



# Landlords' Legend

THIRD QUARTER 2010

QUARTERLY  
NEWSLETTER

## President's Column

by Keith Smith

### Landlord Convention

Are you ready to "Aim for the Green" October 15 and 16? The Dubuque Area Landlord Association is hosting the 2010 Landlords of Iowa State Convention. Join your fellow landlords in the Key City to learn about "Building Wealth with Real Estate" with keynote speaker Tom Lundstedt. Prepare to gain strategies that will help you increase your personal green.

The two-day convention features a full schedule of speakers and topics chosen to provide information to support your landlord business. The sessions promise to be interesting and insightful. Just as valuable is the opportunity to share stories and experiences with your fellow landlords. Who better to talk with to discuss your challenges and successes? The networking opportunities are tremendous. Take the opportunity to learn from each other.

More information and registration is available at [www.dubuquelandlords.com](http://www.dubuquelandlords.com) New this year is the opportunity to register on-line using PayPal. Reserve your spot now—you won't want to miss this event. And, if you know of vendors who might be interested in exhibiting at the convention, send them to the website as well. The state convention is a great way to learn about products and services that might make your job easier. ❖

### INSIDE THIS ISSUE:

Board Minutes	3
Board of Directors	4
Local Chapters	5
Membership Benefits	6
Tips for Being a Good Landlord	7
Bed Bugs	8-9
State Convention	10-11

### SCHEDULE OF 2010 BOARD MEETINGS:

- Oct. 14—Best Western Midway, Dubuque, IA, 5-7 PM

## Iowa Chapter 535D Mortgage Licensing Act (aka: SAFE Act)

The weekend of August 14/15, I had the pleasure of attending an education event put on by Mike Butler ([MikeButler.com](http://MikeButler.com)) and Harry Borders ([AskHarryBorders.com](http://AskHarryBorders.com)) related to the Secure and Fair Enforcement of Mortgage Licensing Act of 2008 ("SAFE Act") and its impact to Owner and Seller financing for the real estate investor. The real estate investment environment is constantly changing. It is important to stay informed and aware of fresh requirements. A key aspect of the mission of the Landlords of Iowa is to support its members in this process. In the coming months it is critical for members to become more informed about the SAFE Act and other legislation that relates to our business particularly if you are using Owner or Seller financing with your deals. Please visit Harry Border's website for additional information related the SAFE Act and read the "Owner & Private Financing Greatly Impacted" article in the newsletter.

I look forward to talking with you at Landlord Convention in Dubuque in October.

Keith Smith  
President  
Landlords of Iowa

*FROM Kentucky Association of Realtors eNewsletter. Reprinted with permission from Harry Borders.*

*This article was written by Harry Borders, a residential real estate attorney in Louisville, KY.*

### Owner Financing and Private Financing Significantly Impacted by the S.A.F.E. Act.

On July 30, 2008, the Federal S.A.F.E. Act (Secure and Fair Enforcement for Mortgage Licensing Act of 2008) was signed into law. The federal SAFE Act is a law that gave the states one year to enact their own legislation for the licensing of residential loan officers, including private lenders and sellers willing to give a "mortgage loan" (i.e. carry the financing for the buyer, including contracts for deed). On June 25, 2009, Kentucky enacted our version of the S.A.F.E. Act.

Congress' concern when enacting this legislation was that even if states identified a "bad actor" mortgage broker, he or she could just pull up stakes and move to another state. Congress observed that, without a national registration system, the states found it difficult to track such bad actors and put them out of business permanently.

The SAFE Act only applies to "residential" properties

*(Continued on page 2)*

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(defined by the Truth In Lending Act as up to and including a 4-plex, therefore, anything larger than a 4-plex does not apply). The thinking was that most residential purchasers (unlike commercial purchasers) are not “professional” buyers and therefore, they need protection against bad loans, whereas “professional” buyers were savvy enough to protect themselves from bad loans and therefore don’t need protection.

Unfortunately, there is no exception for “professional” buyers if they are buying “residential” properties under the Kentucky S.A.F.E. Act. Therefore, these “professional” buyers (i.e. real estate investors) also are unable to buy with owner financing or private financing unless the owner or private lender is either exempt from the rules or is a licensed loan officer. It appears that Congress intended to exempt “professional” buyers from the Act, however, when HUD wrote the Model Act (designed to give states guidance on how to draft their version of the law) which was subsequently adopted by most states, this exemption was not included in the Model Act, and thus it was not included in Kentucky’s version.

