (con't)

- **It won't go away.** Issues that go unaddressed hardly go away and often reappear down the road in other forms or more serious issues. Address issues as they come and never expect issues to go away.
- **Communicate.** Whenever there are issues, make sure to communicate or discuss them with tenants. Many times, tenants become problematic simply because they might need a little more hand holding than the others.
- **Hold up your end.** I have seen many landlords who stop doing what they are supposed to do because a tenant has created an issue. This is a good way to start a downward slope in your relationship with your tenant. As a landlord, hold up your end of the bargain by completing what you are responsible for as part of the lease obligation for the landlord. This can only help you to be the bigger person.
- **Learn from it.** Like any problem in life, you want to analyze it and see how you can prevent that issue from happening again. Was there something you could have had in your lease to prevent this? Was there something on the application that in hindsight makes sense now or was a red flag?

Problematic tenants are part of the business, and understanding how to deal with them is the smarter way to address issues versus always kicking out tenants you think may not be perfect!



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Top 10 Mistakes Landlords Make

Source: <http://www.zillow.com/rental-manager>



People enter the landlord business for many different reasons. Maybe you're an "accidental landlord" who decided to rent out your former residence, or you gained a property through an inheritance. Or, maybe you diligently researched properties for sale and chose to purchase one (or more) as an extra source of income. Regardless of how or why you entered the business, being a landlord can be a profitable endeavor — or a costly one if you stumble into some common pitfalls.

Here are 10 of the most common mistakes landlords make and how to avoid them.

1. Not understanding your local market

The three most important words in real estate investing continue to be location, location, location. This is two-fold: First, it means making sure your rental is in a desirable area so you can attract more potential tenants. Just because the price is right doesn't mean that the location is. Get to know the neighborhood, including access to transportation, grocery stores, area features and businesses. Second, understanding your location means learning about the dynamics of the local market, researching area taxes and determining what you can charge for rent — all of which are key to estimating the return on investment for your property.

2. Not understanding fair housing laws

Before you start looking for tenants, you need to understand fair housing and discrimination laws; otherwise, you risk getting into legal trouble. Fair housing laws are federal statutes that ensure equal access to housing for everyone. It is illegal to discriminate against anyone on the basis of race, color, religion, national origin, sex, familial status or disability. Many local and state governments have additional protections that you'll want to become familiar with. A general rule of thumb is to focus on the property and amenities in your advertising and conversations — not on a group of people, who you think the ideal renter would be or features geared toward a specific group. The bottom line is to treat and communicate with every applicant and renter in the same way.

3. Not putting your best marketing foot forward

While advertising a rental property may not be as sexy as advertising a hot new car, there are many similarities. Just like the best product ads, you'll want to feature high-quality photos of your rental — and the more, the better. It's worth the expense to have professional photos taken during the spring and summer months so your property looks its best. You'll also want a clearly written, accurate and error-free description of the property and amenities. Consider posting your property for free on Zillow Rental Manager to reach as wide of an audience as possible.

4. Not conducting a thorough tenant screening

While speed is important in filling your vacancy, you still want to choose a highly qualified renter. Create a documented process and criteria for finding, screening and securing a tenant. Make each potential renter fill out an application and verify everything from employment to past addresses (and get landlord references while you're at it). You'll want to perform a tenant background check and run a tenant credit report. Confirm that renters have paid the rent on time and have not caused problems for their previous landlords or employers.

5. Not completing accurate leasing paperwork

A lease serves as a binding, legal agreement between you and the tenant. As such, you'll want to make sure it thoroughly addresses the rules, policies, and conflict resolution procedures for living on your property, and clearly defines tenant and landlord responsibilities. Remember to put everything down in writing: A handshake or verbal agreement won't hold up in court. You can find many generic leases online, but you'll want

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Top 10 Mistakes Landlords Make (con't)



to review the lease requirements specific to your state or municipality and incorporate them into your rental agreement. Have it examined by a legal professional to ensure that the terms protect your interests and comply with local and state regulations.

