

LAKESHORE APARTMENT ASSOCIATION
PO BOX 1312
SHEBOYGAN, WI 53082

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LAKESHORE APARTMENT ASSOCIATION NEWSLETTER



The Lakeshore Apartment Association publishes this newsletter for its members. Information included was obtained from sources deemed to be reliable and accurate. No warranty or representation is made as to the

accuracy thereof and is subject to correction. Members are invited to submit articles and ideas for publication. Items are to be submitted by the 30th of each month prior to publication.

Place your rental Ads on our website as a free service with your membership:

www.SheboyganAreaRentals.com

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<http://laa.rentals/>

PRESIDENT'S LETTER

Hello All,

Wow what a powerful general meeting last month. I've gotten the most positive phone calls and messages after that meeting from you the members. Stating that the ideas talked about will make their business money in the short and long term. This type of information that we shared in any other setting would cost thousands of dollars in a seminar. Now we will take it to the next step. We have seen how to make money in this business now let's protect the assets we have developed.

This month we will have a very successful trust attorney share with us about trusts. Trust can protect your assets. Probate is just one area that a trust can protect you from having to go thru. Howard Hues estate was tied up in probate for well over 30 years because he did not have a trust. Closer to home one of our member that passed, his heirs have been in probate. Having a trust is part of estate planning. Many of us don't like to talk about death but none of us are going to get out of this thing called life alive. Proper estate planning will help avoid a mess for your loved ones when that time comes. When our guest speaker is giving us his presentation and there is time for questions please keep them general. Specific personnel questions please ask one on one after the meeting. Also we will limit question to just one per membership in fairness to the enter group.

September is our annual banquet. Not only is this a time we get together to celebrate but it is also the time we elect our board members. We have a very good group of people working together for you on the board! I recommend every one of them be nominated and elected for another term. However, if there is someone that would like to contribute his or her talents and be on the board please let Tony know so you can be put on the ballot. Advertisers will be there to help answer questions, good food, lots of door prizes and a great time to be had by all. Cost of the banquet is \$20.00 per person including beer/soda, tax and tip. It will be buffet style. Many new members have joined our organization at the banquet over the years. Including myself. Bring a guest. It's a great time for someone new to see our group.

October: review of forms and general discussion.

November: State lobbyist for landlords. They help fight for legislation for all of us some of which we may not see in the news.

December: general meeting with snacks.

January: eviction process

February: fair housing.

This should give you a good over-view of what is to come. I see a clear vision of this organization increasing its members to over 300 strong. We are a good group that has great things to offer others. Net-working among other landlords. Questions, concerns or problems you encounter someone else in the group has already been there. There are power in numbers. Together we can build this group!

WE CAN DO IT!

Respectfully yours,

Jim Longo

President LAA

We will be using a P.A. system and having chairs and tables spread out. It's your choice if you want to wear a mask. If you are sick or just not feeling well then by all means please stay home. We are trying to make this comfortable for everyone.

LAKESHORE APARTMENT ASSOCIATION IMPORTANT DATES

Monthly Meetings Under Way!

Mark your Third Thursdays for LAA!

7pm at the Lakeshore Lanes

Invite a Real Estate Investor friend!

August 20th

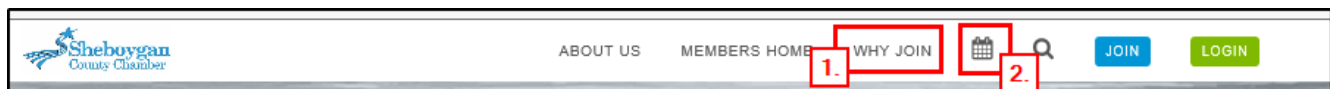
Trusts

September 17th

Banquet!

FEATURED MEMBER BENEFITS:

- LAA has a private **Facebook** page called “**Landlord Connections**”. Get access by sending a Friend request to **David Humbracht** and asking him for “Landlord Connections.” This is a great way to communicate with other members between our meetings. Ask for help or reply to another post! The power of Facebook! - David Humbracht
- LAA is a member of the **Sheboygan Chamber of Commerce**, which means you are too! They have orientation meetings on their calendar that you will to attend one time to unleash the full benefits of the Chamber. Directions: Go to <https://sheboygan.org/> =look at the top bar:



1. Explains why you should consider using the Chamber
 2. **Calendar...** Chamber Calendar -click here to find the next **Member Orientation** event and register
- **LAA advertisers...** new ads for 2019! Many of our advertisers are offering **members-only discounts...** see last page for details!! -more to come

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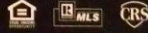
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LAKESHORE APARTMENT ASSOCIATION BANQUET

YOU ARE CORDIALLY INVITED TO ATTEND THE LAKESHORE APARTMENT ASSOCIATION'S ANNUAL BANQUET AND ELECTION OF OFFICERS

WHEN: THURSDAY SEPTEMBER 17, 2020

WHERE: Klemme’s Wagon Wheel
120 Wisconsin Dr
Howards Grove, WI

TIME: 5:30 P.M. COCKTAILS-- FREE PINTS OF DOMESTIC BEER AND SODA
6:30 P.M. FAMILY STYLE DINNER

MENU: BROASTED CHICKEN and TENDERLOIN TIPS with MASHED POTATOES, VEGGIES... family style

THERE WILL BE DOOR PRIZES!

