

WI Rental Income Standards & Section 8



By Tim Ballering
Just A Landlord Blog
www.justal landlord.com
Dated April 4, 2019

From a Fair Housing perspective, you probably must account in some manner for the value of the Section 8 payment when calculating an income multiplier guideline. I've read of the argument made in other jurisdictions that if an owner is using a rent multiplier, that it should be on net rent to the tenant. This is probably not a workable answer for either tenant nor the owner. If the net payment by the tenant is \$20 with a three times multiplier, a \$60 per month income is not going to cover living expenses like heat and lights. A good discussion of this issue from a while ago is at: [Bigger Pockets](#)

In WI you must include the value of child support, food stamps and perhaps* Rent Assistance Vouchers in income calculations. So if the gross rent is \$800 and the tenant receives \$700 RA, \$500 in food stamps, they would need to earn \$1200 additional to meet the three times multiplier.

*Wisconsin Lawful Source of Income definition:

Wis Admin Code DWD 22 (8) "Lawful source of income" includes, but is not limited to, lawful compensation or lawful

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Maintenance, Repairs and Contractors. What every landlord needs to know!



General Membership Meeting

Monday, April 15th, 2019
Networking begins at 5:30 pm
Program begins at 6:15 pm

What are the signs of needed maintenance? Who should I call? What can I fix myself? All questions landlords and property managers answer everyday. Come hear an expert talk about what you need to know to be ahead of the game.

Expert Home Inspector, Doug Henisak will be with us to give us some pointers and to answer questions.

What you need to know before you hire a contractor. How do you protect yourself? And what do you do if something goes wrong after you've signed. Expert Brian Gingrass will have the information you need get the most out of your relationship with a contractor.

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5 Tips for Effectively Working with Contractors

By Dawn Anastasi
AASEW Board Member

One of a landlord's headaches can be hiring contractors to do work at their rental properties. Here are some tips for effectively working with contractors.

Find contractors when you don't need them.

Finding a good contractor should be a proactive event, not a reactive event. When you need something done quickly, you might wind up overpaying or hiring someone that isn't the best at getting the job done. Network with other landlords and keep a list of names of trustworthy contractors at the ready.

Communication. People aren't mind readers, and contractors are no exception. In order to make sure a job is done the way you want it completed, you need to specify exactly what you want. Make sure you communicate when you are looking to have the job done and agree on a price. If the contractor offers suggestions, listen. They may have ideas you have not thought about for your project.

Get things in writing. When you discuss the details of a job, it's a good idea to write down the scope of work, timeframe for completion, and price. At the site, you can use carbonless copy paper so that after you finish writing everything up, you can give a copy to the contractor. This way, both parties are on the same page.

Work with self-sufficient contractors. Once you've communicated the scope of the project, a good contractor does not need to be babysat through the entire job. When questions arise, you should make yourself available to answer them.

Use technology when you can. Rather than have to run to the job site when there is a question, have the contractor send you a picture or a video relating to their question. Communicate via phone or text if you can. A contractor can also send you pictures as portions of the job get completed.

I was talking with my son, Jonathan, as I was preparing to write my article this month and thought it might be nice to hear from a new voice. Jon is working in commercial real estate in the Chicago area and brings fresh insight to investing and real estate. Enjoy.

Ron Hegwood
AASEW President

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STOCKS vs. REAL ESTATE

An investment comparison

The stock market and real estate investment are both proven ways to accumulate and preserve wealth. Naturally, as both are cyclical, there have certainly been ups and downs, however, over the long run, both offer tried and true investment vehicles favored by many. We are blessed to live in an economic system with various options to enjoy.

Perhaps one of the most common debates within the investment community is whether real estate or the stock market is preferable. But what option is best for you? There are a handful of fundamental ways the two strategies differentiate themselves.

Let's compare.

1. BARRIERS TO ENTRY

Cost:

There is no ignoring the fact stocks offer little-to-no barrier of entry. The foundation of the stock market itself is one that appeals to the average investor. No matter your earning potential or disposable income, stock investment is attainable. Whether you have \$10, \$100, or \$100,000 to invest, it's just the same - pay your brokerage fees, and you officially have some skin in the game.

