

# MOPOA NEWSLETTER

Make Your Rental Real Estate Business a Success

May 2019

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## LENDER'S NIGHT & BOARD ELECTIONS

The very popular Lender's Night is back, rescheduled after it was cancelled this winter because of bad weather. Come and hear representative from various local banks talk and network with them.

The elections for the MOPOA Board of Directors will also take place at the May meeting, so come out to the meeting as this is your only chance to vote!

Monday, May 13th, 2019

6:45 p.m.

Westside Conference Center  
(Swanson School)  
3534 S. 108th St. Omaha, NE

**MOPOA Happy Hour** Thursday, May 16th, 2019  
Report In Pub 12100 West Center Road, Bel Air Plaza, North  
Side, #204 5 p.m. to 7 p.m.

**MOPOA Early Bird Breakfast** Saturday, May 18th, 2019  
Farmhouse Café, 84th & Grover. 7:00 a.m.





# LETTER FROM THE PRESIDENT

By John C. Chatelain, President MOPOA

*"Housing and Urban Development spokesman, Brian Sullivan said, "the private owners may not have the means to do the repairs." Landlords with low rents can have trouble amassing cash for repairs, despite federal payments."*

The April 11, 2019 edition of **The Daily Record** featured the article, *Inspections Show Deterioration of U.S. – Funded Housing for Poor*. Despite declining inspection scores in government funded housing, the article doesn't demonize landlords.

Acknowledging the age of the properties, Housing and Urban Development spokesman, **Brian Sullivan** said, "the private owners may not have the means to do the repairs." Landlords with low rents can have trouble amassing cash for repairs, despite federal payments.

Federal officials must think hard before taking enforcement action that might shutter a property. The federal government ended most of its efforts to build new affordable housing in the 1980s, and private-sector financing for new construction has long been scarce. HUD's main programs now rely on the existing, gradually aging housing stock. "We lose the affordable housing forever. You never get it back," Sullivan said.

Job cuts over decades have hobbled HUD's enforcement efforts from within. "You could walk around all the offices and see all the empty desks where people used to work", said **Merryl Gibbs**, a lawyer who enforced anti-discrimination housing law before retiring from the department in 2016.

HUD Secretary **Ben Carson** acknowledges a drastic shortage of low-cost housing. "We try and come up with solutions that don't cost any-

thing," said **Priya Jayachandran**, a former senior administrator at HUD and now president of the National Housing Trust. "The answer is money."

On April 18, I spoke at the North Central Regional Council of NAHRO (National Association of Housing and Redevelopment Officials) at the Hilton Hotel in Omaha. The program was attended by officials from OHA, Douglas County Housing, Bellevue Housing, Lincoln Housing Authority and housing authorities from across the Midwest.

The prevailing issue discussed was how to attract more landlords into the Section 8 program. I stressed the importance of consistent and reasonable inspections. Inspections should be the same from one inspector to the next so landlords know what to count on. Also, while code enforcement is important, many of the older properties have never been up to code. Current codes did not exist when they were built. Therefore the inspector should maintain a degree of reasonableness, focusing primarily on safety issues.

It was also mentioned that originally landlords could expect something above market rental rates to compensate for the additional compliance work. The housing officials opined that reduced funds no longer make that possible. The money for maintaining, let alone enhancing, the federal affordable housing programs just doesn't exist.

Issues surrounding housing for the poor are very complex and not amenable to simple explanations or causes to be ameliorated by more government

involvement. The recently passed Omaha Rental Registration and Inspection program will make it more difficult and expensive to offer low-income rental properties, exacerbating the problem of scarcity. A number of my landlord clients have already expressed plans to move away from the affordable market by upgrading their properties to attract higher rents. The lower income tenants will suffer the most from the highly questionable actions of our mayor and city council.

The MOPOA Board has met to review options in the wake of the new ordinance. We have a remarkable board with various talents and resources to chart the best course of action. We are planning a special meeting in June devoted entirely to understanding the ordinance.

The May 13 meeting will feature our popular Lender Night. A number of banks will be on hand to address your financial issues. We will also be holding elections at the May meeting. If you are interested in serving on the board, submit your resume without delay.