The SAFE Act requires the establishment of a national tracking system, and requires states to adopt statutes meeting certain minimum standards for registration, for continuing education, for criminal background checks and the like. Under the SAFE Act, all states must implement licensing systems that require Mortgage Loan Originators (including private lenders and seller’s willing to carry financing) to:

- Provide fingerprints for an FBI criminal history background check;
- Provide authorization for Nationwide Mortgage Licensing System and Registry (NMLS&R) to obtain a credit report;
- Input and maintain their personal Mortgage Loan Originator record in NMLS&R as their license in each state in which they wish to conduct loan origination activity;
- Pass a national mortgage test;
- Take 20 hours of pre-licensure education courses approved by NMLS&R.

The Act allows for fines of between \$1,000 and \$25,000 for violations.

There are a few very strict exceptions to Kentucky’s S.A.F.E. Act. The exceptions are as follows:

1. A seller who is a natural person may originate a mort-

gage loan secured by a dwelling that served as the natural person’s residence. However, the seller cannot be compensated in connection with that transaction by a mortgage loan company, mortgage loan broker, or other mortgage loan originator, or by an agent of such company, broker, or other originator.”

Therefore, if the seller is selling his/her residence, the transaction will be exempt from the SAFE Act. However, the exemption is very narrow – it clearly states that the dwelling must be the person’s residence. Consequently, there is not an exemption for a person financing the sale of a property that is not his/her residence. Therefore, investors or builders may not carry the financing on the sale of any of their residential real estate, provided it is not the investor or builder’s primary residence of the buyer is not immediate family.

Technically, there are other exceptions, but frankly, these exceptions are not very helpful. One such exception is for "Other natural persons making mortgage loans from their own funds for investment without intent to resell." However, the statute still requires these individuals to be licensed with the Kentucky Department of Financial Institutions ("DFI"). Therefore, they still must register with DFI, have 20 hours of pre-licensing education, pay the fees, etc. Realistically, this will prevent most investors and builders from being able to carry financing on their sales.

The other exception is the “attorney” exception. While there is an attorney exception, this merely exempts attorneys from having to be licensed. It does NOT allow attorneys to negotiate loans with otherwise non-exempt lenders. Therefore, this exemption also has very little benefit to investors, builders and REALTORS®.

Unfortunately, HUD has not issued its regulations regarding the S.A.F.E. Act, and therefore, we do not know the answers to many questions (such as "did I have to occupy the house *immediately* before closing? What if I moved out 3 months ago, do I still qualify?"). HUD is not expected to issue the regulations until possibly July of 2011.

The intent of the law has merit. Unfortunately, the law was drafted so narrowly that it now prevents most owner financing or private financing on residential properties, despite the fact that this type of financing is not what the law was targeting.

There is a push both on the state level and on the federal level to change this law. However, in the meantime, it is important that realtors are aware of the law and its implications to your business. ❖

## Unapproved Minutes—Landlords of Iowa Board of Directors Meeting July 16, 2010, Elk's Lodge, Waterloo, IA

**ATTENDEES:** Keith Smith, Dick Sack, Kim Frederickson, Jim Ervin, Bob Smith, Gary Olmstead, Diana Wilson, Daryl Kruse, Jerry Merrick, Kathi Skovronski, Walter Skovronski, Max Patterson, Sandy Patterson, Jan Schmitt, Lynn Lampe, Jerry Maro and Rachel Page.

**CALL TO ORDER:** President Keith Smith called the meeting to order at 10:02 a.m.

**BOARD OF DIRECTORS:** President Keith Smith asked that each board member introduce themselves and discuss the top three issues that need addressed with their current chapters. Issues discussed by the board included new housing ordinances, crime free ordinances, membership, lead based paint training and jobs.

**SECRETARY'S REPORT:** Kim Frederickson

The secretary provided written copies of the minutes to each board member. Bob Smith motioned to make a correction that an audit was completed with a second by Kathi Skovronski. Bob Smith moved to approve the minutes with a second by Walter Skovronski. Motion passed unanimously.

**TREASURER'S REPORT:** Stephanie Feuss

The treasurer provided a written report to each board member by email. Followed was a discussion of the 26 cents that was on the report. Jim stated that was because Linn County changed from a monthly invoice to an annual invoice. President Keith Smith asked for a motion to approve the treasurer's report so moved by Walter Skovronski with a second by Max Patterson. Motion passed unanimously.