Real estate investment certainly provides a different dynamic in this respect. Ignoring the hybrid of the two in the form of REITs, an investor is often times required to ante up significantly more to play in the real estate world. While there are nearly endless debt or syndicate structures to ease the burden, a sizeable down payment or capital contribution is required nonetheless. The initial commitment can prove a deterrent for some.

Opportunity:

Today, anyone with a brokerage account can invest with a click of a button. The numerous online resources available to investors only serve to supplement the various established relationships many may have with an advisor. Whether you day-trade or prefer index investing, the opportunity to invest within the stock market can be done from a desktop.

Conversely, to successfully unearth a profitable real estate opportunity, at the very least, it requires relationships. More commonly, it additionally requires knowledge and ability. Perhaps a broker brought you the deal, perhaps you found it yourself. Presumably, you may need a capital or debt partner to take down the deal and subsequently, the ability to execute your business plan. Whether you plan to go it alone or bring in third-party assistance, rehab, leasing, management all takes...

Time:

One of the largest differentiators between these two strategies lies in the liquidity of investment. Stocks offer an immediate and flexible investment. Need to free up some cash?... again, just a click away. Your gain (or loss), will be realized nearly instantaneously. A potential downside of this immediacy is the potential to make rash, emotional decisions without giving proper consideration.

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*WI Rental Income Standards & Section 8
Continued from page 1*

remuneration in exchange for goods or services provided; profit from financial investments; any negotiable draft, coupon or voucher representing monetary value such as food stamps; social security; public assistance; unemployment compensation or worker's compensation payments.

There is a 1995 federal case, Knapp v. Eagle Property Management Corp., that found the value of Section 8 vouchers are not required to be included as income.

But that was nearly 25 years ago. Sentiments have changed over that time. I believe that if Knapp was tried today the court would find against the owner on this question as concepts like disparate impact were not widely argued then. Today we are restricted by HUD in using criminal records in screening because of the disparate impact on members of protected classes.

The plain language reading of the WI code makes not including the voucher value in the rent multiplier calculation open to expensive litigation, which the Knapp court determined that their insurer had no duty to defend.

To form your own opinion on this and other WI fair housing standards, a good starting point is:

"STATE OF WISCONSIN Fair Housing Plan Analysis of Impediments to Fair Housing and Actions to Overcome Them Update to the 2015-2019 Consolidated Plan" You can find it via Google.



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Community Spotlight



What is Habitat for Humanity?

Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the United States and in more than 70 countries around the world. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward our vision by building strength, stability and self-reliance in partnership with people and families in need of a decent and affordable home.

How does Habitat for Humanity help families?

People in your community and all over the world partner with Habitat to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage.

Does Habitat for Humanity only build new houses?

Habitat for Humanity works in a number of different ways to create decent, affordable housing.

- In addition to new construction, Habitat also renovates existing homes in many communities, particularly in urban areas.
- Habitat for Humanity helps people repair and improve their own homes and neighborhoods.
- Habitat's Disaster Response works with local communities to address a variety of housing needs after natural disasters.
- Habitat's advocacy work raises awareness and support for decent and affordable housing around the world.
- Outside of North America, Habitat works with partner organizations to serve even more families through innovative financing methods.

ReStore

What is a Habitat for Humanity ReStore?

Habitat for Humanity ReStores are nonprofit home improvement stores and donation centers that sell new and gently used furniture, home accessories, building materials and appliances to the public at a fraction of the retail price. Habitat for Humanity ReStores are owned and operated by local Habitat for Humanity affiliates, and proceeds are used to build strength, stability and self-reliance locally and around the world.

Join us at our April meeting as we welcome Habitat for Humanity's Benjamin Sheehan as our guest speaker. Learn more about what they do, and how we can be a part of making communities better together.

Should I allow vaping in my rental property?



Written on April 3, 2019
By Kathy Adams
www.landlordology.com



You might not allow smoking within your rental units, but what about vaping with e-cigarettes?

About 15 percent of adults under 40 vape, so you might want to allow vaping in your rental property to attract more tenants. But you should learn all you can about e-cigarettes before you do.

Like regular cigarettes and cigars, e-cigarette emissions leave behind a residue that could build up on the walls and floors over time. Even if you decide to allow vaping indoors, it's worth considering the extra cleanup work that could result when that vaping tenant moves out. So even if your state permits vaping in many public areas, you might want to restrict their use within your rental units.