6. Not knowing your landlord responsibilities

Securing a tenant for your property is a huge milestone. But, your work is not done. As a landlord, it's your job to meet your terms of the lease agreement: Check in with your tenants, keep tabs on the condition of the property, complete regular preventative maintenance and seasonal maintenance, and respond quickly to requests. Make sure your property is a healthy and safe place to live, and that you keep up on your taxes and financial reporting. Neglecting your residents and your property can result in higher turnover, more vacancies, lower cash flow or even lawsuits.

7. Not anticipating maintenance costs

Be prepared for the possibility that your property won't always be occupied. If you aren't able to fill a vacancy right away, do you have enough cash set aside to pay for the mortgage, utilities and other maintenance costs? Maintaining a rental property comes with unforeseen expenses, such as damages and unexpected repairs, and the bills still need to be paid. Complete a cash flow analysis and establish a budget so you'll be able to cover these potential costs, then track your expenses to ensure you're staying in the black.

8. Not knowing when to hire a professional

If you live in the area, are handy around the house and have the time to quickly respond to requests, you can keep up with some of the general maintenance and management of your property. However, if you have several properties or are juggling an investment on top of a full-time job, you may be better off enlisting the services of a professional property manager. Also, depending on your experience and the condition of the rental after a tenant leaves, you might want to hire a contractor to make significant improvements or repairs.

9. Not managing your time efficiently

For many landlords, managing even one investment property can be a full-time job. Between securing a tenant and keeping up the books, you should understand that any investment property is a big time commitment. No matter how much you love what you do, make sure to take time for yourself and create a list of people you can rely on for backup. Having a network of people who can help in a pinch is important for the maintenance and safety of your property.

10. Not treating your rental like a business

However you got into landlording, your rental property is a business and you need to treat it that way. Consider setting up a Limited Liability Company (LLC) for ownership. This can help protect you personally from legal actions or claims. In addition, consider using accounting software or a spreadsheet to keep close track of your income, expenses and ultimately your return on investment. Document all of your procedures and communications with applicants and tenants, and make sure to stick to your procedures. When you're renting a property, you will hear a lot of different stories, and some of them may be sad. There are many opportunities to help your community, but you want to make sure any action you take makes good business sense.

Successful landlords leverage skills from many different areas: customer service, marketing, accounting and home repair, among others. Reduce the risks that come with being a landlord by educating yourself and networking with other experienced landlords and related professionals. Join local or national landlord associations to keep up with changing rules and regulations, and share your experiences, so you can avoid the most common landlord mistakes.



The Top 6 Tenant Secrets

Source: Kevin Perk / <http://www.smarterlandlording.com/>



All of us keep secrets. We do this for a variety of reasons. Some things should in fact be kept a secret as they are personal or you may be breaking a social norm, rule or perhaps even a law. We may also keep something secret because we feel that we will only get into more trouble by saying something, or we will be perceived as ignorant. All of this just seems to be human nature. Tenants, being human of course, are no exception. But some of the secrets they keep are from us, their landlords. These secrets can be insignificant or quite harmful. Some secrets are a simple flaunting of the rules. But others are more serious and they can put us, our property and our other tenants at risk. Over the past dozen years I have uncovered a lot of tenant secrets. There do however seem to be some common themes to the secrets that tenants keep from us landlords. Here are my top 6 “Tenant Secrets.”

1. My boyfriend/girlfriend has moved in – This is one of the biggest secrets tenants have and can be one of the most difficult to confirm and control. As a landlord you want everyone who is residing in your property to have gone through your screening process. Otherwise, you really have no idea who is living there. Are they a deadbeat? Do they have a criminal record? Is there something even worse they are hiding? Thing is, you just do not know. On the flip side, how can you prove that they have actually moved in? Are you there every day to see who comes and goes? And even if you are, a significant other is likely to be around fairly often. How often is too often? Who are you to judge? But if there is evidence, such as a closet full of clothes, two cars or words from another tattle-tale tenant, you should confront your tenant. Don't be harsh when you do this, just ask if so and so is living there and remind them that it is a major violation of their lease to have an unauthorized roommate. Offer to get the person approved and on the lease, so there will not need to be anymore secrets. I find that most tenants prefer this option and will come in from the cold.

