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Apartment Association of Southeastern Wisconsin, Inc.

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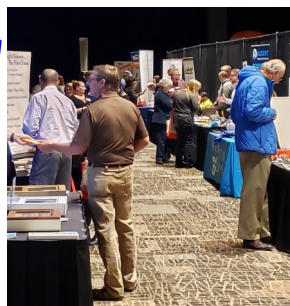
Representing the Interests of the Rental Housing Industry in Southeastern Wisconsin



2019 AASEW Trade Show

What a great day it was!

Fabulous speakers, awesome vendors and the best attendees ever!



Thank you to this year's sponsors:



AASEW Mission Statement:

"The Apartment Association of Southeastern Wisconsin is your primary resource for education, mutual support and legislative advocacy for the successful ownership and management of rental property."

The Apartment Association of Southeastern Wisconsin, Inc.

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Connections



Happy October!

Can you believe the 2019 Trade Show is over? I hope you had a chance to stop by and enjoy at least part of the day.

It was fun to welcome five great speakers! Donna Hickey started us off with standing room only for her Lease Like A Pro seminar. Donna also shared a special version of her book with us titled "Lease Like A Pro—Milwaukee" You can download it for free (Thanks Donna!) on the AASEW website under the trade show link. Mike Cottrell (Equitable Bank) and Marcus Auerbach (Keller Williams Realty) shared how to structure your next deal. Pablo Valezquez (G2 Security) was up next talking about personal safety for you and your employees, and Attorney Tristan Pettit (Petrie + Pettit SC) finished out the day with a legal update.

We also welcomed over 60 awesome vendors with products and services that fit the needs of landlords. The trade show floor was busy all day with people checking out what our vendors had to offer and it was fun to see everyone connecting.

My favorite part of the day was seeing over 500 awesome attendees taking part in the learning and networking. It makes me happy to see everyone taking advantage of what we are offering. As great as this year was, I hope next year is even better!!

I would be remiss if I didn't thank Shari Engstrom from Sid Grinker for all her great ideas, her connections, and the energy she brings in pulling the trade show together. Thank you Shari!!

We're still taking a few more for AASEW Landlord Boot Camp so if you are interested in learning the ins and outs of what it takes to be a great landlord you can sign up online or call the office and I get you registered.

And finally, if you are interested in serving on the AASEW Board it's time to make yourself known. You will find the information on page 7. If you have any questions please feel free to ask any current (or past) member of our board or reach out to me.

Have a great rest of October!!!

Kathy



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One of the many advantages of living in Milwaukee vs other locations around the country, is we have the opportunity to observe trends happening elsewhere and prepare for them.

At present we see rent control laws expanding on the coast. If I had a crystal ball at best it would be hazy. However I do not see the same economic pressures that exist on the coast ever existing in Milwaukee. Therefore I doubt whether the pressure or need for rent control will occur in Milwaukee.

What does concern me is the notion that, this country has a nationwide housing crisis. This thought is growing and gathering momentum. It almost seems the people pushing the housing crisis agenda want to make renters a protected class and punish landlords. Why not deal with the larger social neglects responsible for causing these problems. Shouldn't these social responsibilities fall on everyone or all of corporate America?

Just several hundred miles to the north, Minneapolis has passed a new law regulating the ability of landlords to screen tenants by running credit checks, criminal backgrounds and eviction history. This new law also forbids landlords from charging security deposits that exceed a single month's rent.

Under the new law property owners are forbidden from rejecting a potential tenant for having a low credit score, or insufficient credit history. This new law also prevents landlords from rejecting tenants for evictions, or turning down a potential tenant for any misdemeanor convictions older than three years and for most felony convictions older than seven years. The law does allow landlords to reject applicants that have been convicted of murder,

Continued on page 16

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Community Spotlight




Milwaukee
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A WIN-WIN: Donating Property To Milwaukee Habitat for Humanity

This city looks very different since Milwaukee Habitat for Humanity built our first home in 1984. Today, hardworking families are finding it increasingly difficult to afford a place to call home. Property values have fallen dramatically, particularly in areas of lower income families. At the same time, the price to rent is higher than ever. Nearly 60% of Milwaukee renters are living in unaffordable housing.