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## **BOARD OF DIRECTOR'S ELECTIONS** AT THE MAY MEETING: MEET THE CANDIDATES

### **CHRIS YOUNG**

I would like to run for the seat on the Board. I have to offer 15+ years of property management experience were I hold the position of total director of property management at Landmark Group. I'm sure this will be beneficial to all the MOPOA members. I also am a active member of IREM (institute or real estate management). I would love to give this a shot and learn and help out with MOPOA as much as I am able to. Landmark has been active with MOPOA 6+ years with Chris Young and Dave Paladino.

---

### **SHERRI KUNZ**

Member of MOPOA since 1994

Currently serving as MOPOA board Secretary

Member of Statewide Property Owners Association

Represents MOPOA as a member of the Northwest Precinct Advisory Council for the Omaha Police Department

Owner/manager of rental property since 1994. Involved in all aspects of property management including; advertising, applicant screening, coordinating all maintenance and repairs, bookkeeping, all tenant interface, including resolving any concerns or complaints.

Recognize the importance of landlord learning opportunities through MOPOA and the advantages of networking with other landlords.

---

### **JOHN C. CHATELAIN**

**OBJECTIVE:** The dedication of my energy and skills to the improvement and enhancement of the property ownership and management industry through personal investment interests and involvement in local and statewide associations dedicated to that purpose.

#### **EDUCATION:**

- Graduated with distinction from Peru State College, Peru, Nebraska, with Bachelor of Science in Education degree, 1976.

- Graduated from the University of Nebraska College of Law with Juris Doctor degree, 1979.

- Graduated from the University of Nebraska College of Business Administration with Master in Business Administration degree, 1989.

#### **ACHIEVEMENTS:**

- Served ten years in Private Practice of Law in Auburn, Nebraska, 1979 - 1989.

- Served four years as Nemaha County Attorney, Auburn, Nebraska, 1982 - 1986.

- Mastered the course work in public accountancy sufficient to pass CPA examination, 1988.

- Established successful law practice in Omaha, Nebraska, in the areas of Estate Planning, Probate Administration, Real Estate and Landlord/Tenant Law, 1990 - present.

- John and his wife, Jean have established a successful real estate investment business in the Omaha, Nebraska area.

## Board of Director's Elections Continued. . .

### AFFILIATIONS:

- Metropolitan Omaha Property Owners Association
- Statewide Property Owners Association

### MIKE GEORGE

- B.S., U.S. Naval Academy, 1988
- MBA, Creighton University, 2010
- Real Estate Salesperson, CBS Homes
- Retired U.S. Marine Corps Officer
- MOPOA Board Member for the last 2 years (approximately)
- Real Estate Investor/Property Manager in Pennsylvania since 1998. Invested/managed at various times in North Carolina and Virginia
- Real Estate Investor/Property Manager in Nebraska since 2012
- Board Member, Sarpy County Planning Commission
- Board Member/Elder, local Church
- Defense Analyst/Senior Manager, U.S. Strategic Command

Since joining the MOPOA Board, I have worked to increase the awareness of our Membership of Investment opportunities in Sarpy County, increase Sarpy County MOPOA Membership, and draft MOPOA 2020, a strategy to carry our organization into the future.

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# Annual Membership Dues are



## Past Due

Fill out the membership form in the back of the newsletter or go to [www.mopoa.com](http://www.mopoa.com) and **click "pay dues"**.

Thank you to all who have already paid their dues!

## Via Email:

Jean & John Chatelain and MOPOA members,

I wanted to reach out to you to let you know that I read the latest issue of the MOPOA Newsletter, and I want to express my support for you and many of the landlords in this community. We have so many more great landlords than bad ones, and it seems they are all getting lumped together.

