

LAKESHORE APARTMENT ASSOCIATION  
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ADDRESS CORRECTION REQUESTED

## 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](http://www.SheboyganAreaRentals.com)

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<http://laa.rentals/>

## PRESIDENT'S LETTER

Hello All,

Fair housing put on a very informative presentation last month. This is knowledge we all need to be aware of and practices we need to follow. They are available and will answer phone calls if you have a question or concerns. Better to be safe than sorry. Clearly you felt this was important with the great turn out to the meeting. The largest attendance at a general meeting for several years. We need to be thankful for the city in helping plan and arrange this seminar thru a grant program they could receive.

This month is another meeting that we all should attend. We work so hard for years and years building our business we need to plan and protect it in the future. Having a local attorney explain and guide us thru trusts will do just that. Having an estate plan is a good idea for us all.

The big change for all Sheboygan properties is coming soon. That's the new garbage program with bins/containers instead of the bags we have been using. Please talk to and discuss the new program with your tenants. Communication is very important. When your tenants or your self have question refer to the city website. <https://sheboygandpw.com/>

April's guest speakers will include department heads from several different areas including police and building inspection/code enforcement. The police will up-date us in the progress they are making to resolve conflicts and the support they can offer us. Then we will hear the cities plan of target areas including City armory, Van der Vaart and Indiana Ave. If you have houses within a 6 block radius please look carefully at your properties as the city will be doing the same. This is all the more reason to have a game plan on each one of our properties and set the goals to complete the necessary items. You want to be proactive.

May and June we will go thru forms. This has been the most requested event at our general meetings over the last several years. Keeping to the basics using standard state accepted forms is the practice we promote. If you have ever sat in a court room listening and observing eviction cases you would be amazed at how many landlords out there that are not in our great origination that don't use the correct forms or sometimes none at all. This is all the more reason we have to keep on reaching out to any landlord that is not in our group and promote the LAA and encourage them to join.

Our organization is only as strong as the number of members we have. This strength keeps on building month after month. We have momentum building let's keep it going. Invite people to join and to our meetings. WE CAN DO IT!

The success of our advertiser program is allowing us to have door prizes every month. Your only chance to receive one is to attend. See you there!

Respectfully yours,  
Jim Longo  
President LAA

## 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!

March 19<sup>th</sup>

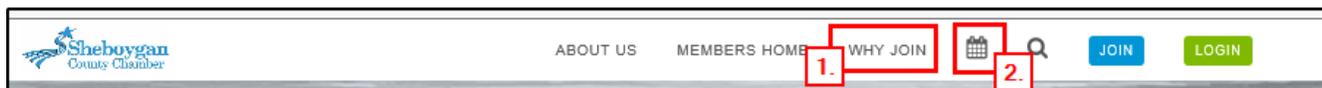
Trusts and Estate Planning

April 16<sup>th</sup>

Building Inspection Department and  
Code Enforcement

## 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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## 5 SIMPLE KITCHEN PROJECTS THAT COST \$1,500 OR LESS



### **Chad Emery**

Expertise:

1 Article Written

Kitchens remodels are far and away the most popular type of home improvement project undertaken in the U.S. According to the National Association of Homebuilders, kitchens make up about 78 percent of all projects.

But projects don't need to be big to qualify as an improvement. In fact, according to [Remodeling Magazine](#), it's cosmetic and minor kitchen remodels that turn the biggest ROI. And those can be of nearly any scale, as well, from a simple yet effective improvement to something much bigger and dramatic.



For homeowners and landlords on a budget, you'll be pleased to hear that with just \$1,500, there are several ways that you can boost your kitchen's value and improve its looks and function. If you've been thinking that it's time for an update, but the money isn't there for a full-scale remodel, take a look at these five projects instead.

### UPDATE OR REPLACE YOUR COUNTERTOPS

Countertops take a lot of abuse every day, which can mean that they look older than they really are very quickly. This is particularly true if you have a laminate countertop; it can look stained or scratched after just five to 10 years, meaning that you need a new one.

Laminate countertops have come a long way in terms of style and appearance. They can resemble the look of stone, and you can even undermount a sink with them, as well. Best of all, you can install a new laminate countertop for under \$1,200, giving your kitchen a fresh new look.