**2010 CONVENTION:** Jerry Merrick

Jerry Merrick provided copies of a written DALA's proposal to the board which was followed by discussion. President Keith Smith asked for a motion to approve the proposal so moved by Bob Smith that we accept the business proposal for sharing state convention profits as presented with a second by Daryl Kruse. Motion Carried.

**EDUCATION COMMITTEE:** Aleks Thomas

Discussion of having a one day educational seminar if necessary.

**AUDIT COMMITTEE:** Dick Sack

Nothing to Report. President Keith Smith asked that the committee audit the membership proration from Linn County for the 26 cents and make sure it was done properly.

**MEMBERSHIP:** Max Patterson

Nothing to report. President Keith Smith asked that Max Patterson get in touch with Ames as a potential new mem-

ber. Followed was a discussion of inviting Ames to the State Convention and having Jerry Merrick and Walter Skovronski go speak with them. Max Patterson will work on writing new chapter guidelines and work with Daryl Kruse and Kathi Skovronski on speaking with Ames, Northeast Iowa and Burlington, Iowa as potential new members. The board discussed attending the local chapter's monthly meetings and inviting them to attend our meetings.

**LEGISLATIVE REPORT:** Daryl Kruse

Out of session right now. Joe Kelly sent out a summary on the War Eagle. Daryl Kruse mentioned that we should make sure all new and current members get linked to Joe Kelly. To do this they need to make sure they send Joe Kelly an email to get added to his list.

**FORMS:** Dick Sack

Need to update forms and CD's.

**NEWSLETTER:** Diana Wilson

The deadline to turn in material to be put in the newsletter is August 1.

**LEGAL STATUS COMMITTEE:** Walter Skovronski

Stephanie Feuss sent the proper paper work to an attorney for the non profit status.

**WEBSITE:** Bob Smith

None

**NOMINATION COMMITTEE:** Diana Wilson

President Keith Smith listed the following people to make up the nominating committee, Dick Sack as the Chair, Bob Smith, Max Patterson, Diana Wilson and President Keith Smith. All Accepted.

**2011 CONVENTION COMMITTEE:** Stephanie Feuss

None

**WELCOME NEW BOARD MEMBER:**

Walter motioned to accept Rachel Page from Black Hawk as a new board member with a second by Max Patterson. Motion passed unanimously.

**OLD BUSINESS:** President Keith Smith spoke on the chapter 29 ordinance that passed in Linn County.

**NEW BUSINESS:** Newsletter Fees

**ADJOURN:** President Keith Smith asked for a motion to adjourn so moved by Walter Skovronski with a second by Max Patterson at 2:00 p.m. Motion Carried.

Respectfully submitted,

Kim Frederickson, secretary

## Landlords of Iowa Board of Directors 2010

### B.O. Bryngelson

Marshalltown Rental Property Association  
641/752-3646, bo\_bryn@willinet.net

### Burt Ehlers

Clinton Landlords Association, Inc.  
563/242-5080

### Jim Ervin, Newsletter Co-Editor

North Iowa Landlords Association  
641/424-6589, ervin@jumpgate.net

### Stephanie Feuss, LLIA Treasurer, Budget Committee -- Chair,

Landlords of Linn County  
319/329-5378, feuss99@hotmail.com

### Kim Frederickson, LLIA Secretary

Landlords of Linn County  
319/366-0434, gatewaykim@mcleodusa.net

### Glenda or Michael Hanback

Central Iowa Rental Property Association  
515/279-2847, glendahanback@msn.com

### Keith or Inez Hill

Wapello County Area Chapter  
641/684-7842, keithhill2@juno.com

### Tony Jacobsen, LLIA Immediate Past President

Fort Dodge Area Landlord Association  
515/573-4961, westridge1@frontiernet.net

### David Kacena

Greater Iowa City Area Apartment Association  
319/354-0386, David@k-rem.com

### Daryl Kruse, Legislative Committee -- Chair

Landlords of Black Hawk, Inc.  
319/240-0880, dreemon@aol.com

### Jerry Merrick, Convention Committee -- Chair

Dubuque Area Landlords Association  
563/556-7418, phubai1971@aol.com

### Gary Olmstead

Landlords of Black Hawk, Inc.  
319/266-8649, gandnolm@cfu.net

### Rachel Page

Landlords of Black Hawk, Inc.  
319/464-2848, pagefamily@butler-bremer.com

### Max Patterson, Membership Committee -- Chair, Audit Committee

Marshalltown Rental Property Association  
641/752-1887, m.patterson@mchsi.com

### Maynard Porter

Siouxland Rental Association  
712/258-8182, maynardporter@hotmail.com

**Richard Sack**, LLIA Vice President, Audit Committee—  
Chair, Forms Review Committee—Chair  
Clinton Landlords Association, Inc.  
563/243-2617, cosuda@mchsi.com