Postmark by September 5th please

Keep the above information handy!

Please return this portion with your payment of \$20.00 per person

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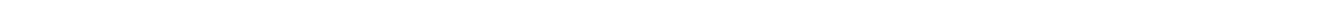
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Make the check out to “Lakeshore Apartment Association”

Mail payment & reservation to **LAA P. O. BOX 1312 SHEBOYGAN, WI 53081-1312**

This banquet is for General Members, Associate Members, Spouses and any friends that may be interested in our organization or having a fun night out.



9 WAYS SMART LANDLORDS ENCOURAGE ON-TIME RENT PAYMENTS



Remen Okoruwa

Expertise:

3 Articles Written

Of all the tasks a [landlord](#) or [property manager](#) has to deal with, collecting rent is the most important. It is your income—it's how you are going to pay your bills. It might be easy to manage one or two properties. Even then, you still face the arduous task of having to chase up tenants for the rent. But when you start managing multiple properties, the job is far more challenging. Most landlords start by collecting rent checks from tenants. And this is the traditional way of collecting rent. But if you are just starting out as a landlord, you need to find more secure, reliable, and faster ways of rent collection. After all, it can take up to seven days from when tenants mail their checks until the funds clear in your bank account. Can you really afford to wait that long?



What are the options out there for landlords who want to be successful in their rental business?

Related: [The Landlord's Ultimate Guide to Collecting Rent](#)

BETTER WAYS TO COLLECT RENT THAN CHECKS AND MONEY ORDERS

In many cases—even today—money orders or checks are still the most popular method for collecting rent. Checks are comfortable, and it's not a steep learning curve for tenants to use them. But rent checks have serious disadvantages. For example, checks are easy to steal, putting a person at risk of check fraud. They are also an easy target for criminals.

According to the American Bankers Association, check fraud is on the rise. It published a [survey](#) in 2020 showing that check fraud accounted for losses of \$1.3 billion. But that's just part of the picture. Attempted check fraud amounted to \$15.1 billion. So, criminals are targeting checks as the top way to scam people out of their money.

Surprisingly, check fraud is more common than debit card fraud and other types of electronic transactions.

Collecting rent by money orders can be just as risky. Money orders can be issued from several different vendors. If a money order is stolen, it is much harder to get a refund. The tenant may need to wait for this

refund before being able to pay the rent—and you have to wait for your money. While a money order can't bounce like a check, tenants can cancel them.

Money orders and checks are what many people still use to pay rent. But this doesn't mean it's the easiest for tenants or landlords. On the contrary, when offered other payment options, rent collection becomes a breeze for both parties.

One solution is rent collection apps. Let's look at how these apps can facilitate rent collection and help you [if you are a new landlord starting up](#) a rental business.

Related: [Rent Payment Plans Can Benefit Both Tenant & Landlord: Here's Why](#)

HOW THE TOP RENT COLLECTION APPS WORK

A rent collection app allows tenants to pay online or even in cash without the need for sharing financial information. A landlord can sign up for one of the numerous apps available and inform tenants of this app. Tenants can pay using a variety of methods—credit card, debit card, setting up automatic payments, or even in cash in associated stores. The apps should be mobile-friendly so that tenants can pay anytime from their phones.

Landlords who use rent collection apps benefit from the following:

- Real-time notifications of rent payments
- Send out late or missed payment reminders
- Check tenant payment history
- Set up late fees
- An overview of the financial situation

Rent collection apps are a win-win solution for the tenant and the landlord. Tenants are less likely to forget and suffer late fees, and landlords are more likely to be paid on time. Plus, it's far easier than traditional rental payment methods. The apps have enhanced security and digital trails to resolve any disputes.

THE TOP 9 WAYS FOR LANDLORDS TO COLLECT RENT ONLINE

Let's look at some of the most popular ways that successful landlords collect rent.

1. BUILDIUM

This app has excellent services for landlords and tenants. Tenants can pay each month or set up recurring payments, and they can pay their [security deposit](#), too. The rent collection app also has a chat tool that allows tenants to contact the landlord in case of any maintenance issues. Landlords can even take advantage of screening tenants with the app. Also, they can automatically list vacancies on Zillow, Trulia, and Craigslist.

While [Buildium](#) covers all areas of property management, the packages start at \$50 per month.

