

LAKESHORE APARTMENT ASSOCIATION
PO BOX 1312
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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

INSIDE THE DECEMBER ISSUE

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<http://laa.rentals/>

LETTER FROM THE EDITOR

The year is practically over and while I typically think in terms of months, now is a good time to think about the year as a whole. How do my activities look from a tax perspective? Did my investments meet expectations? Did I met or exceed my personal goals? Wait, what were my goals again?? LOL

I admit I probably had some goals but lost sight of them in the shuffle of life. How do I fix that?

The best way in my opinion to be held accountable for goals is with peer pressure! So I'm going to announce my main goals for you to read... and hopefully you'll ask me about my progress and keep me focused.

My 2020 Goals:

- Add 30 rental units (I'll need help with this)
- Sell 3 flips – no flip to last longer than 6 months
- Read 2 real estate investment books
- Listen to 100 BiggerPocket podcasts
- Start an AirBnB listing
- Improve my bookkeeping practices
- Show my appreciation to those who contribute to my success
- Help 1 to 2 other people start their own Real Estate business

What are your goals? Do you want to share? Do you think it would be advantageous to have our 100(ish) members know what you're trying to accomplish? Who wants to buy, who wants to sell, who wants to improve other aspects of their business?

Send your goals to me and I'll post them in the Newsletter! (A short Bio with a head shot would be ideal)

Thanks again

Doug Emerson

dlemerson@hotmail.com

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General Meeting Date:

December 19th – 7pm at Lakeshore Lanes

Board Meeting Date:

January 2nd Klemme's Wagon Wheel at 6:30pm

SPECIAL ANNOUNCEMENT

Hopefully you have received the membership renewal form to the Lakeshore Apartment Association by now. Be sure to fill it out and include your check in the envelope we provide... its already stamped!! Don't delay to remain an active member with monthly meetings, networking opportunities, newsletters, vendor deals... please contact me at dlemerson@hotmail.com if you need a copy. -Doug Emerson

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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!

December 19th

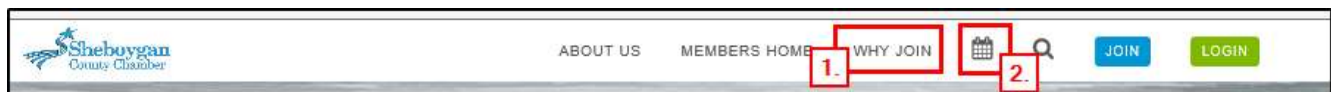
Round Table with snacks and
beverages / 2020 Goal Review

January 16th

Eviction Process Discussion

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 want 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

LETTER FROM THE MARKETING DIRECTOR AT RENTPREP.COM

Hey Landlord,

First, I'll start off by saying the vast majority of people are good.

That includes your neighbors, fellow landlords, and renters.

But there is a growing trend of fraud in the renters market you should be aware of.

Here's an example ...

... a renter applies to your rental and has great credit and background history but you get a complaint from a neighbor a month later about them throwing parties and creating a ruckus.

You go to the property and someone you've never even met before answers the door.

The original person you gave the keys to is nowhere to be found.

This is known as "First-person fraud" sometimes referred to as "muling."

A friend or family member (the mule) applies to the rental but then never actually moves in and hands the keys off to your new (unvetted) tenant.

The hope is you never actually stop out at the rental in the future and someone with a bad rental history can get an apartment.

This is only one of four types of fraud that renters can use when applying to a rental.

- Synthetic identity fraud - First-person fraud - Third-party fraud - Identity manipulation fraud


According to Core Logic, synthetic fraud is the fastest-growing type of fraud and accounts for an estimated 85% of all identity fraud.

In our [latest podcast episode](#), I break down all four types of fraud you should be aware of and how to protect your investments from a fraudulent applicant.


Happy Landlording,



Eric M. Worrall Marketing Director, RentPrep




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WHY I WILL ALWAYS ALLOW PETS IN MY RENTAL PROPERTY



Nathan Miller

Expertise: Landlording & Rental Properties

18 Articles Written

I used to be a strict pet-free [landlord](#). I followed the same logic any investor might when deciding if my renters would be allowed to keep pets: Pets cause damage. They increase wear and tear, which could negatively affect my bottom line. Therefore, I simply would not allow at my properties.

But after 15 years of real estate investing, I've had a change of heart. no, it's not from those puppy dog eyes (pet or human!); it's because I have come to see pets as a potential income source for my properties.

In this article, I will break down the income-producing incentives that tipped the scale toward making my rentals pet-friendly properties.

Reduced Vacancy Time

Time is money in rental management, and the longer my property sits vacant, the less money it makes. The majority of [rental properties](#) are advertised as "no pets," according to rental search data from Zillow.