Cigarettes versus e-cigarettes: the vapors

E-cigarettes: The vapors emitted from an e-cigarette contain far less nicotine than the smoke blown from a regular cigarette.

Cigarettes: Cigarettes leave behind a nicotine-stained film that discolors everything from walls to furniture. And then there's that stale cigarette stench that's notoriously hard to remove from a chain-smoker's home.

E-cigarettes: The vapors emitted from an e-cigarette contain just a fraction of the amount of nicotine found in cigarette smoke.

Cigarettes: Cigarette smoke contains a laundry list of harmful chemicals such as lead, arsenic, and formaldehyde.

E-cigarettes: Vapors in e-cigarettes typically contain less harmful chemicals, although they're still packed full of chemicals.

The main difference, when it comes to residue left behind from smoke or vapor, is that cigarette-smoke residue builds up faster and reeks. It's also visibly noticeable, since nicotine discolors some surfaces.

Even though vaping doesn't cause nicotine stains, the vapor still creates a messy buildup. One substance in the vapor is vegetable glycerin, which leaves behind an oily residue. Oils attract dust and small particles, so a home exposed to frequent vaping ends up with a dirty, greasy buildup.

Cleaning concerns

Cleaning up after a smoker typically involves steam-cleaning carpets and curtains, washing non-porous surfaces thoroughly, and repainting the walls. Removing odors could be extremely difficult, depending upon the amount of smoking done indoors.

Cleaning up vaping residue means deep-cleaning carpets, fabrics, and upholstery; washing non-porous surfaces with equal parts water and vinegar; and potentially repainting walls after wiping them down with the vinegar solution. All surfaces could be harder to clean than similar surfaces in a nonsmoker's unit, thanks to the oily vaping residue.

What about the law?

As is the case with traditional cigarettes, the laws regulating e-cigarettes vary greatly from one region to another.

San Francisco, for instance, bans use of e-cigs wherever traditional cigarettes are banned.

Minneapolis lawmakers, however, believe e-cigarettes do not violate clean-air laws. In Minnesota, landlords decide whether tenants can smoke cigarettes or e-cigs within their units and on-site outdoor spaces. State law prohibits smoking and vaping in common indoor areas of rental properties, however.

Read up on your state's laws to determine if there's already a law regulating e-cigarettes and whether that applies to rental housing. If you choose to ban e-cigarettes and similar electronic vaping products, clearly state this in your rental agreement. Define what forms of smoking and vaping you prohibit. Note any areas where vaping is allowed, such as outdoor spaces far away from rental units. Also clarify any bans on vaping in common indoor and outdoor areas.

Fire hazard is real

Vaping doesn't carry the same fire hazard as falling asleep with a lit cigarette, but it still has its

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Stocks Vs Real Estate

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Real estate investment lacks liquidity. Investment requires a long “in”, and a long, if not uncertain “out”. Because of this, gains and losses take time to be realized. Need to free up some cash?... your two most obvious options available to you: refinance or sell (note, these options may not always be on the table). Looking to refi?... 30 to 45 days. Exploring a sale?... you could be looking at a transaction three to six months out.

2. CONTROL

Passive Investment:

Stocks provide a truly passive, paper investment in a non-tangible asset. No active day-to-day work or management is necessary. This is certainly preferable to many who invest their time elsewhere, resulting in, apart from day-trading, a “click it and forget it” approach.

Real estate investing requires an ownership stake in a controllable, tangible asset. By definition, this provides a less passive investment in the sense of maintenance. Whether you keep it in-house or prefer third-party services, day-to-day property management becomes essential to your investment. Over time, real estate provides the opportunity to build “passive” income streams, however, the process to build these can prove anything but passive.

Influence:

Because of the true passive nature of stock investment, outside of shareholder voting rights, an individual possesses essentially zero operational control or influence over the investment itself. While an investor has complete freedom in what stock to buy into, once that decision to purchase is made, those operational decisions are left to that company and their board. Furthermore, the stock market may be more susceptible to influence from external factors. Domestic or foreign geopolitical and socioeconomic forces, regulatory and policy changes, investor sentiments and market conditions, etc.

Alternatively, real estate offers near-complete influence over your investment. Generally speaking, you pick your building, tenants, management team, etc. The requirement of time, energy, and know-how are a negative for some, while the control simultaneously offers upside to those who are

able to benefit. Obviously, some of these same external market factors that affect stocks play a significant role in influencing the real estate market but the stake in a tangible asset with a inherent floor in market demand helps mitigate the risks. Ultimately, no matter the market headwinds, we will always need a roof over our head where we sleep and where we work.