2. I got a new kitten/puppy – We more experienced landlords have seen this again and again. We go to do a repair or an inspection and see an animal or evidence of one when none was mentioned at move in. Perhaps the pet is new. Perhaps the pet is one that you do not allow. Perhaps you do not allow pets all together. If the last statement applies to you, you must give the tenant the choice; either you or the pet goes. If you allow pets, offer again to let them come in from the cold, pay the pet fees, meet your requirements and stop keeping secrets.

3. I'm a bit of a slob – Sometimes this is an understatement. I have walked into some tenant's apartments and wondered when the hurricane came through. Clothes strewn about everywhere, dishes piled up in the sink and on the counters. Frankly I can't understand how people live like that. The problem is that it is very difficult to tell that someone is a slob on the front end. They can hide it pretty well for the interviews. It is only later when you get calls about a sudden bug or vermin problem that you find out. Needless to say “clean your place up!” letters are sent pretty quickly.

4. I like to party – This is one of the worst kept secrets. There is nothing wrong with a little bit of fun. Having a few beers and friends over from time to time is as American as apple pie. But too much of a good thing gets a little old. Little did you know that you rented to Mr. Popular who likes to have friends over every other evening.

Other tenants can be as quiet as a church mouse, and when you go over to repair and inspect you find out why when you notice the bong sitting out on the coffee table. I realize a lot of people smoke weed, but in most places it is still illegal, so put away the bong when you are done and be a bit more discrete with your smoking habits! And believe it or not that smoke does creep out into the hallway and you are not fooling anyone with your patchouli.

5. The _____ is broken – As landlords, we are responsible for maintaining the property. I actually want to fix things because my property is valuable to me. I want it to last a long time. So PLEASE, PLEASE, do not keep it a secret when something breaks. I have found more leaks that were let go to become major problems when they should not have. I have found heating systems with safety features bypassed. I have found holes in places there should not be, like in roofs and floors. Why did the tenant keep these things a secret from me? I have never figured it out. Perhaps it has to do with number 3 or they think they will get in trouble, but who really knows?

6. I'm unhappy with _____ – Whatever it happens to be so I am just going to go through the expense and hassle of moving rather than speaking up and resolving the situation. Many tenants, if they feel like their needs are not being attended to or feel in some way hurt, will simply clam up and keep that fact a secret from us. I understand you may not like confrontation, but if you had just talked to us about things, we could have likely worked them out. After all, we are human and make mistakes, plus we are pretty nice people. Let us know when something is wrong. How else can we fix it? Every year I see a few of these again and again. I guess it is just part of the business.



Six Tips For Showing An Occupied Rental Unit

Source: <https://www.landlordology.com>



When it's time to re-rent your property, you have two choices:

1. Wait to show the unit until after the current tenant vacates it.
2. Show the unit while the tenant is still in it.

As you might expect, there are pros and cons to both approaches. This article will help you decide how best to handle the situation when it comes up.

1. Waiting Until The Tenant Vacates

PROS:

- It's easier and less stressful on you. You can take your time.
- It will show better. Once the tenant leaves, you can evaluate what needs to be repaired, and fix it.
- No notification needed. You can hold showings and make repairs without having to notify your tenant.

CONS:

- You'll lose money. You'll lose out on at least a month's rent, depending on how long it takes you to re-rent.
- You have to pay for utilities. You'll need to turn on utilities at your own expense — you can't very well show the place without any electricity.

2. Showing An Occupied Unit

PROS:

- Uninterrupted cash flow. You're less likely to lose out on rent money.
- Zero vacancy. The new tenant can move in right after the old one leaves.
- Only transfer the utilities once. The new tenant puts the utilities in his or her name, so you don't need to worry about that.

CONS:

- You can't ensure a clean unit. The unit could be messy, have that "is there a cat in here" odor, or have loose animals running around.
- Sabotage. The present tenant might hang around for the showings. *Awkward.*
- Unexpected holdovers. Your current tenant could prevent the new tenant from moving in.

Six Tips For Showing An Occupied Unit

If you've chosen to show an occupied unit, you'll have a greater chance of everything working out smoothly if you follow these six tips:

1. Communicate Frequently

Let your tenant know your plans. Tell your tenant that you plan to show the unit starting on X date.