***Related:*** [5 Remodeling Materials I Swear By \(Perfect for Flips, Rentals—You Name It!\)](#)



## INCREASE KITCHEN STORAGE

No matter how good a kitchen looks, if it isn't functional, then it isn't going to make anyone happy. One way to boost your kitchen's function and value is to make sure you have enough storage.

Storage can take on a lot of different styles, which can meet the needs of any space. Have open walls?

Consider installing some long shelves. Have a kitchen island? Consider a pot rack that you can hang above it.

You can also increase storage by adding organizers to the cabinet space you already have. By making sure every inch of your cabinetry is designed to hold the most items, your space can be much more functional and attractive to any prospective buyers or renters.

It's possible to purchase a lot of storage and organizational items for your kitchen for well under \$1,500. In fact, new shelving, a pot rack, and some organizers can all be found for about \$500 in most areas.

## PAINT YOUR CABINETS

Compared to replacing or refacing kitchen cabinets, repainting is the least labor-intensive and [most cost-effective option](#) to give your kitchen a fresh, new look. Repainting is significantly cheaper because it involves fewer materials, and it's often in the reach of a DIYer, so you can save even more.

If you opt for a professional painter, the job should still come to less than \$1,000, even if you splash out on some new hardware to match the paint job.

Newly repainted cabinets will stand out to any prospective buyer or renter, and [white cabinets are often the most popular](#), making this a good choice. White cabinets will also help brighten a dark kitchen, which can make it feel more spacious, as well as modern and sleek.

**Related:** [The 5 Best Home Renovations to Increase Your Property Value](#)

## INSTALL A GARBAGE DISPOSAL

Garbage disposals bring convenience and efficiency to any kitchen, and installing one could make your kitchen a lot more functional and user-friendly. Disposals are quick and easy to install, and they come in many sizes and horsepowers to accommodate differently-sized kitchens and family needs.

With a disposal, you can cut down on the amount of food waste going into the garbage, which can help cut down on odors, as well. They're also simple to use, and help make dinner prep and clean up easier.

Best of all, purchasing and having a disposal professionally installed costs about \$300 total, giving you a lot of money left in the budget for other upgrades.

## PUT IN A NEW FLOOR

Kitchens see some of the highest foot traffic in the home, so the floor tends to take a beating over time. Old, dingy kitchen floors can really lower the appearance and the value of the entire kitchen, so replacing them can make a significant long-term difference.

A good choice for redoing a kitchen floor on a budget is to go with VCT, or vinyl composite tile flooring. VCT is really tough and durable, and newer options can make it look like wood. It installs fast and is easy to keep clean in a busy kitchen. A new kitchen floor made of VCT should cost around \$1,200 on average and will really transform the room.



## UPDATE YOUR KITCHEN TODAY

Kitchen renovations and remodels don't have to be expensive, labor-intensive projects. Minor updates can make a significant difference to the efficiency and appearance of your kitchen, and when executed well, this can [help sell or rent a property quickly](#).

With a small budget, planning and creativity are key in order to avoid spiraling costs and endless frustrations. Make sure that you pay attention to your kitchen's needs and choose the things that will make the biggest impact on both its function and its appearance. Update your kitchen today to increase its value and its livability at the same time.



### **By Chad Emery**

Chad Emery analyzes the home improvement and construction industries for [Fixr](#), a website that educates and empowers homeowners to make the best decisions about their homes. At Fixr, Chad has contributed to the cost guides, including the [Kitchen Remodeling Cost Guide](#) and the [Bathroom Remodeling Cost Guide](#). Additionally, he has worked on [comparison guides](#) and cheatsheets for various remodeling and renovation projects, as well as the [Fixr blog](#), which is frequently used as a source for journalists and other media covering home-building and remodeling trends.



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## HOW TO BOOST YOUR BUSINESS BY ASKING TENANTS FOR TESTIMONIALS



### **Aaron Kinney**

Expertise: Business Management, Landlording & Rental Properties, Mortgages & Creative Financing

This strategy is part of a series of automation projects we've completed in our buy and hold real estate business. I'm going to walk you through how we've automated the process of asking for testimonials from current tenants.

