



# Apartment Association of Southeastern Wisconsin

*Advocating for Sustainable Rental Housing*

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**When:** April 19, 2021 from 6:00 PM to 7:30 PM

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## Featured Speakers



### **Kevin Senske**

CEO KM3 Management / Co-Founder Cascade Real Estate /President of SSI Group

Kevin Senske founded KM3 Management, a Wisconsin-based property management company. Focused on professional management, helping investors make the most out of their rental properties. Mr. Senske is a veteran business owner and investment manager. Currently serving as President of investment group SSI Group, which focuses on investing in real estate, private equity, and community banks. Mr. Senske was the Co-founder of Cascade Real Estate, an enterprise focused on multi-tenant property investment and management in the Midwest region.



### **Eileen Robarge**

CEO Wisconsin Lakefront Property Management LLC

Eileen Robarge owns and operates Wisconsin Lakefront Property Management LLC, a residential property management company that owns and manages 184 units in southeastern Wisconsin including in Kenosha, Racine, Milwaukee, and Sheboygan with the first apartment homes being available in the summer of 2021. Eileen is a Marquette University Alumni from the College of Engineering, has an MBA from Rider University in New Jersey, is an active member of several community Chambers of Commerce.



### **Kurt Kasdorf**

CEO Kasdorf Property Management LLC

Kurt Kasdorf is a full-time real estate investor and property manager. In 2012 he founded Kasdorf Property Management LLC to manage his growing portfolio. Today, his company serves over 15 different owner-clients, with 325 units under management. His primary territory is southeastern Wisconsin, but also expanding throughout the state. He is passionate about growing as an investor, serving his owner clients, and striving to give his tenants a positive rental experience.

## **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."*

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## What Investors Need to Know About Affordable Housing

*By JLL's Affordable Housing Team*

While 2020 was a ride for everyone in the real estate world, it may have served as the smelling salts for some to the strength, resilience and need for the affordable housing sector. With affordable properties maintaining collections north of 90 percent, while luxury apartments in Los Angeles and New York experienced vacancy and bad debt losses and the legislature and housing regulators further prioritizing affordable housing, the space appears poised for a resurgence in 2021.

Lower-wage employees were hit exceptionally hard during the pandemic, bringing the need for more affordable housing to the forefront. According to JLL's collection data, however, rent collection for many Class B and C units have remained relatively strong through the pandemic. From April 2020 to January 2021, Class B properties did not see a significant drop in the percentage of units that paid rent on time: 94 percent in both April 2020 and January 2021 and 94 percent on average over the 10-month period. Class C properties maintained 90 percent on-time payments. Both classes likely benefited from stimulus checks and unemployment benefits.

As more investors look to get involved in solving the crises, below are some forward-looking insights on the current and future state of the sector that should be top of mind:

### Agencies are on board with the most attractive lending options

The agencies - Fannie Mae and Freddie Mac - are serving as one of the most attractive lender options for affordable developers. The Federal Housing Agency, the regulator that oversees both Fannie Mae and Freddie Mac, announced that for 2021, each agency lender shall be limited to \$70 billion for a four-quarter period, down from \$80 billion in 2020. Of that \$70 billion, the FHFA required that 50 percent, or \$35 billion, must meet mission requirements, which are units at 80 percent of the area median income.

*Continued on page 3*

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## Landlord Boot Camp

By Attorney Tristan Pettit

We are excited to announce Attorney Tristan Pettit's next Landlord Boot Camp.

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- 8:30 AM to 5:00 PM
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- A recording will be available to attendees for 14 days after the event to re-watch portions that you want a deeper understanding of.

**For more information:**  
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ATTORNEY TRISTAN PETTIT

**“ An optimist is the human personification of spring”**

**- Susan J. Bissonette**

*Continued from page 3*

Additional requirements necessitate that 20 percent of the \$35 billion must be utilized for units restricted at 60 percent AMI. While this limitation will likely cause more selective lending to market-rate properties and other asset classes that do not meet these mission goals, it should further enable the agency lenders to provide aggressive quotes and liquidity to affordable housing developers, as they strive to hit full allowable cap.

There is also a large influx of new institutional capital flowing into affordable and workforce housing - both debt and equity. Institutional capital, debt funds, life companies and foreign banks are all leaning in to invest in the space due to the lower-deemed risk and social benefit. This is also creating large opportunities for owners and developers to use creative new options to favorably finance new developments and recapitalize existing assets and portfolios.