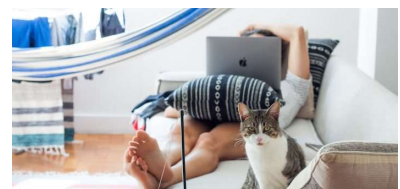
(1) This correlates with rental search data from my own software's database, which found that 27 percent of rental properties in the U.S. advertise "pets OK," compared with 73 percent advertised as "no pets"—based on a sample size of 61,790 units. (2)

The easiest statistic to find regarding pet ownership among renters comes from a 2014 survey published by Apartments.com. (3) It claims that 72 percent of renters own pets. More recently, Zillow released its 2017 Consumer Housing Trends Report stating that only 32 percent of renters have pets. (4)



pets

And



This research indicates that there is a shortage of pet-friendly properties compared to the number of renters seeking pet-friendly housing. By allowing pets at your rental, you open your tenant pool and increase the desirability of your rental. This leads to shorter vacancy times between tenants.

Spend Less Time Seeking Funds to Repair Damage

If your state allows it, you have the option to charge an additional pet deposit on top of a standard security deposit from your pet-owning renters. Pet deposits can be used for cleaning a property or repairing damage caused by a pet.

Pet deposits offer additional security and allow you to have available funds to cover the cost of pet damage or excessive cleaning. If you only collect a standard security deposit and a pet causes more damage than the deposit will cover, you have to invoice the tenant to cover the cost of cleaning (or repairs) beyond the security deposit. You will then be actively seeking payment from a renter who has moved, and they—or the money—might be hard to track down.

If this bill goes unpaid, you can either move forward with collections or sue the tenant as your state laws allow. Or, you could eat the cost to avoid prolonging the issue.

Regardless, you will either have to spend time or funds dealing with chasing down additional payments for pet-caused damages. Having an additional security deposit limits the possibility of requiring additional money from your tenant.

Pet Rent

Another option for pet-friendly properties comes in the form of a monthly pet rent. Pet rent is collected along with your tenant's standard monthly rent and can run anywhere from \$10 to \$50 a month per pet. Over the course of a year, this pet rent can add an additional \$120 to \$600 to your rental income.

In areas where vacancy rates are low and availability of pet-friendly rentals is even lower, most tenants expect to pay extra to live with their furry roommates. (5)

Increased Renewal Rates



In general, your pet-owning tenants are more likely to become long-term renters, due to the fact that pet-friendly rentals are more difficult to find. When you build routine rent increases into your lease agreements, these long-term, pet-owning renters are the cream of the crop for an investor.

For every renewal, I also find it important to perform regular inspections. This helps identify any pet damage or problem areas that should be addressed before they become more expensive down the line.

The Legality of Pet-Friendly Properties

Make sure to check your state and local laws about increasing deposits and the legality of non-refundable fees. Your lease should have clear language about the types of pets acceptable at the property and what additional rent, fees, or deposits are associated with a pet-friendly rental. (Just remember to get it checked out by a trusted attorney before anyone signs on the dotted line.) I also find it valuable to require renter's insurance for all tenants, especially for your pet-owning renters.

A Special Note About Service Animals, Emotional-Support Animals, and Therapy Animals

Your tenants who have service animals or emotional-support animals (ESAs) are protected by the American Disabilities Act (ADA). As a housing provider, you're required to make reasonable accommodation for these renters and their animals.

Renters with a service animal or an emotional-support animal are exempt from paying an additional pet deposit, pet fee, or monthly pet rent. They will, however, need to provide proper documentation regarding the need for such an animal, as required by the ADA and Fair Housing Laws.

Sources

1. <https://www.zillow.com/or/pet-friendly/>
2. Data provided by Rentec Direct
3. <https://www.prnewswire.com/news-releases/apartmentscom-survey-reveals-pet-ownership-among-renters-at-all-time-high-270864521.html>
4. <https://www.zillow.com/report/2017/renters/typical-american-renter/>
5. <https://money.usnews.com/money/blogs/my-money/2013/07/17/how-much-should-you-pay-for-a-pet-deposit>



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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IS YOUR RENTAL PRICED TOO LOW? 5 WAYS TO FIGURE OUT HOW MUCH TO CHARGE FOR RENT



Jay Chang

Expertise:

12 Articles Written

Is your rental unit priced too low?

Most of you are property owners with a full-time job, so you don't have time to pay attention to your [rental property](#) every day. Despite how busy you are, please don't rely on your property manager completely. At the very least, you should study the market rent once a quarter.

Here are five effective ways to check if your rental unit is priced correctly.