I would hope that the advocacy groups and tenants would understand that many of the things they are asking of landlords, they should also be expecting of themselves. We too often find tenants that **won't tell the landlord when they have maintenance issues because they actually don't want the landlord in the unit because they aren't doing their part to maintain the unit.** Sometimes tenants are afraid to complain to landlords because they are afraid of eviction, but many times **that isn't the reason.**

The idea that landlords should not evict for failure to pay rent is absurd. We understand that landlords are running a **business, and it isn't a non-profit.** Landlords also have mortgages and expenses. In the Section 8 program, the amount of rent paid by the tenant is based **upon the tenant's income.** They are required to pay their portion monthly, and if **they don't, they are in violation of the program's regulations.**

I know special circumstances can happen with our low income tenants, health issues, an accident, etc., and many of our landlords are willing to work with those isolated incidents, but to expect a landlord to simply allow a tenant to not pay rent is an unreasonable expectation.

We have some bad landlords, but by far, we have many great landlords and it is shameful that they are all being thrown in the same pot! The focus needs to be with the bad landlords.

Thank you for all you do for the Community and for our tenants.

Sheila Miller, CEO

Douglas County Housing Authority

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# VINYL FLOORING DECISIONS MADE IN THE FIELD

By Carole VanSickle Ellis Think Realty Magazine  
thinkrealty.com used with permission

For investors, flooring decisions are largely practical and involve around return on investment (ROI) at the point of resale and maintenance prevention during ownership of the property in question. As technology improves, what used to be a relatively simple question (carpet or hardwood?) has evolved into a much more complicated discussion thanks to the evolution of vinyl flooring.

Here, we break down the basics of vinyl flooring and how it compares to that classic flooring, hardwood, with insights from some of the highest volume and most successful real estate investors, rehabbers, contractors, and builders in the country.

## What is vinyl flooring?

Vinyl flooring, or sheet vinyl, and luxury vinyl plank (LVP) are made from colored polyvinyl chloride (PVC) chips formed into solid sheets and installed onto smooth, leveled sub-floor using special adhesives or mortars or using a click-lock system.

*"For rentals, luxury vinyl tile (LVT) or luxury vinyl plank (LVP) is best by far for durability and ease of replacing only a specific damaged section—if it ever damages." - Bryan Blankenship, Ohio Turnkey*

## Luxury Vinyl Plank

*"We install luxury vinyl plank in our brand-new homes and our renovated turnkey properties. The look is appealing to our residents and vinyl's durability and low costs of maintenance and replacement appeal to our investors." - James Wachob, Memphis Investment Properties*

## PROS:

- Extremely durable
- Moisture-resistant
- Lots of design options
- Easy to replace partial sections

## CONS:

- Does not absorb sound
- Health & safety risks associated with falls and slipping, which are the leading causes of workplace injuries



## Cost of installation: Sheet Vinyl & Luxury Vinyl Plank

The cost of vinyl plank flooring runs the gamut depending on materials and type of installation. For this reason, we distinguish between sheet vinyl, which is the least expensive option in this category but must be replaced completely if damaged, and LVP, which is more time-consuming to install and more expensive than sheet vinyl.

## Luxury Vinyl Plank vs. Hardwood Floors

Hardwood floors have traditionally been considered the height of beauty and luxury in flooring. However, modern technology is rendering high-quality LVP nearly indistinguishable from hardwoods, making the advantages that come with LVP more accessible even in high-end homes where historically hardwood floors would have

## VINYL FLOORING DECISIONS CONTINUED. . .

been the only design option. LVP installation and materials cost a fraction of that of hardwood, require very little upkeep, are moisture-resistant, offer a 'green factor' (they are recyclable and often made from recycled materials). This leaves marketability as hardwoods' main benefit to the investor.

### Cost of Installation: Hardwood

The price of hardwood flooring varies widely from \$3-\$6 on the low end (pine) to \$5-\$10 for mid-range woods (oak or teak) to more than \$14 per square foot on the high end (tiger-wood or mahogany). Installation costs alone are as follows:

National average \$4,396

Typical range for home installation \$2,543-\$6,493 (HomeAdvisor.com)

### Cost of Installation Sheet Vinyl

\$.50 -\$2 per square foot for materials  
\$3-\$4 per square foot for installation

National average \$1,098

### Cost of Installation of LVP

\$2.50—\$5.00 per square foot for materials

Installation ranges from \$1,500—\$5,000 (national average)

Note: different types of LVP come with different types of finishes both protective and ornamental. The cost of the finish may not be included in the cost of installation and materials.