### Al Seim

Wapello County Area Chapter  
641/682-7878, arseim@lisco.com

### Walter & Kathi Skovronski, Legal Status Committee -- Chair

Landlords of Davenport, Inc.  
563/326-5693, kaski58@msn.com

### Keith Smith, LLIA President

Landlords of Linn County  
319/721-4191, smithke@mchsi.com

### Robert Smith, Website

Clinton Landlords Association, Inc.  
563/212-2211, rjsmith@gmail.com

### Roger Wahl

Pottawattamie County Landlord Association  
712/322-8153, wahlapts@aol.com

### William Wege

Pottawattamie County Landlord Association  
712/322-5486, wrwege@msn.com

### Diana Wilson, Newsletter Co-Editor

Muscatine Landlord Association, Inc.  
563/264-2077 or 563/299-2007, dkwilson@machlink.com

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## Local Chapters (Listed alphabetically—numbered by order of joining)

### #1 LANDLORDS OF BLACK HAWK, INC.

[www.blackhawklandlords.org](http://www.blackhawklandlords.org)

Chapter Address: PO Box 742, Waterloo, IA 50704

Meetings: Monthly, 3rd Thursday 6:00 - 8:30 p.m.

Dinner, Program, Business Meeting

Elks, 409 E. Park Ave., Waterloo, IA 50703

Board meets 1st Thursday of the month for lunch, 12 noon, Elks

2010 President: Wally Parrish

### #16 CENTRAL IOWA RENTAL PROPERTY ASSOC.

Meetings: Monthly, 3rd Thursday 7:00 - 9:00 p.m.

Iowa Realty Office, 3521 Beaver Ave.

Des Moines, IA 50310

2010 President: Anne Bickell

### #7 CLINTON LANDLORDS' ASSOCIATION, INC.

[www.clintonlandlords.com](http://www.clintonlandlords.com)

Chapter Address: PO Box 155, Clinton, IA 52732-0155

Meetings: Monthly, 4th Thursday 5:30 - 9:00 p.m.

Social Hour, Dinner 6:00 p.m., Business Meeting; 6:30 p.m., Program, Frontier Restaurant, 2300 Lincoln Way, Clinton, IA 52732

Board meets as required

2010 President: Richard Sack

### #21 LANDLORDS OF DAVENPORT, INC.

Chapter Address: 2350 Farnam St., Davenport, IA 52803

Meetings: Monthly, 4th Tuesday 6:30 - 8:00 p.m.

Business Meeting, Program, Davenport Moose Club, 2333 Rockingham Rd., Davenport, IA 52802

2010 President: Walter Skovronski

### #14 DUBUQUE AREA LANDLORDS ASSOCIATION

Meetings: 2nd Tuesday, 7:00 p.m. in September, November, January, March & May

Dubuque Area Lifetime Center, 3505 Stoneman Road, Dubuque, IA 52002

Board meets 1st Tues. at noon - same months as meetings.

2010 President: Jerry Maro

### #10 FORT DODGE AREA LANDLORD ASSOC.

[www.fdala.com](http://www.fdala.com)

Meetings: Monthly, 3rd Wednesday, 7:30 - 9:00 p.m.

Chamber of Commerce Office, 1406 Central Ave., Fort Dodge, IA 50501

2010 President: Dave Essing

### #20 GREATER IOWA CITY AREA APARTMENT ASSOCIATION

[www.gicaa.org](http://www.gicaa.org)

Chapter Address: PO Box 1765, Iowa City, IA 52244

Meetings: Monthly, 4th Tuesday, 9 months

No meetings - July, Aug., Dec.