### What you need to know about the 4% tax credit fix

A major driver for affordable housing in 2021 will result from the 2020 stimulus bill that locked in a fixed 4 percent Low Income Housing Tax Credit rate for transactions with bond allocations meeting the required rules. Previously, the rate was set weekly by market movement. In December 2020, the rate was 3.09 percent, and it has been below 4 percent since 1988.

As a result, more credits are available per project, which will immediately allow new 4 percent LIHTC projects to become more feasible. Novogradac, an expert in the affordable housing space, estimated that nearly 126,000 additional rental homes will be created with the change to the 4 percent floor rate.

The change will drive more housing developments and create more competition for bond allocations. Several states were in a competitive situation for bond cap prior to change, notably California, New York and Georgia. Following the change, it's anticipated that every state will rapidly become competitive and allocation priorities will vary. States are quickly creating new rules and we are initially seeing a heavier focus on new construction, lower income set-asides and less emphasis on year 15 resyndications. We are also seeing tighter budget controls and less flexibility with bond cap on awarded transactions.

### Keep an eye on growth and recovery trends

Rent growth for LIHTC properties is impacted by AMI and income limits for each respective market, with the Department of Housing and Urban Development releasing these numbers every April.

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Similar to HUD's prediction model, JLL's Affordable Housing team uses technology to forecast these numbers and projects AMI and income limits will be impacted by the pandemic in 2021 and, to a lesser degree, in 2022. JLL projects that in 2023, there will be another material impact to max rents due to job losses and lost wages sustained during the pandemic.

The debt markets are currently performing well, despite the increase in interest rates, with an abundance of capital driving a highly liquid market back to pre-pandemic pricing. Additionally, the investment sales market seems ready to explode with the U.S. dry powder estimated to exceed \$200 billion and global dry powder over \$400 billion, near 2019 records. Furthermore, BOV and RFP in the investment sales space is up significantly in Q1 2021 over last summer, with sellers looking at dispositions in the short term, in an effort to avoid negative tax implications.

Ultimately, if rates continue to rise, it will slow down transactions in the short term, but available capital and demand metrics will remain, and the long-term outlook remains very bullish for the affordable housing space.

- **Mike Cottrell**  
President  
AASEW

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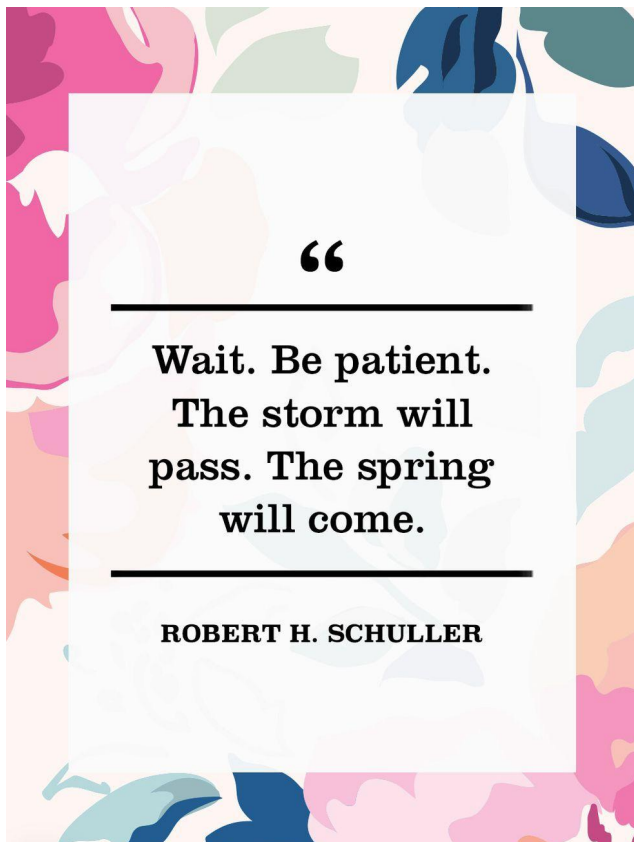
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## Wisconsin Legislature approves funding bill for utility ratepayer advocate

*By Chris Hubbuch, apg-wi.com*

Wisconsin lawmakers have approved a bill to provide the state's consumer advocate with funding to negotiate more favorable utility rates.

The bill, passed by the Senate Tuesday, would direct \$900,000 a year from ratepayers of Wisconsin's investor-owned utilities to the Customer Utility Board (CUB), an independent nonprofit organization established by the Legislature to represent utility customers.

CUB says the bill will help level the playing field between consumers and utilities.