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# Events of Interest

**Monday Night Meeting:**  
 May 13th, 2019

6:45 p.m. Meeting held at Westside Conference Center 3534 S. 108th St.

*2nd Monday of Month (Sept-May)*

**Early Bird Breakfast:**  
 Saturday, May 18h, 2019

7:00 a.m. Farm House, 84th & Grover

*(Saturday after the MOPOA Monday Night meeting)*

**MOPOA Happy Hour:**

Thursday, May 16th, 2019

5-7 p.m. Report In Pub 12100 West Center Road

*(Thursdays after the Monthly Monday Night meeting)*

**NE Taxpayers for Freedom:**

Wednesday, May 15th, 2019

6:30 p.m.

Millard Library 132nd St. and 1/2 mile So. of West Center Rd.

*(3rd Wednesday of the month)*



# May 2019

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13 <i>Monday Night Meeting 6:45 p.m.</i>	14	15 <i>NE Taxpayers for Freedom 6:30 p.m.</i>	16 <i>Happy Hour 5-7 p.m.</i>	17	18 <i>Early Bird Breakfast 7 a.m.</i>
19	20	21	22	23	24	25
26	27	28	29	30	31	

## Welcome New MOPOA Members!

- \*Brian Potter
- \*John Keyser
- \*Eugene Zimmerman
- \*Michael Powers
- \*Thomas Raetz
- \*Roy Morris
- \*Donna Carleton
- \*Brent Weeks
- \*Jon De Haai
- \*John George
- \*David Hitt
- \*James Sinclair

# WELCOME TO THE EARLY BIRD BREAKFAST

By Rick McDonald, MOPOA Vice-President

## MOPOA Early Bird Breakfast

Saturday, May 18th, 2019

Farmhouse Café, 84th & Grover.

7:00 a.m. Order off the menu.

7:30 a.m. meeting starts

I know I've stated it many times before but we had a full house again. Month after month the room is full.

Yes we did discuss the Rental Registration and Inspection program again. By the time this article is out we should know if the program is a go or not, or the way the City Council is handling this proposal maybe we'll still be in the dark.

We had some discussion on all the pot holes in Omaha this year. That was a little off the landlord issues we normally talk about so you see we don't always talk landlord issues its what ever you want to talk about.



We did have some discussion about our new Face Book page so check it out if you get a chance and let the MOPOA Board know what you think of it.

There was a question about occupancy in your rentals. Is there a maximum number of tenants that can occupy a unit? Does the sex and age of

the children come into play with this? Does the relationship of the adults or the fact that maybe there is no relation between the tenants have an effect on the number that can live in the house? We discussed this topic until we had more questions than answers. In general yes to all the above questions. We are going to look up a good mathematician to calculate the answer.

We talked about a good place to get financing on some of our properties. The answer was to come to our next monthly meeting and meet all the lenders that will be there.

One landlord was looking for a good cement contractor. I personally use A1 Concrete. They have always done good for me.

Comments, suggestions, or criticism are always welcome. Give me a call anytime.

Hope to see you all next month at the Early Bird Breakfast.

—Rick McDonald

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# USING ZILLOW RENTAL MANAGER TO LIST PROPERTIES

Zillow is a great online free resource to list your properties for rent. If you've not been using it, it is pretty easy to get started. They have an app for smart phones that you can download or on your computer you can go to <https://www.zillow.com/rental-manager/> or Google 'Zillow Rental Manager' to set up an account.



First thing you do is create an account with an email and password. Then click on 'add a property' and put in the address and other information about your property. Then you can add photos, description, etc. The listing is then posted to two other online sites automatically (Trulia and Hotpads). The listing stays active for 30 days, and you can renew it or make it inactive it at anytime if you get it rented.

Take attractive photos of your property, exterior and interior. If you have a camera other than your phone, use a wider angle lens to capture the truer sense of the space, especially hard to photograph spaces like a bathroom. If using a phone, critically look at the photo and see if it is good. Open mini blinds to get good light into the rooms. Try taking photos from different angles. Try to get as wide as you can. Edit the exposure, color, etc in your phone. Only use your best photos.