### **GET REVIEWS**

Reviews and testimonials are key to any business with an online presence. When buying a widget from a site like Amazon, I'm sure that you feel more confident buying from a seller with a large number of high reviews compared to a seller with a low (or no) rating. You're probably willing to pay a little more to the established seller. Nothing groundbreaking, right?

We need positive reviews and testimonials on various sites to convince strangers that they're in good hands if they do business with us.

### **WHAT IF WE GET NEGATIVE REVIEWS?**

These can get under my skin. Not so much because of the content, but because they're typically left by ex-tenants we've recently evicted, almost exclusively due to non-payment of rent. You're not able to change or delete the review, but in most cases, you can leave a comment.

The most effective strategy we've seen is just drowning out the negative reviews with tons of positive ones.

In order to achieve this, we've relied on them coming in organically or have manually asked for positive reviews from current tenants a couple of times a year. It's one of those important but non-urgent tasks that seems to get pushed aside or forgotten though. So, it's ripe for automation.

***Related:*** [3 Technologies Changing the Way Landlords Manage Rental Properties](#)



## HOW TO GET REVIEWS AUTOMATICALLY

We've recently implemented a script that emails current tenants at the six-month mark of their residency. It asks how they would describe their experience with us. There are two links in the email: one positive and one negative.

If they click the positive link, they're directed to our website where they can leave a review on our BBB, Google, or Facebook pages. If they click the negative link, they're taken to a private survey, hosted as a Google form, where they can leave some feedback as to why they're having a poor experience with us.

**Related:** [4 Ways Technology Is Shaking Up Commercial Real Estate \(& Why Multifamily Will Pull Ahead\)](#)



*(A quick aside: we also automatically email new tenants a survey on the third day of their residency, asking about our leasing process and how we can improve.)*

*To encourage more tenants to leave reviews, you may want to consider giving some kind of incentive. Maybe this is a rent credit of \$5 to \$10, waiving or discounting late fees for a given month, or entering all entries into a contest for an iPad or an upgrade for their home.*

*Even a well-written email without incentives describing the importance of reviews for your business can be enough. Some sites will discourage the use of monetary incentives in exchange for reviews, so just keep that in mind.*



### **By Aaron Kinney**

Aaron Kinney has been investing in mobile home and land properties since 2011. He writes about this occasionally at [MobileHomeEbook.com](http://MobileHomeEbook.com) and helps real estate businesses implement automation at [SelahSoftware.com](http://SelahSoftware.com).



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## MY TOP 10 REAL ESTATE NIGHTMARES (& HOW THEY MADE ME A BETTER INVESTOR)



### **Whitney Hutten**

Expertise: Mortgages & Creative Financing

Investing in real estate is not all rosy—despite what the social media highlight reel will have you believe. As I look back on my real estate investing career, at some points, I would have welcomed the three Ts (tenants, toilets, and termites) over what I actually had to deal with.

When you are in the game long enough, *it's not a matter of if* a nightmarish situation that will shake your investing confidence will happen but *rather a matter of when* will it happen.

How will you handle it? How will you be a better investor because of it?

Personally, I appreciate the ugly stories about investors' hardships. Why? Well, I can shorten my path to growth by side-stepping a few landmines along the way!

And you learn that nearly any challenge has an opportunity within it.

Below are a few problems I've dealt with over my investing career. Some issues were cringe-worthy mistakes. Others are lumps that I tried my best to mitigate but ended up with the short end of the stick. Then, there are a couple of "holy crap did that just happen?" situations.

I'll share with you how I got in these situations, how I dealt with them, and how my investing is better for it today.



## MY TOP 10 WORST REAL ESTATE NIGHTMARES

### 1. TENANTS

Two years ago we had an eviction at our first [out-of-state rental](#). We rented to an engaged couple, who on paper appeared solid. However, the wheels came off right after—she moved her father in, then she lost her job, and then her finance skipped town.

We did our best to work with the [tenant](#) on a payment plan, then offered cash for keys to avoid an eviction and help her get into her next property. However, after two months of non-payment, nothing worked and we started [the eviction process](#).