Milwaukee Habitat is combating our city's affordable housing crisis by helping local families build or repair a place they can call home. Instead of paying more than half their income on rent, families who qualify for our program help build their own homes and pay an affordable mortgage. Additionally we partner with residents in the neighborhood where we work to offer affordable critical home repairs.

Milwaukee Habitat focuses our efforts in one area at a time to not only have an impact on the lives of local families in need of safe, affordable housing but their entire neighborhood. In 2018, Milwaukee Habitat launched Midtown 100: our plan to build, rehab and repair 100 homes in the Midtown neighborhood in just three years. Our goal is to replicate the outcomes achieved in the Washington Park neighborhood where we built from 2013-2018. With more than 200 Habitat homeowners now in that neighborhood, crime has decreased 46% on the blocks where we built and property values are up 25%.

Now, you can make a difference in our community while impacting your bottom line. Milwaukee Habitat is actively acquiring properties, improving them and fundraising through real estate investment.

If you're experiencing problem tenants, low occupancy or are holding an unproductive asset, we can turn that property into a tax-deductible donation. We're seeking donated, "bargain-sale" and off-market properties.

The appraised value of a home will be claimed as a donation to Milwaukee Habitat, with our dedicated staff working to support property owners through the entire process. There is even a unique "Bargain Sale" method where owners can donate properties and receive cash at the same time. This has the potential for a tax write-off and can result in counteracting capital gains for up to 5 years.

To find out more about how you can turn your property into a donation to Milwaukee Habitat and a tax-deductible donation contact:

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What's Happening in Other States and Why You Should Care

By Dawn Anastasi
AASEW Board Member

We're in Wisconsin. So why is what's happening in other states as far as landlord/tenant law important? It matters greatly, because what happens in other states trickles into the news, and groups that advocate for tenants in Wisconsin will take notice. The AASEW has fought for many years for a balanced landlord/tenant law in Wisconsin.

In recent years, Act 176 (passed in March 2016) and Act 76 (passed in March 2014) and Act 143 (passed in March 2012) all had input from the AASEW. What did these new laws bring for landlords in Wisconsin? Let's look at a couple of examples.

- In many states, if you hold property in an LLC, you must hire an attorney to represent you for an eviction. In Wisconsin, the requirements to use an attorney in eviction actions for properties owned by an LLC was removed. Now a member or agent/employee can do the eviction.
- In Chicago, if you accept a partial rent payment after you file for eviction against a tenant, even \$1.00, you're required to cancel the eviction. (The only exception is buildings with 5 units or less where the landlord lives in the building.) However, in Wisconsin, payments can be accepted from tenants in eviction without losing the case because of this.

Here are some landlord/tenant laws being enacted in states outside of Wisconsin:

On September 13, 2019, the City Council in Minneapolis unanimously approved an update to the city's Renter Protection Ordinance which instituted several major components:

- Landlords are not allowed to reject a potential tenant for having an insufficient credit score, or for having insufficient credit history.
- Landlords are forbidden from turning down potential tenants for any misdemeanor convictions older than three years.
- Landlords are forbidden from charging security deposits that exceed a single month's rent.
- Landlords are not allowed to reject tenants for evictions older than three years.

- Landlords are not allowed to reject a potential applicant convicted of murder, manslaughter, kidnapping, or first-degree criminal sexual conduct if that conviction is older than 10 years.