2. Give Proper Notice, Always

Work out a plan that you and your current tenant can both live with. Although the place is yours, your tenant has the right to live there undisturbed as long as he or she is current with the rent. You also have the right to show your property after giving your tenant reasonable notice, which is usually 24 hours. Be sure to check your **state laws** on how much notice you need to give.

3. Ask The Tenant To Clean, And To Secure Any Animals

Understand that you can ask your tenant to keep the unit neat, contain any animals and leave during a showing, but you can't force your tenant to do any of those things.



Six Tips For Showing An Occupied Rental Unit (con't)



4. Offer Incentives

Sweeten the deal by giving a restaurant gift certificate to a cooperative tenant. If you plan to be super intrusive, such as having multiple showings and open houses, you might want to give your tenant some rent abatement. But be smart: limit the amount of showings by combining them when possible.

5. Do Not Use “For Rent” Signs

A renter once told me that when she was renting a house that was for sale, someone pulled in the driveway unannounced and asked to look around. The renter told this stranger he could not come in (because her child was napping) and that he should call the agent listed on the sign. A stranger disturbing your tenant is unacceptable. If you must have a “For Rent” sign out, make sure you put these words on the sign: “Do Not Disturb Occupants” or “Showing by Appointment Only.”

6. Use Lock Boxes With Caution

Real estate agents are still required to give proper notice before allowing anyone into the unit. A lock box is a secure device that is typically attached to the front door. It holds a key that anyone with the code can get into, therefore inviting illegal pop-in showings. Lock boxes will cause more issues than they are worth.

If you have a bad or disgruntled tenant, one who is hostile or has stopped paying rent, it would be wise to wait until he or she has moved out before you show the unit. That tenant will likely attempt to sabotage the showings. Your best option here might be to pay the bad tenant to leave. If you think you’re going to have a lingering tenant, you could offer a few hundred dollars if he or she gets out on time and leaves the place in good shape. In all other cases, I think it’s better, and absolutely more profitable, to show an occupied unit. With open communication, and general politeness, your tenants shouldn’t mind.

Sudoku

	A	B	6	2			7	3		0		8	5	F	E
	C		F		5		9	E		6				7	
7	8	4	E	0	F		1	5		D	9			6	
1	5	2	0		B	6	8				7			3	
8		1	A		3		2	D				B	4	C	6
	D	E	2	F	A		4		6		3	9	0	5	7
B	7	3	4			8			9	5	C	F		E	1
	0		9	C	E	7						D		8	
	E		3						B	4	0	C			
A	B		C	D		9	3		F			6	7	4	5
4	1	F		A		E		9	5	C	D		8	B	3
2	6	8	5				F	7		A			D		0
	3			5				F	9				E	2	8
5	2	A	1	3	9	0	E	4		6	8	7	F	D	B
	9			7	2		D	0		1		3		A	
E	4	C	D				A			B		5	6	0	9

Solution on
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In Rental Property Management



9	A	B	6	2	C	D	7	3	1	0	4	8	5	F	E
3	C	D	F	4	5	A	9	E	8	B	0	1	7	2	
7	8	4	E	0	F	3	1	5	2	D	9	A	B	6	C
1	5	2	0	E	B	6	8	C	A	F	7	4	9	3	D
8	F	1	A	9	3	5	2	D	0	7	E	B	4	C	6
C	D	E	2	F	A	1	4	B	6	8	3	9	0	5	7
B	7	3	4	6	D	8	0	A	9	5	C	F	2	E	1
6	0	5	9	C	E	7	B	1	4	2	F	D	3	8	A
D	E	9	3	8	7	2	5	6	B	4	0	C	A	1	F
A	B	0	C	D	1	9	3	8	F	E	2	6	7	4	5
4	1	F	7	A	0	E	6	9	5	C	D	2	8	B	3
2	6	8	5	B	4	C	F	7	3	A	1	E	D	9	0
0	3	7	B	5	6	4	C	F	D	9	A	1	E	2	8
5	2	A	1	3	9	0	E	4	C	6	8	7	F	D	B
F	9	6	8	7	2	B	D	0	E	1	5	3	C	A	4
E	4	C	D	1	8	F	A	2	7	3	B	5	6	0	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

September 21, 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

**Legislative Lobbyist
Gary R. Goyke**

on

**Legislative Process
&**

**Legislative Updates
For Landlords**

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