"Wisconsin homeowners, renters and small businesses will now have an even more effective consumer advocate working on their behalf in the years ahead," said CUB executive director Tom Content.

Funding would be administered by the Public Service Commission,

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which would have oversight of the organization's budget.

CUB currently receives a PSC grant of about \$300,000 a year plus about \$200,000 in additional funding - approved on a case - by - case basis - to hire outside experts.

Even with passage of the bill, Wisconsin provides less funding for consumer advocacy than any other state in the Midwest. And unlike Minnesota, Michigan and Illinois, Wisconsin does not have a government dedicated to consumer protection in utility cases.

Content said the additional revenue will allow CUB to expand its staff and better represent ratepayer interests under a 2018 law that encourages utilities to negotiate rates with consumer advocates and other interested parties.

The new model is expected to cost customers of investor-owned utilities a little less than 2 cents a month. Content said that in the past 15 years CUB has saved ratepayers \$3.6 billion, a return of \$170 on the dollar.

The bill prohibits CUB from using that funding on lobbying or work on rates and practices of municipal utilities, though it would be eligible to receive up to \$100,000 in additional funding from the PSC for other work, such as intervention in water rate cases.

The bill also streamlines some PSC regulatory procedures, including:

- Allowing utilities to file a single application to build a generator and associated transmission line; current law requires a separate application for the line.
- Doubling the cost threshold to \$5 million for natural gas projects requiring commission approval.
- Eliminating the requirement for the PSC to conduct an environmental review of its 2-year strategic energy plan.

The bill, passed unanimously by the Senate and Assembly, now heads to Gov. Tony Evers, who previously endorsed the proposal and included most of the language in his biennial budget.



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## Litigation To Successfully Challenge The CDC Eviction Moratorium

*By Jeffrey S. Watson, National REIA  
realestateinvestingtoday.com*

There are two important legal concepts that apply to every lawsuit: standing and jurisdiction. For a person to be a party to a lawsuit, such as Plaintiff, they must have actual standing. In the case of challenging the CDC moratorium, they have to be a landlord with tenants who have filed the affidavit recommended by the CDC, and these tenants are not paying full rent. Obviously, a national association such as the National Association of Real Estate Investors (NREIA) does not qualify to have standing to bring such an action because NREIA does not have rental properties in its own name.

With regards to jurisdiction, the lawsuit must be brought by a Plaintiff with standing (having tenants who are not paying their rent) in the jurisdiction where the rental properties are located. This means that multiple lawsuits may need to be filed by one landlord if they have properties in more than one state. It also means that the court that hears it has jurisdiction only in its particular area, and its decision for or against enforcing the CDC moratorium applies only to that area, such as a decision recently made by a Federal Judge in Cleveland, Ohio. That decision only applies to the Northern District of Ohio, just as a similar decision made by a judge in Memphis, Tennessee only applies to the Western District in Tennessee, and a decision made in Texas only applies to one of the northern districts in Texas.

If these decisions are appealed, as I believe at least the one in Texas has been, and the decision is affirmed, then it will be valid throughout the entire 5th Circuit. In Ohio, an affirmed decision would be for the 6th Circuit, and for Tennessee it would also be for the 6th Circuit.

This is being explained so people can understand why an association such as NREIA is not legally able to “represent” any or all of its members in a lawsuit against the CDC. NREIA does not have its own tenants. Even if NREIA did have a tenant, that lawsuit could only be brought in the state in which the rental property is located, and the decision in that jurisdiction would not be legal authority until it was affirmed at the appellate level.

It is probable that this issue of litigation will make its way to the U.S. Supreme Court given that I anticipate that the 5th Circuit and 6th Circuit will affirm the decisions made by the respective trial courts.

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## The American Eviction Crisis, Explained

By Tim Ballering, AASEW Board, [justalandlord.com](http://justalandlord.com)

The article linked below is so wrongly anti-housing provider. If the rent is paid, the need for free legal representation disappears in most cases. Discriminatory housing policies are not those of the property owners. We want our houses full as that is the only way we make money. Instead, for the most part, discriminatory housing policies were created years ago through government programs. But now, we are being made the scapegoat by the very government bodies that created this mess.

Redlining of mortgages and insurance, leading to housing segregation or worse? The were federal government - mandated rules.

<https://en.wikipedia.org/wiki/Redlining>

But articles like the one below try to paint property owners and managers as the causation. The truth is housing and renters must succeed for the other to succeed as well. We are two sides of the same coin. There are those who profit from encouraging conflict between owners and renters. This harms both residents and housing providers alike.