Minneapolis' new tenant screening regulations go into effect in June 2020 for landlords who own 15 or more units. Those with fewer units have until December 2020 to comply with the new law. On June 14, 2019,

New York Governor Andrew Cuomo signed the "Housing Stability and Tenant Protection Act of 2019". Here are some of the provisions put in place with this set of laws:

- Security deposits have been capped to no more than one month's rent.
- Landlords are not allowed to refuse leases to tenants who have been sued in housing court.
- Landlords are required to send a notice via certified mail to the tenant demanding payment if rent is not received within five days of the due date. If this is not done, the tenant will have a defense against an eviction action.
- Landlords may only collect a single late fee per month, and said fee cannot be more than \$50.

On July 28, 2019, Washington State signed into law some changes to landlord/tenant law. Here are a few of the details:

- Up until the law was signed, a tenant late on rent was given a "3 Day Notice to Pay or Vacate." Under the new law, the landlord must issue the tenant a "14 Day Notice to Pay or Vacate" (landlords must use a specific form provided by the state).
- Landlords are required to apply all payments towards rent first, before applying payments to non-recurring charges such as late fees, deposits, and other charges.
- Landlords are not allowed to evict a tenant for falling behind on "non-rent" fees and penalties.

Continued on page 8



Would you like to submit an article for publication in the AASEW monthly newsletter?

Here are the current submission guidelines:

- 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.
- Any edits made to an article (generally for length) will be approved by the contributor before it is published.
- All articles must be properly attributed
- The Editorial Staff reserves the right to select articles that serve the membership, are timely and appropriate.

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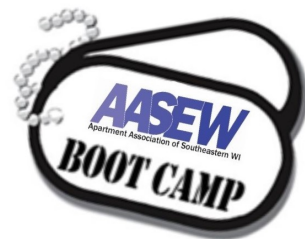
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AASEW NEEDS YOU!!!!



We need a few good people to join the AASEW Board.

Expectations of Board Members:

- Attend monthly board meetings (always the second Wednesday of the month at 12 noon)
- Attend monthly membership meetings and events
 - Be available to meet and greet new members and guests
 - Take a turn or two at the meeting registration table welcoming attendees, getting information from guests, (and new and old members as needed), or help set up the technology for the evening
- Be an active member of a committee working to make the AASEW better
- Support the AASEW Trade Show
 - Work at the AASEW Booth
 - Serve on the planning committee

**To learn more or to nominate yourself (or someone else),
please contact Ron Hegwood or Kathy Sonier (AASEW office)
Elections take place at our November meeting on
Monday, November 18th**

If you choose to run for a board position, please send a photo of yourself (headshot if possible) and a short biography to the AASEW office. Nominees will be shared on the cover of next month's newsletter as well as in mailings prior to the meeting on November 18th.

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What's Happening in Other States and Why You Should Care.

Continued from page 5

- Courts will have new authority to impose payment plans for tenants who are behind, limited to up to ninety days. Tenants are required to make monthly payments, and pay the entire judgment amount within no more than ninety days.

On February 28, 2019, Oregon passed Senate Bill 608 which included the following provisions, among others:

- Landlords cannot raise the rent during the first year of tenancy. After the first year, the rent may be raised only with a 90-day notice.
- Rents cannot be raised more than 7%+inflation in a 12-month period. (The figure for 2019 is 10.3%.)
- If a landlord wants a tenant to move out because they want their family member(s) to move in, or if they sold the unit to someone who wants to move in to that unit, they must give the tenant 90-days notice. If the landlord owns more than 4 units, they must also provide the tenant a "relocation assistance" equal to one month's rent.

In California, a number of bills passed regarding landlord/tenant laws:

- If a state of emergency is declared, and a tenant is evicted during this time period, the landlord is forbidden from increasing the rent for the unit (for the next tenant) above the amount that could be charged to the evicted tenant.
- On July 30, 2018, the San Diego City Council passed an ordinance that requires landlords to participate in the Section 8 Housing Voucher Choice Program and other rental assistance programs. Enforcement of the ordinance began on August 1, 2019.

Since each state has the right to create their own constitution and government, laws vary around the country. The ideal situation is that every state would be balanced between landlord and tenant rights. However, as we've seen, this is not always the case. Wisconsin happens to be fairly balanced, and the AASEW would like to keep it that way.