This time that I've been using Zillow, I've had more potential clients emailing me. Usually texting is how potential renters contact me. I still pre-screen via email or text with a quick summery phrase of the application process. —Molly Zavitz, MOPOA Operations and Finance Committee



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## FROM THE SPRING SEMINAR

The Statewide Property Owners Association hosts a seminar every spring, and if you've never been you might want to think about it for next year. They always have great speakers and I pick up tid-bits of important info and always come away inspired a bit, which sometimes in this very trying business, is the best part.

Dr. Eric Thompson, Professor of Economics at UNL Business Collage spoke to us to kick the morning off. It was a thought provoking discussion of how the free market works to produce affordable housing by new housing being build and the existing housing stock aging. This also creates bunches of aging housing in the same neighborhoods and a way to vitalize those areas might be to encourage deregulation around zoning, encouraging businesses to invest in aging housing neighborhoods, and encourage new construction. He also spoke about 'spillover' effects on neighborhoods and many other topics of interest.

Next Jan Beran and Richard Test, both attorneys at law, talked about legal concerns in the current rental property management field. Their advice was to have your lease reviewed by an attorney regularly to make sure you don't have unenforceable or clauses that violate the Landlord Tenant act, to stop giving a grace period for late rent, and talked about the pros and cons of setting up

an LLC, among many other topics of importance which they explained very well in their program.



Dana Steffen, of Rental Real Estate Company, talked to us about Real Estate management software and gave us a breakdown of many popular ones, including Rent Manager to manage her properties and property management clients, Rently to show units remotely and Paylease for online payments, as well as other companies pros and cons. By accepting online payments it saves her time and is a benefit for ease of payment by her tenants. She shared very helpful real life examples with us of how to pre-screen tenants and how to follow a proper screening procedure with her handouts.

Kent Rogert, lobbyist with Jensen-Rogert Associates, finished up the morning with a run down of what's happening in the Nebraska Legislature. The take away here for me was make an appointment with your representative and go and talk to them and tell them about what we do as landlords. Sometimes they really don't know.

Overall a great event, plan on attending next year if you missed it, the speakers and topics are always excellent.

*Thanks to Jean Chatelain for the pictures.*



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Membership Fee\* \$120

**Total Enclosed** \$ \_\_\_\_\_

**\*Note: Membership Dues \$120. Membership is from May 1st to April 30th Annually.** (\*New members who join after May 1st, will pay \$120 for initial annual membership and pro-rated first renewal dues on May 1st of the following year.)

### BENEFITS OF A PAID MEMBERSHIP OF METROPOLITIAN OMAHA PROPERTY OWNERS ASSOCIATION:

- Discounted Services: To Tenant Data—discounted cost to MOPOA members . www.tenantdata.com 402-934-0088.
- Our educational organization has 450 plus memberships, representing around 1,000 persons and businesses active in the rental real estate field. We are dedicated to increasing the professionalism of the rental business through education.
- New Member Forms Packet, which includes a Lease Agreement and a Three Day Notice. The Tenant Data tenant application and EPA Lead Disclosure and pamphlet and the 3<sup>rd</sup> party notices from OPPD and MUD, Fair Housing Rules, and NE Landlord/Tenant Act Brochure and more, so you have all the important forms in one packet.
- A Monthly Meeting (Sept-May) is held which is both informative and educational. We will strive to keep our members up to date on matters that affect us in the rental property business. Second Monday of the month Sept-May. Westside Community Center at 3534 S. 108th St. at 6:45 p.m.
- A Monthly Early Bird Breakfast Meeting is held year round on the Saturday following the Monday night meeting. 7: 00 a.m. Monthly Happy Hour on the Thursday after the Monday Night Meeting. These are great times to learn from and network with other landlords.
- Monthly Newsletter, which is chock full of valuable information. Printed and electronic versions.
- Advertising opportunities for your rental related business in our Monthly Newsletter and Website. As well as discounts from some of our advertisers, ask them directly if they have any offers.
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