HOW TO SET THE RIGHT RENTAL PRICE FOR YOUR PROPERTY

1. **Rentometer**

Annual cost is about \$100.

This is an awesome website for rental comparison! You can compare by city or zip code. It gives you the 75th percentile and 90th percentile, so you can get a good estimate on the highest rent (price per square foot) and the lowest rent. Most likely, your property is going to fall somewhere in the 90th percentile.

This is a great place to start, so use it as a baseline. DON'T blindly rely on the data provided on Rentometer though, because you don't know what those properties look like. Refine your data by implementing some of the strategies below.

Note: RentCafe also has free data, but it's not as comprehensive and detailed as Rentometer.

2. **Occupancy Rate**

What's the average occupancy rate in the area? Is it 95 percent or 85 percent?

How's your property's occupancy rate compared to the region's? You don't want it to be higher or lower by too much.

If your occupancy rate is much higher than the regional average, then your rent is probably not aggressive enough. If it's a lot lower, then your rent might be too high, or you might have a much bigger issue than just pricing.



3. **Research Properties Online**

This is a great way to find comparable properties. It's also, in my opinion, the most effective and crucial step! You can do this research anywhere, get a decent rent estimate, and have a strong understanding of what your competition looks like.

Go on Apartments.com or Zillow, and find nearby properties that resemble yours. Pay attention to the year built, number of units, types of amenities, convenience, interior and exterior finishes, and inclusion or exclusion of a

washer and dryer. It's unlikely that you'll find an exact match, but this is still enough to get a good estimate on the rent.

You should also figure out if the properties nearby are doing RUBS (Ratio Utility Billing System). If they are, then you should check with your property manager and try to implement RUBS, as well!

4. **Property Manager**

Your property managers are great resources, but don't rely on them completely. Ask them about the current market rents and for a market report.

For the report, they can give you a list of comparable properties with the current rents, which you can then verify yourself—either by researching online or visiting the properties in person.



5. **Site Visit**

Once you've found a couple properties nearby that are similar to yours, call or visit the property as a potential renter. Ask questions regarding the current rent, unit size, amenities, utility bill, and any special features. Preferably, you should visit the site to get a good feeling of the property overall.

This is a lot more time-consuming than step three, but you should do this at least once or twice a year. It's your job as an investor to study the current local market, so that you can manage your current properties well and underwrite accurate pro forma for future acquisitions.



By Jay Chang

Jay, a civil engineering graduate from UCLA, is an active investor, developer, and writer. He is the President and Founder of [Hestia Capital](#), which syndicates multifamily properties with value-add opportunities in Phoenix and Tucson. He is also working at CIM Group full-time as an Assistant Construction Manager/Analyst on the development team. His responsibilities include entitlements, cost management, and construction management for ground-up projects. Jay is also currently one of the leaders of a real estate investment group called the MultifamilyMasters.com, which grew to 1,000+ members within a year. Before working at CIM, Jay worked for Pankow Builders on large construction projects, such as the R3 Metropolis in DTLA and the EDITION Hotel in West Hollywood. Jay aspires to develop coliving projects in the future. When he has free time, he travels, plays basketball, snowboards, and golfs.

Rentals Gone Wrong: 3 Property Nightmares That Will Haunt Landlords' Dreams



Ryan Deasy

Expertise:

17 Articles Written

It seems these days nobody likes horror movies. I always end up going by myself. Anyone? If you are like me, a PG-13 horror movie is sacrilege. I just cannot do it. Anyways, as much as I like my rated R movies, I am going to keep this as family friendly as possible. Unfortunately, I have experienced some things as a [landlord](#) that are not appropriate to write about here.

I have been a landlord since 2012, which is a long enough amount of time where I can say, I have seen quite a number of oddities from [tenants](#) and properties. I want to discuss three of those instances here and how I handled them.



Landlords: Avoid These 3 Nightmare Scenarios

Horror Story No. 1

This situation occurred in my very first duplex. Bought her back in 2012. The listing said "Brand New Roof!" I was elated!

That is a huge expense that I could avoid as a new investor. As I have written about previously, [I bought it via FHA financing, rented the rooms out to my friends, and proceeded to house hack](#) it for years.

Later, there started to be issues with the roof during rain and windstorms. I would often find pieces of the roof on the ground. I did not think much of it.

Fast forward to a while later, I had my [contractor](#) go up there and take a real hard look at it. Apparently, my "brand new roof" was a complete hack job. They might as well have done it blindfolded and intoxicated. It was done all wrong.

Now, just last week, I get a call from this duplex's neighbor. She has a nice black Infiniti SUV. While it does not make a whole ton of sense to have in a neighborhood like mine, I digress.