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*The President's Corner
Continued from page 3*

manslaughter, kidnapping, or first-degree criminal sexual conduct, but only if those convictions were within the last 10 years.

Property owners who use this process of rejecting applicants because of their criminal record, credit score, or eviction history must first give tenants the opportunity to provide supplemental information about the nature and severity of potentially disqualifying past behavior. If a landlord still wants to reject someone after considering this supplemental information they must provide a written reason for denying their application, a copy of which must be filed with the city.

It's an easy political win to attack landlords and blame them for the housing problems. However, creating an environment that makes it less desirable to invest in only reduces the supply of housing and makes the problem worse.

I understand that is easier to create laws than it is to create systems that work, but creating laws do not solve social problems. They only cover it up.

We can all acknowledge there is a problem, but housing is just a symptom of bigger problems. To ignore the cause and only deal with the symptom solves nothing and is not a recipe for success.

I believe Milwaukee, with The Milwaukee Eviction Prevention Coalition Task Force, is on the right track. There is an understanding that this is a difficult subject and that it needs to be attacked from many directions. I have not seen the blame game, but people truly wanting to make Milwaukee a better place. I see a desire to create support for tenants and landlords that help them become successful, instead of creating laws that disincentivize people investing.

It is my hope that the first step will be to concentrate on putting educational supports in place to help struggling tenants and landlords. A road map for success.

We have an opportunity to succeed where others have failed. The best way to find the path to success is to actively participate in local groups.

Ron Hegwood



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AASEW CLASSIFIEDS

Do you have a property for sale? Are you looking to buy? Do you have equipment to sell, or something you are looking for? Do you have a job opportunity to offer? AASEW Classifieds can help! Bring a quarter page ad to the next meeting and post it on our board or use one of the forms provided at the meeting. This is a great way to advertise! After the meeting your sale item or job offering will be shared in the "What Happened" email. Reach our membership with just a quarter page ad! Questions? Call or email Kathy. She will be happy to help you get it set up!

At our general membership meetings, AASEW members are invited to fill out a quarter sheet form to advertise properties or tools they either would like to sell or they would like to buy. Members are also able to post job openings. We are in hopes this will continue to improve our members' experience. Forms are available at the meeting registration table as well as online. You are welcome to fill it out and bring it with you to the meeting.

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10 Questions to Thoroughly Vet Potential Property Management Companies

By Mark Ainley/Bigger Pockets
September 18, 2019



There are multiple factors that are involved in finding a good manager or management company. Below are 10 important things that an investor should look for in a management company before hiring them.

1. Is the property manager experienced enough to handle your type of asset?

Don't hire a single family home specialist or a condo guy or a random company to manage an 18-unit building. It would be a mess, because they won't be able to handle the pressure.

2. Is the company built around a team?

Optimal management should have different departments that will help in managing different aspects of the property. For example, the accounts department should manage the rent, the repairs department will look after the repairs and renovation projects, etc. If there is only one guy who is solely responsible for everything, you might get in trouble if he/she goes on vacation, has an emergency, etc. Don't put all your eggs in one basket.



3. How many units do they manage?

Managing just 100-200 units may mean they are not too profitable, which can hurt their stability if they are unsure about how to grow. You need someone with experience, structure, and stability.

4. Are the owners or team members investors themselves?

Do they know the pain of vacancy or understand trying to skirt the grey line of bottom line efficiency, customer service, and safety?

5. How much maintenance do they handle?

Is there a house maintenance team? The more a project manager can handle in house, the more control in pricing your manager has for your bottom line.

6. How long has the company been around?

Have they made it through a recession or slow times? Most entrepreneurs learn various lessons the hard way in the first five to seven years. Is your new company past that, or are you at risk of being one of their lessons learned?

7. What KPIs do they track?

A company that tracks KPI can see problems or trends before they happen.



8. What is their overall online reputation?

What comes up on the first three pages when you Google them? Where there is smoke, there is fire.