Contrary to the conclusion of the article, rental assistance is the solution. If the U.S. enacted a FoodShare for Housing program, where people below a certain threshold would receive portable housing vouchers, this would change many urban American problems. Multiple studies show the cost of such a program to the taxpayer are less than what we now pay for intervention when renters fail.

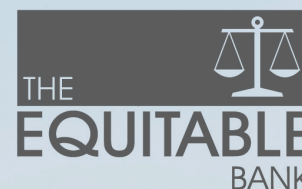
Addressing extreme housing precarity requires more than rental assistance; it requires an overhaul of the system and redress of the longstanding discriminatory housing policies that led to this moment.

<https://theappeal.org/the-lab/explainers/the-american-eviction-crisis-explained/>

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**-Anita Krizzan**


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*Continued from page 6*

There are other decisions out there, however, in other districts that I expect will affirm the enforcement of the CDC moratorium and say that it is constitutional and within the scope of the CDC's statutory authority. This conflict between different Circuit Courts of Appeal would have to then work its way up to the U.S. Supreme Court. A decision from the U.S. Supreme Court would apply across all courts in all states.



## CDC's extension on eviction bans to impact Milwaukee renters, landlords

*By Stephanie Haines, TMJ4.com*

Milwaukee - With millions of Americans behind on their rent during the pandemic, the Centers for Disease Control and Prevention is extending an order to prevent evictions.

The temporary ban now runs through June 30.

Kevin Turpel was furloughed from his sports medicine job, and he says if it weren't for the eviction moratorium, he thinks he'd be out of his home. He says he's getting help through the Rental Assistance Program.

"You're not working full time, you're not making your money that you have made, and it gets tough to pay rent," Turpel said.

Colleen Foley with the Legal Aid Society of Milwaukee said she appreciates the extension.

"We've been trying to be diligent in notifying people that they might be eligible for the protections, but nonetheless evictions continue every week," Foley said.

*Continued on page 15*



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## Spring Maintenance Checklist for Landlords

By Megan Bullock, Apartments.com



As March goes out like a lamb, it's time for landlords and tenants to inspect the rental property for any issues that may have developed during the winter months. Spring maintenance issues that affect the unit's habitability should be prioritized, but this is also the time to address minor matters that could turn into bigger problems if left unaddressed.

Warming temperatures create an ideal opportunity for landlords and property managers to inspect rental properties and plan for spring maintenance. If your unit is tenanted, you may be able to rely on them for small fixes, such as yard work and gardening. But leaks, burst pipes, and other issues that affect habitability should have professional attention.

### How to Handle Spring Maintenance

Serious maintenance issues like leaks and burst pipes fall to the landlord, not the tenant. It's the landlord's responsibility to complete the repairs or hire someone to do them.

However, the responsibility isn't as simple when it comes to issues that only affect the tenant's enjoyment of the property. For instance, peeling paint and displaced walkway pavers may be unsightly, but they don't affect the unit's habitability. In cases such as this, it may make sense to give tenants the option to make some of these repairs themselves. To avoid confusion over who is responsible for what and who pays for the repairs, include a lease clause or amendment that covers the topic.

Lawn and garden maintenance should also be covered in the lease. Many tenants enjoy landscaping and may even consider it a perk to be allowed to do it themselves. However, other tenants prefer this task to be handled by a professional. The landlord and tenant should come to an agreement on the matter before the lease is signed.

Other topics that should be covered in the lease include general indoor cleaning. For example, if your unit has hardwood floors, they will need to be properly and routinely cleaned to avoid salt and water damage during the winter months.

Whether you're referring to spring maintenance or year-round maintenance, it helps to clarify responsibilities in writing in the lease agreement.

### Start with an Exterior Inspection

To begin your spring maintenance, walk around the exterior of the property to look for any winter-related damage. During your inspection, you should:

- **Check the roof and siding for deterioration.** Any missing or broken shingles are usually visible from the ground, so you shouldn't have to get on a ladder to inspect for roof damage.
- **Look for gutter leaks.** Winter weather can take a toll on gutters. Any leak you find should be repaired immediately to prevent further damage to the siding or possible erosion around the foundation.
- **Test outdoor faucets.** If water froze in the pipes of your outdoor faucets, they may leak, so you'll need to get them repaired as soon as possible.
- **Inspect driveway and walkways for cracks.** Possible earth movements from freezing weather could cause cracking in driveways and walkways. To avoid water seeping through the cracks and causing further erosion, repair them swiftly.
- **Take note of any rot.** Wood siding, trim, fences, and decking are all places where you should look for rot. Although a small amount isn't an urgent issue, extensive rot should be dealt with during spring maintenance to avoid a worsening problem.
- **Inspect the lawn, garden, and surrounding foliage.** If there are any branches that have the potential to block windows or overhang the roof later in the summer, spring is a great time to prune them back. Although lawn maintenance could be your tenants' responsibility (depending on the lease), you should still check the lawn for any weeds that need to be treated in order for the lawn to thrive in the summer.