**What I learned:** Now, I fully enforce every lease down to the letter. It's not because I don't have a heart and want to keep the tenant's deposit or don't want to work with people. I do it to honor the legal relationship we entered into with the tenants. We are in a mutual contact together.

**Related:** [Cash for Keys vs. Eviction: Which Is the Lesser of Two Evils?](#)

### 2. TOILETS

Ask any investor, and I bet they have a toilet story to share. The most common scenario is probably a slow leak that caused considerable flooring and drywall damage (maybe even mold). My toilet story is a little different.

Simply, the toilet was not installed correctly during the rehab and the flap was left wide open—a \$50, 10-minute fix. However, the home sat vacant for four months during the rehab and winter season. To compound the issue, the utility company transferred over utilities to the wrong owner.

Unfortunately, it took four months to discover the transfer issue and that the leak was happening before it was turned off. Imagine my shock receiving a water bill for over \$5,000!

**What I learned:** Now, I call the water company immediately after close to verify the transfer of the account and **register each home for the local alert program**. This way if there is an issue, the utility company has owner permission to shut off utilities immediately, and I can pass the alert to the property manager quickly, so they can work through the process.

I also now know that most municipalities have a one-time “hall pass” for a scenario like this and will help reduce your bill substantially (just don't expect the process to go fast). This comes in handy when you have that slow leak your tenant never reports.

### 3. PESTS

I picked up a [BRRRR](#) project that was infested with raccoons (which is what made it such a steal!). The previous rehabber didn't know how (or didn't want to pay) to mitigate the furry little guys. My team knew how to handle them.

However, as [David Greene](#) puts it, “Raccoons love to party.” So, when my roofer left the soffit off the eave of the roof because he was in a hurry during a rainstorm, the raccoons saw that as a welcome invitation to party in the attic for two days over the weekend (damaging the newly remodeled master bedroom).



**What I learned:** Now, I request the general [contractor](#) walk the property at the end of the week to cure problems like this. This very step of accountability prompts the construction team to remedy issues that could cause problems. I also get a copy of the contractor's insurance, so it's easy to make a claim if issues arise.

#### 4. NATURAL DISASTER

Two years ago, parts of Kansas City experienced an incredible amount of street flooding due to heavy rains. This was compounded by the city's aging water drainage infrastructure, resulting in basement drainage backups in four of my homes at once.

**What I learned:** While there wasn't much I could have done to prevent this situation (aside from not buying the homes), I now have a step in my [due diligence checklist](#) to investigate city drainage issues and carry additional insurance on properties that might be affected.

Additionally, I do not convert the basement space into living space in these homes in order to limit property damage. Also, I ensure my property manager is collecting and maintaining current renter's policies for all tenants.

#### 5. LANDSCAPING

Last year, I closed on a property and did a rent-back to the seller for 72 hours to give them the weekend to move out. On the last day of their rent-back, a major ice storm hit, and the tree in the backyard snapped under the weight of ice and landed on the neighbor's shed.

Unfortunately, the way the rent-back was structured, I did not have access to the property in any form or fashion until they moved out. My mistake!

**Related:** [Landscaping Trends That Increase the Value of Your Home](#)

**What I learned:** After being stung three times on rent-backs (this one being the worst), I now offer flexible closings and quick settlements to keep the seller's homeowner's insurance policy intact until possession. If I were to do a rent-back, I would ensure I have 100 percent immediate access to the property post-close to begin outside repairs and address any major health and safety concerns.

#### 6. FLOOD ZONING

Last year, I was selling one of my Indianapolis properties. During the title search, it was discovered that the home was now zoned in a flood zone. I was baffled!

I couldn't have possibly gotten conventional lending if it were in a flood zone... right? Sure enough, I went back to my original purchase paperwork and found that the seller had requested an exemption to the FEMA flood program, allowing them to remove the flood certification on the home. It was one sentence buried in a multi-page legal document that required a magnifying glass to read.

That exemption, however, expired or did not transfer to me. What made this a nightmare is I had two rental property closings lined up just a few days after this sale.



**What I learned:** Fortunately, I was able to reinstate the exemption and sell the property without the flood designation. Now, I request all closing documents three days ahead of time, so I can read all of the boring legal paperwork (even the minute stuff) and interrogate everything.