Value:

Withholding options trading, the fundamental decisions a stock investor faces are what to buy and to sell, and when. At any point, an investor will know, with certainty, the market value of their stock holdings. Having said that, the only way to realize this value is through selling an investors stake. Again, potentially leading to emotional decisions. The stock market is designed to be a transparent, open-market system with company information publicly available. Any attempts to affect or influence the value of an individual stock, in some cases, could actually lead to legal prosecution.

In real estate, there is no equivalent to insider trading. To the contrary, exploiting non-public information or market inefficiencies for your gain is celebrated, if not encouraged. When used successfully, control and influence over operations equate to added value. This value can be realized through an increase in cash flow and/or sale price.

3. TAX BENEFITS

Income/Cashflow

Income derived from stock investments offer some tax benefits. Dividend-paying stocks certainly exist, however, they are less prevalent than common stock and often times offer lower returns. Nonetheless, this is taxed at a lower rate than ordinary income.

Consistent and considerable cashflows are more often provided through real estate investments. Additionally, the amount of taxable income can be significantly discounted through various deductions (improvements, operational expenses, interest payments, etc.), and depreciation. These can have a huge impact on an individuals tax burden by lowering the effective tax rate well-below that otherwise attained, and likely lower than ordinary income.

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This product is not waterproof.



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Stocks Vs Real Estate

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Capital Gains

As mentioned above, the only way to realize a gain is through selling shares. If these shares are owned over a year, this triggers a long-term gain taxable event. Depending on your individual tax bracket, this may or may not be beneficial.

Within real estate, there are other ways of accessing considerable cash proceeds without selling. An example of this would include a refinance, which triggers a tax-neutral event. If a sale was pursued, sale proceeds can be reduced by improvements and depreciation. Even after the net-adjusted basis, any remaining capital gains can be deferred through a 1031 exchange. These favorable policies offer significant long-term tax breaks and should be thoroughly utilized. It is no secret real estate provides some of the best tax benefits.

So how does this all shake out?? Ultimately, you'd be hard pressed to find an investment advisor who would stray away from diversification. Overexposing yourself to any specific vehicle is perhaps the greatest risk factor. Both offer pros. Both offer cons. Ultimately, much of the decision boils down to where you are in life, what resources you have available to you, and what commitment you are willing to allocate. In short, match your goals to your strategies and desired timelines.

For me, if you can muster the time and desire needed to truly realize the full advantages provided, real estate offers no better long-term investment strategy to accumulate and preserve wealth, all while ensuring a quality of life that can be enjoyed long past your "working years" subside.



Top 4 Myths About Renters Insurance

By BreAnn Stephenson
National Real Estate Insurance Group
www.nreig.com

MYTH #1: The landlord's insurance policy covering the property will also cover the tenant's possessions.

FALSE // Property insurance will cover damages to the building itself and bodily injuries due to negligence of the property owner. It does not cover the replacement of the renter's furniture, clothing, electronics, etc. However, renters insurance does cover a tenant's belongings.

MYTH #2: Renters insurance is expensive.

FALSE // Renters insurance is actually very affordable. Policies typically cost between \$15 and \$30 per month depending upon the coverage limits, the National Association of Insurance Commissioners reports. Tenants can typically get multiline discounts when they add a renters policy to their auto coverage.

MYTH #3: Most renters don't own items expensive enough to warrant coverage.

FALSE // The cost of everyday items such as furniture, clothing and appliances can add up very quickly if they are destroyed by a fire and need to be replaced at the same time. In addition, many people in the United States typically own a TV, computer or laptop, and cellphone. It is very easy for the average person to own at least \$20,000 worth of "stuff." Plus, renters insurance can protect the tenant's belongings if a theft occurs away from home. Many policies also protect against stolen or forged checks or stolen credit cards.

MYTH #4: Renters insurance only covers a tenant's possessions.