Apparently, multiple rows of shingles flew off my house during a wind storm and scratched the entire side of her SUV. She sends me pictures. As much as I want to dispute it, it does appear to be so. It looked as though the shingles flew off in such a way, at just the right angle, they completely scratched her entire passenger side. It was a once in a lifetime chance.

She sends me a bill for \$1,500 from the repair place. I am super excited at this point.

In the meantime, it started raining outside again—even raining inside of the upper floor in a tenant's bedroom. Now we are really having fun!

How I Resolved the Issue

The very next morning, we patched the roof and the water coming into the inside stopped.

I am going to be paying the neighbor what she requested for the damage to her car.

I just did a roof at another property, so that hurt my cash reserves, too. But the plan is to replace the roof on this property before the snow starts coming down. And the fact is, replacing that roof is something I should have done years ago.

Lesson learned!

Horror Story No. 2

Look, renting rooms or whole units to the general public is assuming an inherent risk. That risk comes in many shapes and sizes. One of those risks is may be not so commonly discussed.

I am talking about someone's (strange) behavior behind closed doors—more specifically, their (strange) bathroom behavior.

I know what you are thinking. As mentioned, I will keep this non-R-rated.

I had a tenant that did not like using the “facilities” in their designated areas. Instead, they liked to use, to a degree, wherever they chose inside the property. Now, this is bad, right?

This is bad even if you are renting a whole unit to one person. Agreed?

Imagine how bad it is when you are renting a living space to several people. *Extra bad.*

At first, I chalked it up to an accident. We have all had ailments and issues that upset our delicate balance. I let it go and hoped I would hear nothing more.

Unfortunately, the complaints (and pictures) kept coming in. I had to do something *fast*.

How I Resolved the Issue

As mentioned in a previous article, [I have never evicted anyone](#). However, I have utilized [cash for keys](#) a number of times. This was one of those instances.

I offered the tenant \$150 to vacate the room and leave his keys. He did just that. I got *very* lucky. That would have been an impossible case to evict over in my area.

Unfortunately, these sorts of behaviors are hard to spot. I think the key here is taking swift and calculated action. I had multiple other tenants threaten to leave if I did not handle this. I would not have blamed them.

I am grateful this worked out and that I acted quickly.

Tenant Horror Story No. 3

I have a college rental. I love it. I rarely have the issues that many others speak about (knock on wood). To date, the tenants have had two or three parties there (that I know of). Thus, no destruction from wild and crazy ragers has occurred.

This is the same property as issue No. 2—no pun intended.

One day, not long ago, I started getting frantic texts from the tenants on that floor. They are all students at a local college. In a panic, they told me their unit had basically burned down.

My heart sank.



My heart sank at first because I truly was terrified someone was or could have been hurt. Second, I had put a fair amount of money into renovations there, including a very expensive interior paint job.

Luckily, nobody got hurt. After I learned this, I sought to discover how it happened.

This may surprise you, but initially nobody fessed up. I was growing short on patience at this point.

One of the tenants finally told me it was the fault of another. Come to find out, that was the truth.

In fact, the story was the tenant had poured cooking oil into a large pot and placed it on the stove on high heat. He then retired to his room to lay down while it heated up.

He fell asleep.

I called my [contractor](#) and had him run over there to assess the damage. It was more of a billowing hot smoke issue rather than actual flames from a fire—luckily. The elements coming from this pot of oil were so hot, the finish on all the cabinets just melted off. And all of the blinds looked like candle wax. The beautiful paint job was scorched with smoke stains.

How I Resolved the Issue

My [contractor](#) quoted me \$1,800 to fix the damage. Better than I thought it would be to be honest!

I tend to be more generous than I probably should be. Given this fact, I decided to just fix the issue and not charge the tenants in any way. They certainly did not do it on purpose and have been great to me otherwise.

The unit soon returned back to normal, and the young tenants learned a valuable lesson. Overall, it could have been a lot worse if someone had gotten hurt. I am grateful that nobody did.

As I like to say to people who talk to me about being a (long-distance) landlord, there is never a dull moment. My life outside of real estate is relaxed and mostly stress-free. Add in the [rentals](#), and there is always something to deal with. Although, no matter what's happened, I wouldn't trade it for anything. I have always loved a good challenge.

Whether you are buying your first rental or your 50th, you will have bumps in the road. They are inevitable. As long as nobody gets hurt, take it as a lesson learned and file it away with the rest of the bumps. There will be many, but that is what keeps us on our toes!



By Ryan Deasy

Ryan Deasy, of [Deasy Property Group](#) and [RentReddy](#), is a long-distance landlord currently residing in Houston, Texas. Originally from Connecticut, Ryan has employed various strategies and studied unique niches in order to grow and manage his portfolio.

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