2. PAYRENT

PayRent allows for e-check and credit card payments—one-off or recurring. You can accept partial payments, which could be useful in unique situations. Landlords can track payments and use full accounting tools to manage their finances. The downside is that it is a little costly. PayRent takes 3.5% of each transaction plus \$0.30 on credit card payments and 0.25% of bank transfers.

Related: [7 Ways Technology Is Completely Overhauling Property Management](#)

3. RENTDROP

The RentDrop app has a great user-interface that is easy for everyone to use. Tenants can set up recurring payments, use a debit or credit card, or allow for ACH direct deposits. So, no more trips to the bank to cash checks or wait for funds to clear. It is perfect for landlords who manage multiple properties because you can quickly get an overview of your rental units.

Better still, for landlords, it is free. Indeed, you might not experience all of the sophisticated management tools—but do you need them?

4. APPFOLIO

Again, this app is more than just a rent collection app—it's a property management app. So, it will save you a ton of time if you're managing multiple rental units. This app is ideal for those who have mixed property portfolios. Some of its features include the ability to [arrange renter's insurance](#) and bulk messaging. Landlords can screen tenants through the app and gain access to rent comparison tools.

The app isn't as straightforward to use as others, and you might need deep pockets. Prices start at \$250 a month.

5. ERENTPAYMENT

This app has a wide range of tools for landlords and tenants. Of course, you will find the usual online payment options and reminders. One excellent feature is that tenants can leave maintenance messages for landlords. This feature helps to improve landlord-tenant relationships as there are less conflict and confrontation. As well as tenant screening, eRentPayment offers credit reporting—something that many tenants like if they need to improve their credit history.

6. CLEARNOW

Landlords can entice tenants to use this app when they learn that it can improve their credit score. ClearNow can send rental payment histories to Experian Rent Bureau. Tenants are motivated to pay their rent on time, knowing that they'll find it easier to a [loan](#) or even a [mortgage](#) in the future. The tenant has to ensure that the full rental amount is in their account, or the recurring payment won't be processed.

7. AVAIL

Avail is a simple app to use. Tenants log on and make a payment or set up recurring payments. A great function is that the app sends automatic email reminders five days before the rent due date and again on the actual date. Landlords can have the rent payment cleared in their accounts within three days.

8. ZELLE

Zelle is a money transfer app rather than a rent collection app. It's simple to use by just downloading the app and adding your bank details. Most of the time, the landlords receive the money instantly, and neither party has to pay fees. But you won't be able to use features like recurring payments or reminders. Furthermore, people can send money to the wrong account by accident

9. PAYPAL

Because of the popularity of PayPal, it is likely that you already have it and, therefore, don't have to download more software. It is straightforward to use and probably a better solution to checks. However, it

lacks all of the functions of the best rent collection apps. There is no way to send reminders, and PayPal clearly states that purchase protection doesn't cover [real estate](#) transactions.

HOW SUCCESSFUL LANDLORDS COLLECT RENT

If you aspire to [become a successful landlord](#) who manages multiple properties, start as you mean to continue. Using an online method to collect rent from the outset will ensure a healthy cash flow. Landlords who collect rent online have fewer issues collecting rent on time, and they can devote time to more important things—running a successful rental business.



By [Remen Okoruwa](#)

Remen Okoruwa is the co-founder of [RentDrop](#), a free software tool that helps landlords and property managers collect rent and maintain their units. Remen has a background in the software industry and business strategy, working as product manager at HubSpot and previously serving as a management consultant with McKinsey & Company.

WHAT LANDLORDS NEED TO KNOW ABOUT SQUATTER'S RIGHTS



Nathan Miller

Expertise: Landlording & Rental Properties

24 Articles Written

Throughout history, laws have been in place to protect the ownership of property rights. It seems straightforward—if you purchase a property, then you own the rights and the only tenants allowed to live in the property are ones you authorize to do so. Oddly, this is not the case.

Though rare, it is possible that unauthorized occupants may take up residence at your property. If you are a [landlord](#) or property investor and find yourself in this unnerving situation, there are certain steps you need to take to protect your property without violating any existing regulations.

WHAT ARE SQUATTER'S RIGHTS?

An unauthorized occupant, otherwise known as a [squatter](#), is someone who continuously occupies or uses a property as if it was their own without legal permission from the property owner. Specific timelines and details vary from state to state, but if there is an absence of eviction from the property owner, the right to obtain ownership of the property may apply through [adverse possession laws](#).

If unauthorized individuals who don't pay you any rent move into your property and you are unaware of the situation, you could find yourself in a tricky spot. Most rules and regulations surrounding squatter's rights require landlords to treat squatters as if they were renters who failed to pay rent and serve them with an eviction notice.