11:30 a.m. to 1:00 p.m. Lunch, Business, Speaker

Iowa City Board of Realtors, 438 Hwy 1 West, Iowa City, IA 52246

Board Meets 2nd Tuesday every month

2010 President: David Kacena

### #2 LANDLORDS OF LINN COUNTY

[www.landlordsoflinncounty.com](http://www.landlordsoflinncounty.com)

Chapter Address: PO 338, 3315 Williams Blvd SW Suite 2, Cedar Rapids, IA 52404

Meetings: Monthly, 2nd Thursday, 6:00 Social Hour, 7:00 Program/Meeting, Longbranch Hotel, 90 Twixtown Rd NE, Cedar Rapids, IA 52402

2010 President: Stephanie Feuss

### #9 MARION COUNTY LANDLORDS' ASSOCIATION

Meetings: Every other month, 3rd Tuesday

Mr. C's Steakhouse, Highway 14 N, Knoxville, IA 50138

6:30 p.m. Dinner, 7:00 p.m. Program

2010 President: Jayme McLaren

### #12 MARSHALLTOWN RENTAL PROPERTY ASSOC.

Chapter Address: PO Box 36, Marshalltown, IA 50158

Meetings: Monthly, 2nd Thursday, noon luncheon

Memories Banquet & Reception Hall

1010 W. Lincoln Way, Marshalltown, IA 50158

2010 President: B.O. Bryngelson

### #11 MUSCATINE LANDLORD ASSOCIATION

[www.muscatinelandlords.org](http://www.muscatinelandlords.org)

Chapter Address: 1103 Halstead St, Muscatine, IA 52761

Meetings: Monthly, 3rd Monday except July & Aug—7:00 p.m.

Trinity Church, 211 Walnut St., Muscatine, IA 52761

Board Meets 6 p.m. prior to meeting

2010 President: Diana Wilson

### #17 NORTH IOWA LANDLORDS ASSOCIATION

Chapter Address: PO Box 354, Mason City, IA 50402

Meetings: 9 months of the year, 4th Thursday 7- 8:30 p.m.

Grant Village, Community Center, 823 6th St. SW, Mason City, IA 50401

Board meets 6:30 p.m. before regular meeting

2010 President: Jim Ervin

### #8 POTTAWATTAMIE COUNTY LANDLORD ASSOC.

[www.pottcolandlords.org](http://www.pottcolandlords.org)

Chapter Address: 3114 - 9th Ave

Council Bluffs, IA 51501-5737

Meetings: Monthly, 2nd Thursday 7:00 - 8:30 p.m.

Business, Program

Jon Malloy Center, S 7th St. & 9th Ave., Council Bluffs, IA 51501

2010 President: Don Angeroth

### #6 SIOUXLAND RENTAL ASSOCIATION

[www.sioxlandhomerentals.com/](http://www.sioxlandhomerentals.com/)

Chapter Address: PO Box 5204, Sioux City, IA 51102

Meetings: Jan, Apr, July, Oct

6:00 p.m. Dinner

7:00 p.m. Program, Business Meeting

Horizon Restaurant, 1222 Tri View, Sioux City, IA 51103

2010 President: Maynard Porter

### #5 WAPELLO COUNTY AREA CHAPTER

Chapter Address: 13934 - 65th St., Ottumwa, IA 52501

Meetings: Monthly, 2nd Monday 6:30 p.m. Dinner, 7:00 p.m.

Meeting

Sirloin Stockade, 2645 Northgate Dr., Ottumwa, IA 52501

2010 Presidents: Keith & Inez Hill

## What Do YOU Get From Your Landlords of Iowa Membership?

### 1. Quarterly newsletters

Four times a year you receive the “Landlord’s Legend” with information about legislative issues, what other landlords are doing, hints, and suggestions to help you become a better landlord.

### 2. A Lobbyist hired to represent the Landlords in Iowa

Joe Kelly is a very experienced lobbyist who represents our landlords on a daily basis at the State Capitol.

### 3. Regular legislative updates

Joe provides landlords regular updates on “hot” issues via e-mail and updates in the newsletter.

### 4. Annual opportunity to meet the legislators

Each spring, Landlords of Iowa members are invited to spend a day “on the hill” meeting the legislators and discussing current issues.

### 5. Education opportunities, including the annual state convention, guest speakers, and program idea

Each fall the Landlords of Iowa State Convention gives landlords the chance to listen to industry speakers, motivational speakers, question and answer sessions. Throughout the year, board members provide presentations to local chapters and local chapters can share program ideas during the President’s Breakfast at the convention.