### Move on to the Interior Inspection

After you've completed your exterior inspection, it's time to inspect the inside of your rental property. If winter weather has caused any interior damage, tenants will likely know about it and hopefully inform you of any issues.

*Continued on page 10*





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	12	\$1,000

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- Additional costs may be incurred if your ad needs to be designed or modified. Please contact the AASEW office with any questions or changes at (414) 276-7378.
- Ad space for more than one run must be purchased in blocks of 6 or 12 consecutive runs, and must be paid in full to receive block prices.

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However, it's still a good idea as the landlord or property manager to do a quick walk-through. During this inspection, you should:

- **Assess the damage caused by roof or siding leaks.** This damage could range from soggy drywall and mold to warped flooring, brown spots on the ceiling, or compromised electrical fixtures. Because this affects the unit's habitability, handle this repair promptly.
- **Note the condition of the flooring.** Winter weather can mean snow and salted roads, depending where your property is located, so check the carpet, tile, hardwoods, etc. for any damage that may have been tracked inside.
- **Turn on the air conditioner.** First and foremost, make sure the air conditioning is working. If it's not, be sure to call a professional to get the issue resolved before the weather warms. It's also a good time to replace your HVAC filters.
- **Check for signs of pests.** While in the unit, check for termites, cockroaches, ants, and rodents. Critters tend to take cover in the walls during winter, so they will likely still be there when spring comes. Now is the time to rid of them, so hire a professional pest control service to treat the unit if you see any signs of pests.

#### **Once You've Made Your Plan for Spring Maintenance...**

It's time to itemize the repairs you need to make. If a repair is deemed as urgent, take care of it as soon as possible. Other maintenance issues that aren't as immediate can be repaired at a later date, but keep your itemized list as a reminder to check back on the issue. Priorities tend to change as the weather warms and summer arrives, but winter will come again, and issues you don't repair this year will still be there next year. To avoid those issues worsening, keep up with your routine inspections and repairs; and remember, always give tenants proper notice before entering the property for inspections or to make repairs.



## The Future of Evictions

Join the AASEW for an Update on the CDC Eviction Moratorium Eviction Court and Emergency Rent Assistance

Date: May 17, 2021 at 6:00 PM

Location: Remote link to be provided to all registered participants

Cost: AASEW Members - Free  
Non-members - \$25

Speakers:

- Attorney Tristan Pettit
- Attorney Jennifer Hayden
- Attorney and AASEW Lobbyist Heiner Giese

\*This call will be recorded and emailed to all registered participants.

For event question: email [admin@aasew.org](mailto:admin@aasew.org) or call 262 893 8691

**Register Today!**

## Featured Speakers

**Attorney Heiner Giese**  
**AASEW Legal Counsel and Lobbyist**

Heiner Giese is a legal counsel and a lobbyist for the AASEW. He worked extensively on landlord/tenant legislation on the state and local levels in the past six years.

**Attorney Tristan Pettit**  
**AASEW Board Member and Attorney at Law**

Tristan R. Pettit is a shareholder with the Milwaukee law firm of Petrie + Pettit. He focuses his practice in the area of landlord-tenant law representing landlords and property management companies throughout Wisconsin.

**Attorney Jennifer Hayden**  
**Attorney at Law**

Jennifer M. Hayden is an attorney with Petrie + Pettit S.C. Her law practice focuses on assisting residential and commercial landlords and property management companies throughout the state of Wisconsin.



# AASEW Business Member Directory

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# AASEW Business Member Directory

## AASEW OWNER Article Guidelines

Would you like to submit an article for publication in the AASEW 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 around 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 the 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 are appropriate.



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**Join Us Today!**



*Continued from page 8*

Foley shared data from Milwaukee County, and it shows there have been more than 530 eviction filings in the month of March. Of those, 152 filings came between March 22 and 26. The data shows there have been between 100 and 200 eviction filings each week since January.

However, the data also shows there were fewer evictions filings in 2020 compared to 2018 and 2019.

You must qualify for the moratorium and you need to try to pay some partial rent payments, which advocates say can help landlords who are also struggling during this time.