FALSE // Renters insurance covers much more than just personal property. Most policies also include up to \$100,000 in liability coverage. That \$100,000 can protect tenants if they accidentally damage someone else's property or are responsible for another person's injuries. As the security deposit may not be enough to cover the cost of a larger loss, this liability coverage can give landlords an added layer of protection if their renter unintentionally damages the property. Common risks for rental properties also include dog bites and injuries to guests. If the tenant is held liable for an incident, renters insurance can help pay medical bills and protect the landlord from excessive lawsuits. Instead of leaning on the landlord's policy as the primary coverage, the tenant's policy may be able to cover the damages, acting as a first line of defense.

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Please note:

All Business Members listed in this directory are current business members in good standing with the AASEW and are offered only as such.

How to Gift Properties to Your Family (Not the IRS)



By Amanda Han, CPA | BiggerPockets.com

It had been so hard for Jane to watch her dad's health deteriorate over the past few years. At eighty-seven years old, her dad was getting increasingly weaker physically by the day. Although he seemed to still be doing well mentally, Jane started having concerns about some of the decisions he had been making.

About eight years earlier, Jane's dad had had his first stroke. He was no longer able to take care of himself and live independently, so Jane hired an in-home caregiver, Patti, who moved into her dad's home.

Though Patti needed some time to adjust to her new job, she adapted well and quickly learned how to care for Jane's dad. Patti figured out how to make him laugh, how to convince him to take his medicines, and most importantly, how to handle him when his temper flared. Jane was glad they got along so well, because her dad was definitely not the easiest person to deal with at times.

The arrangement seemed to be going well, and Jane never had any worries, knowing her dad was in good hands. That was until a year ago, when her dad announced that he was in love with Patti, and the two were planning on getting married. This did not sit well with Jane. Not only was Patti almost 45 years younger than her dad, but Jane had also never seen any kind of love connection between the two. As far as she could tell, their relationship was strictly professional. Jane was not sure what Patti's true intentions were toward her father.

He owned quite a few assets, including a commercial building and some smaller real estate along the coast. But even if money was not the reason behind it, Jane felt that that sort of relationship between them was unprofessional.

After the wedding announcement, things started to get worse. Jane could not get over the unease she felt about the union and tried to speak with Patti in private about her concerns. As soon as the conversation was over, Patti ran to Jane's dad to complain to him about his daughter. After that, Jane and Patti didn't speak to each other, and Jane's relationship with her dad became a bit rocky.

From that point on, Jane felt awkward around the two of them. She visited multiple times a week, but the awkwardness had changed things, and she almost felt as though she wasn't welcome in her dad's home anymore. Patti made herself scarce whenever Jane came over, and her dad remained focused on trying to get the two to reconcile. It was obvious from the way her dad acted that Patti complained about Jane quite often. Although Jane didn't know whose side her dad was on, considering his peacemaking efforts, one thing she knew for sure was that Patti considered her an enemy.

This is why Jane was so surprised when her dad called her to his bedside one day and told her he planned on giving her his commercial property. Her dad had purchased this property back in the late 1980s for just over \$56,000. He didn't fully explain why he wanted to gift the property to Jane, saying only that he wanted her to have it.

Jane was filled with mixed emotions. On one hand, she was happy that her dad seemed as sharp as ever and was making this gift to ensure that he had set something aside for Jane. On the other hand, Jane saw how fragile her dad had become, and conversations like the one about the property reinforced that he would not be with her forever. Her dad indicated that he had already contacted his attorney and would be transferring the property into Jane's name as early as the following week.

Jane had never been savvy about money or investments. This would be the first time she owned an investment property, and she wanted to make sure she did everything correctly. She had heard about people forming LLCs or corporations to hold real estate, so she wanted to see about doing the same.

Sitting across from us in the conference room, Jane started telling her story from the beginning, sharing not only about the gift she was receiving, but also about the dynamics between her, her dad, and his caregiver Patti. At the end of the story, Jane reiterated that receiving this gift from her dad was something very special and she wanted to make sure everything was handled properly.

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How to Gift Properties to Your Family (Not the IRS)

Continued from page 11

When Jane finished speaking, she immediately knew something was wrong by the concerned looks on our faces.

“You said your dad bought this property for \$56,000. What is it worth today?” we asked.

“I am not positive what it would sell for today,” Jane responded. “But I do know we had an appraisal done a year and a half ago, and it was valued at just over \$1.1M.”

“And has the gift already occurred?” we asked. “Did he already transfer the title to you?”