9. What technology do they use in their business?

Are they using modern technology to manage your property more efficiently, or are they still using outdated methods? This will include project management software, marketing and KPI tools, etc.

10. How does their marketing look?

Look at their priorities. How great or poor of pictures do they take? What does "rent ready" look like to them?

Finding satisfactory answers to these important questions can help you find the ideal project management company that could assist you in fulfilling your dream of creating passive income through rentals.




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A few words from AASEW Attorney Heiner Giese

We received the following question from a member AASEW attorney Heiner Giese responded as follows:

THE QUESTION:

Hello I received a letter from an attorney to verify the residency status of a tenant. They want to know if their address is correct also their phone number where they work etc. My question is what should I do ? What can I disclose and what shouldn't I disclose without written tenants permission?

PS they also want me to sign the bottom of the questionnaire

THE RESPONSE:

Most likely this request is from an attorney trying to collect a debt from your tenant. So who's side should you be on?

In your own interests, if the tenant gets sued for some old debt then that will mean they have less money available to pay their rent.

On a personal level, why not consider the tenant, instead of some stranger, your friend. You have no obligation to give out any info about your tenants unless subpoenaed, or to law enforcement or if pursuant to some statute or ordinance.

Now, if the tenant is applying for credit or if their residence needs to be verified for prospective employment it's a different matter. But an attorney would not be making those types of inquiries. Also, you can ask the tenant if it is OK to give that information.



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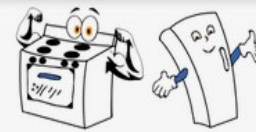
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A few words of reflection from Donna Hickey...

Thank you everyone for such a great response to my Lease Like a Pro class, be sure to like our private group on LinkedIn.

At the session, I gave each attendee a back pack that said Bags of Blessing on it and I forgot to tell you what it was for. You see I use to travel 1500 miles a week, for six years and I would see people begging for food or money on the side of the roads, one day it affected me profoundly that I started to craft a solution, right then and there, during a conference call. I sat listening to the call while writing out, paper bag, water bottles, toilet paper, baby wipes, Chapstick, granola bars, fruit cups and the list went on. I combed through my pantry and pulled together a couple paper bags, but not fast enough. I dragged my heels because I had to pack, get on the road, I was running late, it was mid-January 2018 and 30 below Burr cold.

I raced out the door and headed to Indianapolis, as I exited the freeway to Keystone Crossing, there stood a man freezing in the cold with his hand extended seeking food and shelter. I didn't bring the bags, I was in a hurry and even though I had this constant nagging, I ignored it. Boy, I felt terrible, I had this opportunity and didn't do anything.

For weeks, I looked for the hungry, the homeless, to no avail. I packed the bags and they rumbled around in my car, and then I was in Lexington, KY., coming in late and there on the center island, a man stood drenched from the rain, soaked to the bones layered in filth and cold. I zoomed to the nearest convenience store and grabbed plastic bags. I filled four bags and zoomed back to where he was, he had to come off of the center island and as he walked to me, I could tell he's lived on the road a long time.

In the bags were NyQuil, aspirin, hot hands, socks, gloves, and tons of food. I outstretched my hands and handed him the goods. We looked and each other and sobbed ... after we calmed down, we said, you have no idea how much I needed this, with that this small, drenched, cold, sad man turned and walked away, it was at that moment my life changed.

Your mission is to take that bag and fill it with nonperishable goods, and when you see someone in need, you give it away. For on-going giving, use any bags, backpacks, or totes.

It's in the giving that we receive.