### 6. Networking with other landlords

Through monthly meetings at the local level, distribution of chapter contact lists in the quarterly newsletter, and attendance at the state convention, landlords can meet with other landlords facing similar challenges and discuss ways to improve their business. With over 1,000 members, think of the great ideas you can can from their experience!

### 7. Discounts through vendor members

As a member of Landlords of Iowa, you are given the opportunity to receive discounts through state vendor members and local vendor members!



# Tips for Being a Good Landlord

Information provided by the Dubuque Area Landlords Association

Be consistent in all your dealings with residents. Be aware of your rights and residents' rights.

1. Never say the word "tenant". Use the word "resident". Communication is the key to a good relationship. Be upfront and frank with your residents. Demand respect and give respect. Be flexible, it's a "win-win". Always remember you are a businessman...doing business.
2. Make your residents feel like winners by a "Customer Loyalty Plan". Giving a "move in" gift (pizza, bottled water, wine, gift basket). Leave your phone number on the refrigerator in case of emergencies. Consider an anniversary gift such as a gift card.

## 3. Consider a 3-Star Point Plan.

Point 1—Look for "qualified" as well as "trainable" residents. You may not have a unit that is perfect – neither is your resident. Look for "truthful" applicants. (Are they able to "pass" application or will something "else" show up they thought you would not find?) Take photo of applicant, family on lease, and their pet and call it a "Drug & Crime Prevention Program". A bad applicant will be gone. Refer to yourself as "Manager" not "Owner" (fewer complaints).

Watch for red flags:

- Complaining about previous landlord.
- Are the children well behaved?
- Are the applicants prompt for appointment?
- Are they critical of unit they are viewing?

Point 2—Call it a resident orientation instead of a lease signing.

Be flexible with lease, one month, six month. Bad residents are gone earlier. Make renewals during summer months. On leases, use the term ETAL. This will include all occupants. Make friends with adjoining neighbor (good to keep eye on resident).

Cooperation – have a bonus to move out earlier than last day of lease.

Point 3—Have resident inspection one week prior to their moving out - Do a pre-move out inspection. Point out the problem areas that need to be addressed. Offer to do repairs before resident moves out. Give a break on deposit.

## 4. Levels of Screening

- Income, rental history, credit report.
- Use a pre-established point system to determine best candidate.
- Do a drive by if need be of old address, be objective.
- Use referrals from residents moving out.
- Be objective, do not hurry the process.

## 5. Study Competition

View other properties in your newspaper, want ads, craigslist, yard signs.

Target your market – teachers, nurses, students, etc. – reflect that in your ad.

Take an ad stating – "taking applications this week only".

## 6. Money Making Points

- Don't be set in stone on price – ask applicant what "they" want to spend.
- Use a price range.
- The applicant may want to upgrade (fan, washer, window air, storage space). You can charge more for these "extras" the resident needs.
- Pay Day Program – offer a new plan to pay weekly, bi-monthly.
- Rent Allocation Clause – late rent, penalty is paid first, and then the rent is applied.

## 7. How to Collect

Use a worry free payment plan – direct deposit.

On lease, you have an emergency contact person – contact them – usually is parent, sibling, boss – notify them of resident's inability to pay.

Have a list of local churches, organizations that assist with rent, etc.

8. Deposits—Pay deposit before they move out – good renters like a bonus/reward. After 4 years, start them on a yearly return of deposit. This helps a good tenant stay longer. If they are good, they will not need deposit when they move out.

## 9. Use the Iowa Law

Iowa Law, Code 562A8 states certified mail is receipt of proof of notice.

Code 562A9 refers to late fees – \$10 per day, not to exceed \$40 per month.

Use the term ETAL on leases to refer to "all" resident occupants on notices. ❖



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website: [CityBuilders.com](http://CityBuilders.com)

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## Someday this will be an issue for regulation in Iowa: NYC Looks to Stop Spreading Bedbug Infestations

By SARA KUGLER FRAZIER, Associated Press Writer Sara Kugler Frazier, Associated Press Writer



NEW YORK — One of every 15 New Yorkers battled bedbugs last year, officials said Wednesday as they announced a plan to fight the spreading infestation, including a public-awareness campaign and a top entomologist to head the effort.

The bloodsucking pests, which are not known to spread disease but can cause great mental anguish with their persistent and fast-growing infestations, have rapidly multiplied throughout New York and many other U.S. cities in recent years.