“There are some that have gone a long time without rent and they’ve got mortgages and they’ve got their other expenses to pay, and they’re having a tough time,” said Heiner Giese, the legal counsel for the Apartment Association of Southeastern Wisconsin.

Giese says his team isn’t happy about the extension, but says they have been collaborating with the Rental Housing Resource Center, which is a network of housing assistance programs for renters and landlords in Milwaukee.

“We’ve just really urged our landlords to just be patient and try to work with tenants,” Giese said.

Turpel says he’s grateful for all the help he’s gotten from different aid groups. Now he’s thinking about how people are going to renew their leases.

“How in this environment are you going to find a new place? Especially when you exhausted over half your unemployment benefits, and you’re going to move in, and you’re already relying on the RAP program,” Turpel said.

**“Just living is not enough...  
One must have sunshine, freedom, and little flower”**

**- Hans Christian Andersen**

## 9 Tips for Effectively Managing Rental Properties

*By Ryan Coon, rentometer.com*

You’ve purchased a rental property or two. Now it’s time to start realizing your return on investment (ROI) by effectively managing rental properties. The 2020 American Housing Survey says out of a sample size of 140,803 approximately 42,036 are rental units in the United States. It is estimated that 14,884 of those units are unoccupied.

Based on further research, data from the IRS Statistics of Income shows that about 19.8 million taxpayers in 2018 formally declared rental income for 17.7 million properties. Therefore, approximately 19 million landlords manage an average of 1 to 2 units. That’s a lot of people trying to navigate the business of renting and effectively managing rental properties while also navigating their primary careers and living their personal lives.

Of course, there are plenty of challenges that a landlord encounters when it comes to property management. These challenges include finding and keeping quality tenants to lower tenant turnover costs, avoiding legal trouble with tenants, encouraging timely payments and efficiently handling late rent payments, and managing multiple properties at once.

As you enter the world of property management, you want to ensure that your investment is successful.

**Here are 9 tips for effectively managing your rental properties and getting your maximum ROI.**

### 1. Set the Right Price

Soon after you close on a property, you must set the right [rental price](#). After all, your rental rate must be high enough to cover your expenses while also being low enough to attract the best tenants. It’s a tricky balance because a higher rent may result in your unit sitting empty for a longer time, but a lower-than-market rate can lead to you collecting less rental income than is possible.

Take some time and analyze the price trends from the recent past. There may not be many rentals to compare with your unit, so you need to research recent home sales to gauge how much buyers are paying for nearby homes. Feel free to utilize a mortgage calculator to determine the amount a neighboring homeowner may be paying for their monthly mortgage. Of course, you can eliminate the guesswork and purchase a rent analysis report to make an informed decision while you effectively manage rental properties.

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## CDC will extend national eviction ban through June 30

By Annie Nova, CNBC, [cnbc.com](https://www.cnbcm.com)

### Key Points

- The CDC will keep its national moratorium on evictions in effect through June 30.
- The protection was slated to expire in just a few days

The Centers for Disease Control and Prevention has extended the national ban on evictions through the end of June.

“The COVID-19 pandemic has presented a historic threat to the nation’s public health,” CDC director Dr. Rochelle Walensky said in a statement. “Keeping people in their homes and out of crowded or congregate settings - like homeless shelters - by preventing evictions is a key step in helping to stop the spread of COVID-19.”

The eviction ban was scheduled to expire in two days, and advocates warned of a spike in evictions without an extension.

Around 20% of adult renters said they didn’t pay last month’s rent, according to a survey published in March by the Census Bureau. Closer to 33% of Black renters reported the same.

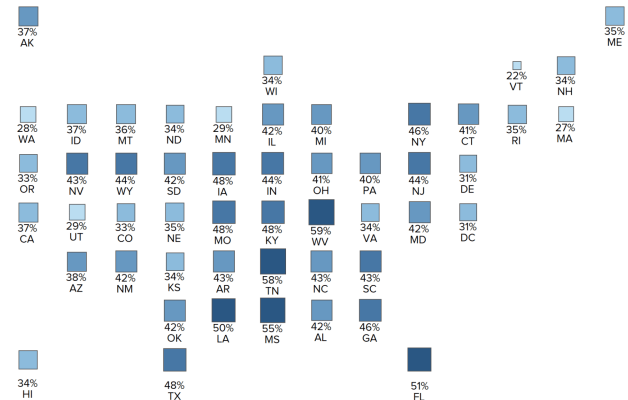
Likely informing the health agency’s decision to extend the ban for three months is the fact that mass evictions could [undermine the country’s attempts to get the coronavirus pandemic under control](#). That’s because many displaced people double up with family members or friends or are forced to turn to crowded shelters.