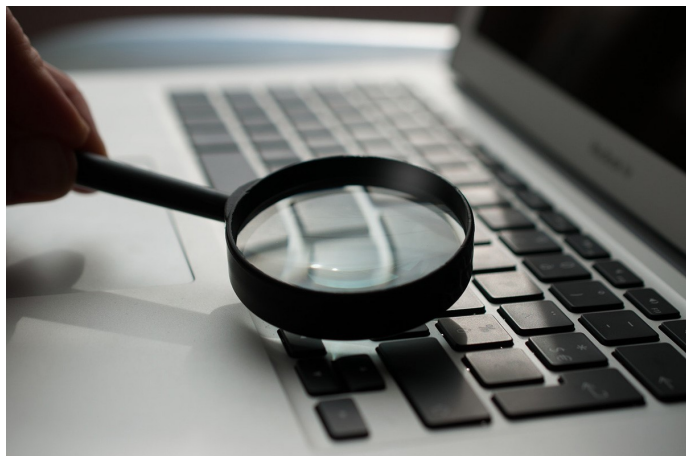
Hugs, Donna



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How to Spot Fake Pay Stubs and Credit Reports



As a landlord, you need to make sure you rent to tenants who can afford to pay the rent and who actually pay their bills, so you naturally check pay stubs and credit reports. You *are* doing that, right?

The problem is that some people aren't completely honest when trying to rent a property. They might pretend they make more money than they really do by giving you a fake pay stub. Or they might try to give you a doctored credit report to make them appear creditworthy when they really aren't. So how can you make sure what you're learning about potential applicants is true?

Look at more than just the pay stub

People can simply go on the internet and use a template to make their own paycheck stub. And these paycheck stub generator sites are super easy to find.

The result?

The pay stubs look official, and people can enter any information they like. You won't be able to tell just by looking at this type of fake pay stub whether it's the real deal or not. Here are four better ways to verify income:

Request a W-2 form.

Employers prepare this form, which shows an employee's gross earnings, deductions, and taxes. It's possible to fake W-2 forms, too. But it's a much harder process and involves an entire criminal enterprise of tricking payroll personnel. W-2 forms are a more accurate way to verify income than pay stubs are. You are far more likely to get fake pay stubs than you are fake W-2 forms.

By Laura Agadoni
Reprinted from Landlordology



1. Look at your applicant's bank account. Check to see whether the deposits match what they say their income is.

2. Call their employer. First, find out whether they work where they say they do. Then ask whether the employer can verify that the applicant earns what they say they do. Not all employers will verify salary, but they can at least let you know whether the applicant works there.

Request form 4506 from the IRS. With this form, you can see a transcript of a prospective tenant's federal tax record.

Always run your own credit check

If a tenant offers to give you a copy of their credit report to "save" you from doing this step yourself or because they say they don't want to ding their credit with a credit inquiry from you, politely decline. Why? It's easy to fake a credit report, too.

The remedy is simple: you need to request a credit report yourself. I use Cozy for this service, and it works out great. The credit reports come from Experian, one of the three credit bureaus. If you use Cozy for your tenant applications, you can request that Cozy require all applicants to agree (and pay for) a credit check and a background check.

And bonus: Just letting applicants know that you use a screening service is itself a way of screening tenants. Applicants who can't afford your place will probably move on or will be upfront with you about anything negative you might find.

Bottom line

It would be nice to be able to instantly spot fake pay stubs and credit reports. But that just isn't possible in many cases. You need to verify information by crosschecking and, ideally, using a screening service such as Cozy.



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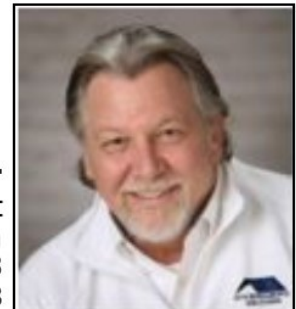
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Save the Date: AASEW Landlord Boot Camp

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Membership Meeting—Monday, November 18, 2019

Annual Elections

Taxes: Eric Trost will join us to talk taxes. What can you still do this year and what is the best move going into 2020.

Holiday Party— Monday, December 16, 2019

Duck Pin Bowling at the Thirsty Duck in Wauwatosa
Watch for details!

Membership Meeting—Monday, January 20, 2019

Questions and Answers with Attorney Tristan Pettit

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