According to [adverse possession](#) laws, if a certain period of time passes and you—the property owner—have not served an eviction notice and the squatters remain, whoever pays the property taxes, utilities, and other fees will legally have rights to obtain ownership of the property.

Related: [Squatters: What's Legal, What's Not, & How to Get Rid of Them](#)

DEFINITION OF ADVERSE POSSESSION

If a squatter has physical possession of your property, adverse possession is the process to then acquire the [title](#) to the property they occupy. Simply occupying an abandoned or unused property isn't enough to warrant an adverse possession claim; the squatter must continuously reside in or make use of the property.

Certain conditions must be met by the squatter like occupying the property for a specific period of time (generally a number of years), open and obvious use of the property, improvements made to the property by the squatter, or no eviction attempts from the actual property owner.

WHAT IS A SQUATTER?

If there has been any sort of landlord-tenant relationship or conversation between the owner or [property manager](#) and an unwanted occupant, then they don't qualify as a squatter. This includes situations like the following:

- A holdover tenant who refuses to move out at the end of their [lease](#) agreement. Holdover tenants are legally allowed to remain in a rental property if the property owner or landlord takes no action to evict.
- A holdover house guest who was at one point permitted to stay at a property by either the current tenant or landlord who then refuses to leave. They might have seriously overstayed their welcome, but they do not have the right to claim the property.
- Someone converting a commercial property into a living space or other misuse or property violation. They may be in breach of contract but do not have a claim to ownership.
- A criminal trespasser would not be considered a squatter, though this can be a gray area, as the property owner must prove that the trespasser was in the property without consent (may require evidence of forced entry or posted no trespassing signs).

Related: [I'll Never Evict a Tenant—Here's Why](#)

EXAMPLES OF SQUATTING

There are a number of complicated ways a squatter could begin to occupy your property. Generally speaking, a squatter is anyone who has taken up residence or occupies a property without permission from the property owner. Here are some examples of squatting scenarios:

- Your neighbors build a new fence that crosses onto your property line by 5 feet or so. Whether or not they were aware of the intrusion, your neighbors are now continuously using this piece of your property. If enough time passes according to your state's adverse possession laws, the neighbors may be able to claim ownership of this piece of property.
- Your rental property was the victim of a rental scam and the tenants currently occupying your property did not work with you directly. Many rental scammers take advantage of vacant properties and create fake lease agreements, putting the scammed tenants in an unfortunate situation. If they refuse to leave the property, it's your responsibility as the owner to resolve the situation.

HOW TO EVICT A SQUATTER

However squatters made their way into or onto your property, it's important to closely follow the law and take immediate action to protect your investment and keep it in your possession.

1. FIGURE OUT IF YOU'RE DEALING WITH A SQUATTER OR A TRESPASSER.

If you discover unauthorized tenants at your property, the first step is to determine how long they've been occupying the property. If they've been there for a short period of time, you have no trespassing signs posted, or there are indications of forced entry (broken window, etc.), then you are likely dealing with a criminal breaking-and-entering situation and can simply call law enforcement. If none of these situations are present, you may have a squatter.

2. START THE EVICTION PROCESS AS SOON AS POSSIBLE.

Of course, the first thing you should do is inform the squatters that they do not have your permission to occupy the property and ask them to leave. If that doesn't work, some landlords have had success [offering moving incentives \(usually cash\)](#) to entice tenants to leave the property.

If you're dealing with true squatters, the most important thing you can do is start the eviction process as soon as possible to avoid any issues with adverse possession laws. Evictions can be costly and time-consuming, so be sure to take all of the appropriate steps and follow all applicable guidelines.

Related: [How to Evict a Tenant: The Definitive Step-by-Step Guide](#)

3. INVOLVE LAW ENFORCEMENT WHEN NECESSARY.

Involving law enforcement in a true squatter situation can be difficult, as they will want to avoid any false arrests. The burden of proof does fall on you as the property owner in most cases. If someone does refuse to leave your property, calling the police may be beneficial to establish documentation that you've discovered unauthorized tenants and asked them to vacate.

WAYS TO PREVENT SQUATTERS

The best way to avoid unauthorized occupants and many other property issues is to visit your property frequently. If you are a long-distance landlord or own many properties, consider hiring a property management company to check in on a regular basis on your behalf.

Here are some other tips to prevent squatters and adverse possession:

- Be sure to screen for qualified tenants and include clear language surrounding house guests and subleasing in your lease agreement.
- Conduct regular property inspections, especially upon tenant move-out.
- If the property is going to be unoccupied for a period of time, consider installing security [systems](#) or motion sensor lighting.
- Keep an eye on rental listing websites to catch any scams that may be targeting your property.



By [Nathan Miller](#)

Aside from being a landlord and real estate investor himself, Nathan founded Rentec Direct, a software company that serves the rental industry. Today he works with over 13,000 landlords and property managers by providing them automation software and education to effectively manage their rentals.




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