During the pandemic, 43 states and the District of Columbia temporarily prohibited evictions, some for as little as 10 weeks. [Researchers found](#) that allowing evictions to continue in these states caused as many as 433,700 excess cases of [Covid-19](#) and 10,700 additional deaths in the U.S. between March and September, when [the CDC ban went into effect nationwide](#).

“When you’re looking at an infectious disease like Covid-19, evictions can have an impact not only on the health of evicted families, but also on the health of the broader community,” said Kathryn Leifheit, one of the study’s authors and a postdoctoral fellow at the UCLA fielding School of Public Health.

### Facing eviction

Renter households unable to pay rent and at risk of eviction as a share of total renter households



SOURCE: Stout Risius Ross, LLC (Based on Census Bureau - Household pulse data from survey responses - July 2 - July 7)



At least [two federal judges](#) have questioned the CDC’s [power to ban evictions](#). And property owners have criticized the policy and say landlords can’t afford to continue housing people for free.

“Short-term policies like eviction moratoria leave renters accruing insurmountable debt and jeopardize the ability for rental housing providers to provide safe, affordable housing.” said Bob Pinnegar, president of the National Apartment Association.

Housing experts said that it wouldn’t have made sense to allow the evictions ban to expire before rental assistance goes out to people. Congress has now allocated more than \$45 billion in aid for renters, but it could take a few months for the money to be disbursed.

The CDC’s eviction ban applies to individuals who earn less than \$99,000 a year and couples who make under \$198,000. To qualify, renters also have to attest on a declaration to their landlord that they’re unable to afford their rent and that being evicted could result in them doubling up with others or becoming homeless.





*Continued from page 15*

Your property's location is also a factor to consider when setting your rental price. If you are located close to a shopping mall, town square, parks, city center, schools, hospitals, or public transportation, you can charge a bit more. Tenants are usually willing to pay a premium to live near the places where they conduct their day-to-day lives.

## 2. Decide if you allow pets

Another rental rate determination is the presence of pets. Millions of renters will pay significantly more for a property that allows them to keep their pets. If you allow pets in your rental, you definitely have a competitive edge over other rentals. Some landlords collect a pet deposit upfront, while others add a fee to the monthly rent. Keep in mind that just because you allow pets doesn't mean that you have to allow all pets. You, as the landlord, can determine which pets, as well as how many pets, can access your investment property.

As you conclude your research, make sure that the number you determine to be your rental rate covers your expenses, including home insurance, maintenance expenses, homeowner association fees, and mortgage. The goal is to strike a delicate balance between the investment costs plus a profit and quickly attract the right tenants.

## 3. Screen Your Tenants

Your tenant screening process begins the moment you place your property on the market. Hopefully, solid, comprehensive screening can snag an exceptional tenant who will pay rent on time and take care of your property.

The [Federal Fair Housing Act](#) protect people from discrimination when looking to rent or purchase a home, seeking housing assistance, getting a mortgage, or engaging in other housing-related practices. You cannot direct your tenant search so that it discriminates against anyone based on their race, national origin, color, religion, disability, familial status, or gender.

## 4. Get the Full Picture with a Credit and Criminal Background Checks

Criminal information is a matter of public record so that you can access the information at any time. You need the prospective tenant's name and date of birth to run the report. Those with a criminal past may try to give you false information, so it's prudent to check their valid ID to verify their identity.

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As you can imagine, conducting a criminal check independently is very time-consuming. For the sake of accuracy and expediency, consider using an online service to get the job done. After all, about 28 percent of applicants have a criminal hit on their record.

Make sure you choose a tenant with good credit. If they can pay their bills, they are more likely to pay their rent promptly and take better care of your property than those with poor credit. While checking their credit, take time to verify their income (you ideally want a tenant whose monthly income is three times your rental rate). Run a credit check (landlords frequently ask their applicants to pay the credit fee). Seek out any information on prior evictions, bankruptcies, or any civil judgments they may have filed against them.

Ask for and check the references the tenant notated on the application. It is critical to determine if the applicant was a problem or high-maintenance tenant. The bottom line, go with your gut feelings. Trust your instincts as you determine who will move into your rental home.