Also, I learned you can petition [FEMA to remove the flood designation](#) on a home.

## 7. BAD CONTRACTOR

At some point in time in your investing career, you are bound to run across bad actors—whether it's your [contractor](#), wholesaler, or your property manager. Where it can sneak up on you is when someone who used to do amazing work for you now lets their work go downhill.

The breaking point for me came with a general [contractor](#) my old property manager regularly used. Long, sordid story short, out of the \$30K rehab on the property, I've had to redo nearly \$15K of the work, as we discovered outlets, plumbing, and cosmetic finishes installed incorrectly (or not at all).

The last straw was when we found that the new roof was improperly installed and caused a leak that took out the HVAC unit. Did I ask them to warranty their work? Of course! Did they? No.

My property manager's inspection system had failed him (and so had mine).

**What I learned:** In real estate, construction and property management are two vital areas that will make or break your investment. Now, I have switched up property management teams (hire slow, fire fast). While I still work through my property manager to handle most construction on my projects, I now also vet the general [contractor](#) directly.

I also ask for a copy of their insurance to have on file, so it's easy to file a claim if I need to.

## 8. LOSING MONEY

Last year, I partnered on a high-end flip (something out of my normal investing wheelhouse). Our joint venture agreement was rock solid, and we split everything 50/50 (which made the math super easy). That part we did right.

Our mistake is we didn't evaluate our competition in the neighborhood to really understand where to invest our construction budget to drive top dollar. Our big "miss" was a simple one... which way to orient the kitchen in the home.

**What I learned:** Once we hit the sales market and realized our mistake, we had a few options:

1. Redo the kitchen to our competition's standard and inflate our budget \$40K, extend our construction timeline, and hope we broke even during the current sales season.
2. Cut our losses and find a buyer who wanted to do that work themselves.
3. Keep with our current plan and hope that someone loved it like it was.

The words of J Scott resonated in my head: "Where flippers get into trouble is they choose to ride the wave down."



With the summer sales season approaching the end and sales on high-end assets being soft, we opted for option No. 2, as it was our shortest timeline out of the project and we could keep our investors happy by making them whole on time. Even though we both lost a little money, **we gained a wealth of knowledge**, and this exit plan allowed us both to move into other projects where we more than made up the difference.

## 9. & 10. THE UNFORESEEABLE

Then, there are just random things in life you can't imagine will happen to you—like a death on your property (in my case it was a natural death) or a bus falling into the roof of your property (happy to tell you over a beer or tea sometime).

**What I learned:** Since I've already talked on BiggerPockets about these two nightmare scenarios [here](#) and [here](#), my takeaway is simple: Real estate is a team sport. ***You cannot possibly do everything yourself.*** Nor should you try!

## CONCLUSION

If you are trying to control for everything that could go wrong, that ***F-E-A-R will keep you from moving forward.***

And while you can't possibly control for every nightmare situation that will come up real estate, ***there are a few things you can do right now*** to mitigate your downside:

1. Have systems in place to implement what you've learned and prevent you from repeating the same mistakes. Keep in mind, checklists (like due diligence checklists) are systems!
2. Invest to preserve capital and create cash flow, so you aren't forced to sell.
3. Have cash reserves set aside for the crazy things that you can't foresee.
4. Build a great team to help you navigate every situation (and maintain strong relationships with them). This team should include:
  - Property manager (that can handle or contract out construction)
  - Real estate [agent](#)/wholesaler (in case you have to move a property fast)
  - Insurance [agent](#)/broker (well! for when that tree or bus falls on your property)
  - Lender (to help you find options to get in or out of deals)
  - Lawyer (letters from lawyers can work wonders)
  - CPA (to help you look at "losses" as a new opportunity)

### **By Whitney Hutten**



Whitney is a real estate investor and personal finance trainer whose vision is to launch 10,000 families on the path toward financial independence. After purchasing her first rental in 2002, and hitting a homerun, then nearly losing it all on her second deal, Whitney took control and figured out how to invest in real estate the right way. She realized that success must leave clues. So, she studied and replicated the very personal finance and wealth creation strategies the wealthy use to create financial freedom.

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