Jane hesitantly shook her head no. “Wonderful,” we both laughed loudly. “You could have lost out on a big tax-saving opportunity if your dad had already gifted the property to you.”

Jane suddenly began to panic. She had not even realized there were taxes she had to worry about. After all, she had always been under the impression that you did not have to pay taxes on a gift.

Receiving a Gift Versus Receiving an Inheritance

Although Jane was right that she did not have to pay taxes on a gift she received, but that was not what we were talking about. We were referring to capital gains taxes. You see, if her dad simply gifted the property to Jane, she would receive her dad's basis in the property. Because her dad purchased the property so long ago for only \$56,000, he had written off most of the purchase price through his depreciation over the years.

After looking at her dad's old tax returns, we noticed that the remaining tax basis on the property was only \$16,000. If this property were “gifted” to Jane, her tax basis in the property would also be \$16,000. If she were to sell this property down the road for \$1.1M, though, she would have a gain of \$1,084,000 that she would have to pay capital gains taxes on. This could end up costing her as much as \$401,000 in taxes ($\$1.084M \times \sim 37\%$).

On the other hand, if the property remained with her dad, and he kept it until he passed away, Jane could inherit the property and get a “basis step-up” to the property's fair market value. In this example,

if the fair market value of the property at the time of her dad's death was \$1.1M, Jane's tax basis would be \$1.1M instead of \$16,000. Using the inheritance strategy, if Jane decided to sell the property for \$1.1M even just one day after inheriting it, she would pay zero taxes on that transaction.

The difference between her dad gifting her the property today versus waiting to pass it on to her after his death as inheritance meant a potential tax savings of \$401,000.

Jane was speechless. This was not something she had ever thought might be an issue. She loved the idea of saving such a large amount in taxes, but she did have her concerns—and not just about herself. She also had to think about her dad's caregiver Patti. If Jane didn't accept her dad's gift before the wedding, she was not sure the property would even pass to her after her dad passed away. If her dad and Patti got married, Patti could ultimately own all her dad's assets as his surviving wife.

Irrevocable Trust

Working with Jane and her family attorney, we recommended setting up an irrevocable trust with retained powers. This was a strategy to help Jane get the best of both worlds by creating some protection for the property transfer, while at the same time minimizing future taxes.

With an irrevocable trust, her dad could move the property into the trust right away while maintaining certain rights. Upon his passing, the property could then be transferred from the trust to Jane, and she would get the step-up basis to fair market value on the date her dad passed away.

A common mistake we see is that as people get older, they try to quickly move assets out of their name and into their kids' names. As you can see in Jane and her dad's situation, this may not always be a good idea. There are times when moving an asset to beneficiaries before one's death could make sense, but at other times, it can be a costly decision.

This can be a tricky decision, especially with respect to real estate. For example, it is possible to use 1031 exchange strategies to permanently defer taxes on your properties. How? Simply die while owning it!



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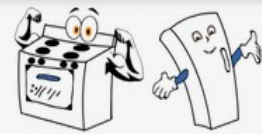
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*Should I allow vaping in my rental property?
Continued from page 6*

risks. In an eight-year period ending with the close of 2016, 195 vaping-related fires or explosions were reported in the United States. Many of these incidents happened when the device or spare lithium-ion batteries were in the user's pocket. Other incidents happened while charging the e-cigarette's batteries. All of the reported problems related specifically to lithium-ion batteries.

The charging incidents in particular are worth noting, as fires could occur while the tenant is away or asleep. Even so, the number of reported incidents is relatively small, considering that more than 3 percent of all U.S. adults vape, according to 2016 statistics.

Ultimately, it's up to you whether allowing e-cigarettes is worth the extra cleanup effort or the potential fire hazards. If you decide to allow vaping, it may be worthwhile to note an extra cleaning charge in the rental agreement. Make sure your tenants are well aware of your vaping and smoking rules before renting to them. A questionnaire asking potential tenants about smoking and vaping habits could help protect your property from careless tenants. They'll be responsible for any excessive repair or cleanup issues that result during or after their tenancy.



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- Deadline for all submissions is the first of each month.
- The newsletter will be delivered electronically to the membership on the 10th of the month.
- Limited print copies of the newsletter will be available at the General Membership Meeting following its publication.
- We are happy to accept one article per author per newsletter.
- Please keep article to approximately 500 words in length.
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Planning in process. Watch for details.

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