Health officials and pest control specialists nationwide report surges in sightings, bites and complaints. The Environmental Protection Agency hosted its first-ever bedbug summit last year.

In New York City, the pests have been discovered in theaters, clothing stores, office buildings, housing projects and posh apartments.

The stigma of having bedbugs — whose bites leave itchy red welts — and the elusive nature of the pests make it impossible to fully understand the problem, experts say.

But in 2009, for the first time, Mayor Michael Bloomberg's administration included a question about bedbugs on its community health survey, and it revealed the finding to The Associated Press on Wednesday: More than 6 percent of New Yorkers who responded said they had battled the pests in the last year.

The figure would equal roughly 400,000 adults in the city, the health department said.

Data previously has been limited to government statistics on complaints and surveys of private pest-control companies, which have also reported nationwide spikes.

The Bloomberg administration fielded 537 complaints about the bugs in fiscal 2004. In fiscal 2009, there were nearly 11,000.

"This is happening globally, and I don't think anybody has figured out exactly why," said Daniel Kass, the city's deputy commissioner for environmental health. "So what we're left with is managing them and keeping them from spreading. They're going to be with us for some time."

Bedbugs are about the size of an apple seed and burrow into many more places than beds. They can slip into floor cracks, wall outlets, picture frames, lamps — any tiny space.

People who have bedbugs often never see them. The most obvious signs are bites, blood on bedsheets and their waste, which looks like black pepper. They are known for being extremely difficult to eradicate, and can go a year without feeding.

Bedbugs were nearly dormant for decades, and the recent comeback has experts scratching their heads. Some attribute the resurgence to an increase in global travel and the prohibition of potent pesticides like DDT.

New York convened a government advisory board last year to study the problem and make recommendations.

The report said one major roadblock to stopping the bedbug spread is lack of knowledge about prevention and the patchy and sometimes erroneous information about treatment.

"If you have termites, you know how to deal with it. If you see a rat, you know who to call. This is confusing," said City Council Speaker Christine Quinn. "The biggest issue is lack of clarity and not having any actual sense of what the next step is and where you go to get that."

Carol Gittens said she discovered bedbugs in her Brooklyn apartment two years ago, and estimates she has spent at least \$3,000 replacing her things.

"We had to throw everything out — mattresses, clothes," she said.

The apartment was thoroughly cleaned and she thought she had eliminated them. But a neighbor recently reported she has bedbugs, and Gittens said she might have them in her apartment again.

The high cost of throwing out infested belongings and hiring exterminators contributes to bedbugs' spread, officials said. Many people, particularly those with low incomes or in public housing, cannot afford to do what it takes.

Acting on the report's recommendations, New York City said Wednesday it was re-appropriating \$500,000 of health department money to begin the first phase of a bedbug battle plan, which is mostly concentrated on information, outreach and the creation of an entomologist-led bedbug team.

Some of the money will go toward creating an online bedbug portal where New Yorkers can find information

*(Continued on page 9)*

*(Continued from page 8)*

about avoiding the pests as well as how to treat their homes. The city already has a rat-information portal.

Many people are unaware they have the bugs, officials said, and end up spreading them by carrying them on their clothing or discarding personal items that have the bugs.

Travelers also need to be more vigilant, the city says.

"Everyone has got to get used to the idea that they have got to check for them periodically," Kass said. "People who travel should look at the rooms they're staying in. They should check their clothing. There are good preventive measures."

Experts recommend looking for bugs with a bright flashlight, and using a hot hair dryer to flush them out of hiding places and cracks.

Bedding, linens, curtains, rugs and clothes from infested homes must be washed in hot water. Mattresses, furniture and floors must be vacuumed, and vacuum bags should be immediately disposed in sealed plastic bags. Hiring a certified exterminator to apply pesticides is also recommended.

Officials also said the city would adopt the report's recommendation of working to establish protocol for disposing of infested furniture and other personal items.

The report also suggested more work should be done by agencies that serve lower-income New Yorkers, and public housing infestations should be addressed more quickly. But at a time when the city is cutting services and shrinking its job force to save money, those goals are likely not immediately achievable. ❖



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## 2010 State Convention General Information

The Dubuque Area Landlord Association cordially invites you to attend the 22nd Annual Landlord Convention at the Best Western Midway on Hwy 20, October 15, 16, 2010. The convention site is very easy to find and sits just on the edge of Dubuque. Please view our web site [www.dubuquelandlords.com](http://www.dubuquelandlords.com) and click on "Convention" and "City of Dubuque" to view attractions and sites while you are in our fair city.