## **5. Learn the Landlord-Tenant Laws**

Educate yourself on landlord-tenant laws because various issues can lead to landlord-tenant litigation. Issues including tenants having pets forbidden by their lease. The tenant fails to keep the property clean, and, of course, the tenant breaking their lease. Other common disputes include noise violations, occupancy limits, parking issues, property damage, and holdovers after the lease term.

The most common and most important landlord/tenant dispute is whether the landlord brought their claim against the tenant in a procedurally correct manner. Two procedural issues are generally brought before the court when an eviction is sought. The first issue involves the service of a document called a "Predicate Notice." The second concerns the service of the petition. Which is the document that commences the actual lawsuit. If there are disputes about the service of the petition, the court will hold a special hearing in advance of the actual landlord/tenant case. In contract, any issues regarding the "Predicate Notice" are addressed in the actual landlord/tenant case.

A landlord can avoid or be prepared for these legal issues by closely reading through their state-specific landlord-tenant laws.

## **6. Have Consistent Rent Collection**

Landlords can ensure timely rent payments each month by setting up online rent collections, allowing the tenant to set up automatic payments, and setting up automatic reminder emails and late fee notices. Automatic payments can help the tenant buildup or rebuild their credit.

Landlords should also avoid leniency with late rent payments. It develops bad habits among tenants (they can set a harmful precedent) and can ultimately harm cash flow. This can harm the landlord more especially when they have outstanding mortgage payments to make.

## **7. Assess Your Property's Long-Term Needs**

A landlord can avoid expensive maintenance costs by conducting consistent maintenance checks. They can increase their property's value by renovating the right areas at the right time. Listen to your tenants when they share that their master bathroom sink is cracked. Or if they mention the paint in the living room is dark and outdated. They may also tell you that they've noticed the wooden deck is looking faded and unstable.

Get reasonably priced quotes, and update or repair those spaces promptly. Make sure the sprinkler system works and that the air conditioning unit is up to date. Of course, conducting routine maintenance checks and renovating your property will be much easier if you build a friendly/cordial relationship with your tenant.

## **8. Create Happy Tenants**

It is a win-win situation when both the tenant and the landlord are satisfied with the rental arrangement. Tenant turnover can kill profitability, costing landlords thousands of dollars per month. Thus, it is critical to your success as a landlord to find ways to avoid tenant turnover and prevent vacancy. The average tenant turnover rate for independent landlords in the U.S. is 10 percent or less. Tidbit: tenant turnover is the lowest in the Southeastern United States.

A landlord can minimize tenant turnover by responding to maintenance requests as soon as possible, tracking those maintenance requests, and communicating promptly and often with the tenant.

## **9. Stay Organized**

Being an efficient and effective landlord gets easier if you are organized. It's important to take the business of renting your investment seriously. Promptly follow up with leads that express interest in your listed properties.

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You can efficiently process applications, and quickly post rental payments so your tenant's credit record isn't affected.

Being organized will help you, the landlord, to easily coordinate leads and meetings with prospective tenants. You'll also be able to speedily narrow down applicants. With the best rental payment system, you can easily refer back to past or upcoming payments.

One of the best systems to manage your entire rental process is Avail which finds your tenants, views their credit history, signs the leases, and collects rent on any device with tools built just for DIY landlords.

At the end of the day, leasing out your property can be challenging. However, being adept in various aspects of real estate, including pricing, renovation, real estate laws, lease agreements, and tenant screening, will enable you to maximize your ROI as you settle into your role as a successful landlord.

Of course, we are here to guide you through the process of effectively managing rental properties.



The IRS has recently announced an extension of the 2020 annual contribution deadline to **May 17, 2021**.

Contributions apply to the following account types:

- Individual Retirement Accounts (IRAs and Roth IRAs)
- Health Savings Accounts (HSAs)
- Coverdell Education Savings Accounts (Coverdell ESAs)

If you are an Equity Trust customer and wish to make a one-time contribution to your Equity Trust account before May 17, simply login to myEQUITY and use the ACH Contribution Wizard.

[To review contribution limits for 2020 and 2021, please visit Equity Trust's website.](#)

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## Upcoming Events!

### Attorney Tristan Pettit's Landlord Boot Camp

May 15, 8:30 AM - 5:00 PM

Tristian will share how to screen new tenants, rental documents, residential rental practices and causes for eviction.

[Sign up Here](#)

### May Monthly Meeting

May 17, 6:00 PM  
The Future of Evictions

### AASEW Golf Outing

June 21, 1:00 PM  
Wanaki Golf Course

For meetings and events questions or assistance, email us at [admin@aasew.org](mailto:admin@aasew.org) or call (262) 893-8691

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