We have a full slate of interesting subject matters that will educate, entertain, and provide a multitude of information

for you to become the landlord you need to be to succeed in today's competitive market. We have worked very hard to bring many vendors, sponsors, and tons of door prizes just for attending.

Don't miss this special event to meet other landlords/speakers and do the networking while you enjoy a delightful weekend in Dubuque. Bring the entire family and let them explore our treasured city while you take in a wealth of information that you can't buy anywhere else for this price.

## Tentative Agenda

### Thursday, October 14

- 5:30 – 8:30 PM Registration – Lobby Area
- 4:30 – 8:00 PM Dining in Champps (Guests on your own)
- 5:00 – 7:00 PM Landlords of Iowa Board Meeting
- 7:00 PM Hospitality

### Friday, October 15

- 7 AM Registration, Breakfast Buffet, Visit Vendor Booths  
(Breakfast Buffet opens at 6 AM and is free for hotel guests)
- 9 AM Welcome - LLIA President, Keith Smith; Dubuque. Mayor Roy Buol; Chamber President, Molly Grover
- 9:15 AM Steve Eastvedt - Dubuque. Police Dept. - Gangs, Crime
- 10:00 AM Dave Haupert - Dubuque. Police Dept. - Drugs
- 10:45 AM Break, Visit Vendors
- 11:00 AM Jennifer Clemens, Attorney - Applications, Leases, Land lording Issues
- 12:00 PM Buffet Lunch, Visit Vendors
- 12:55 PM Door Prize Drawings
- 1:00 PM Magistrate Dan McClean, Dyersville, Evictions, Landlord Liability
- 2:30 PM Break Out Sessions
  - A. Apartment Finders - Social Networking
  - B. Serv Pro - Lead Base Paint & your responsibility
- 3:00 PM Break, Visit Vendors
- 3:15 PM Break Out Sessions
  - A. Margie White, - Landlord Professionalism .
  - B. Serv Pro - Asbestos, mold & mildew, radon - How it Affects You!
- 3:45 PM Lt. Scott Baxter, Dubuque. Police Dept. - Landlord's personal safety in today's business world
- 4:15 PM Alliant Energy - Energy & You, Bonnie Donnolly, Product Manager Multi-Family Energy Efficiency Programs
- 5:15 PM Joe Kelly, Lobbyist - Current Legislation
- 5:45 PM Door Prize Drawings
- 6:00 PM Buffet Dinner, Awards, Ballroom

### Saturday, October 16

- 7:30 AM - 8 AM President's Breakfast, Meeting Room TBA  
Hotel Guests check out
- 8:00 AM Registration, Visit Vendors
- 8:15 AM Announcements, Keith Smith, President LLIA
- 8:30 AM Tom Lundstedt, CCIM - A Landlord's Guide to Building Wealth with Real Estate includes investment issues, benefits,  
Valuing investment property, passive loss, selling and tax issues
- 10:30 AM Break, Visit Vendors, Hotel Check out
- 10:45 AM Tom Lundstedt, CCIM - continued
- 12:45 - 1:45 PM Buffet Lunch, Door Prizes
- 1:45 PM Carpetland - Flooring for Today's Lifestyle
- 2:30 PM Theater Room - LLCs, bankruptcy, Discrimination, Speaker TBD
- 3:15 PM Door Prizes, Closing, Evaluations

**\* Landlords of Iowa (LLIA) and Dubuque Area Landlords \*  
 October 14, 15, 16, 2010 Convention  
 Best Western Midway, Dubuque, Iowa**

**Your Membership Chapter\*:** \_\_\_\_\_

**\* You must be a member in good standing as of the convention date to receive the member rate.**

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<u>LLIA Member - Two Day</u>	<u>By 9/15</u>	<u>LLIA Member - One Day Only</u>	<u>By 9/15</u>
First Person	\$99	First Person	\$69
Second Person	\$79	Second Person	\$69
*Program provided to first person Registration after Sept. 15, add \$20 for each person per day.			
<u>Non-Member - Two Day</u>	<u>By 9/15</u>	<u>Non-Member - One Day Only</u>	<u>By 9/15</u>
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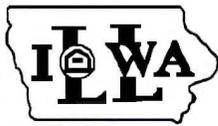
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*The deadline for submitting articles is:*

*Fourth Quarter November 1*