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# COLORADO

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Circulated Monthly To Thousands Of Local Apartment Owners, Property Managers, On-Site & Maintenance Personnel



## 4 Signs That Your Gutters Need Cleaning

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With the fall leaf season fast approaching, we have been receiving calls from single-family and multifamily rental homeowners concerned about overflowing gutters. The majority of these calls are coming from the Pacific Northwest, including Seattle and Portland.

Here are four signs that your gutters need cleaning, and several tips on how to properly accomplish the task before fall.

### 1. RAINWATER IS OVERFLOWING

One of the major reasons to have gutters is to drain water from the roof and channel it away from the foundation. This also helps prevent your roof from holding excessive moisture that could lead to the rotting of its wooden parts.

However, when your gutter is filled with debris or wooden particles, it becomes difficult for it to control the water and even channel it away from

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## Denver Rents Dip Year-Over-Year

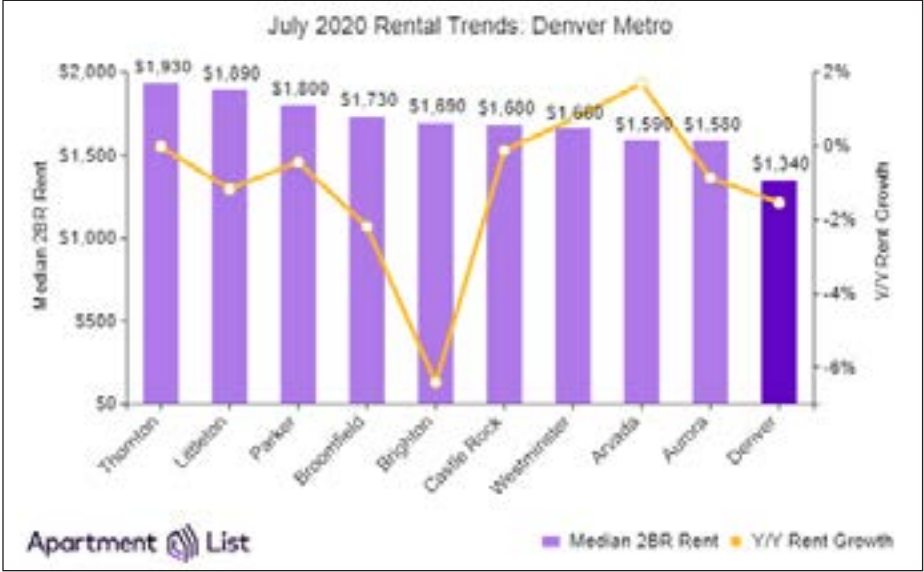
**APARTMENT LIST**  
Denver rents have remained steady over the past month, but have decreased moderately by 1.6 percent year-over-year, according to the latest report from Apartment List.  
Median rents in Denver are \$1,061 for a one-bedroom apartment and \$1,344 for a two-bedroom. Denver’s year-over-year rent growth lags the state average of -0.5 percent, as well as the national average of 0.2 percent.

**RENTS FALLING ACROSS THE  
DENVER METRO**  
Rent prices have been decreasing not just in Denver over the past year, but across the entire metro.

Of the largest 10 cities in the Denver metro for which Apartment List has data, eight have seen prices drop.

Here’s a look at how rents compare across some of the largest cities in the metro.

- Thornton has the most expensive



rents in the Denver metro, with a two-bedroom median of \$1,931; the city has also seen rent growth of 0.7 percent over the past month, the fastest in the metro.

- Denver proper has the least expensive rents in the Denver metro.

**COLORADO SPRINGS RENTS  
INCREASE OVER THE PAST MONTH**  
Colorado Springs rents increased 0.4 percent over the past month, and are up moderately by 2.1 percent in comparison to the same time last year.

*See ‘Denver’ on Page 4*

## How to Spot Fake Landlord References

**RENTAL HOUSING JOURNAL**  
One of the most crucial aspects in tenant screening is that of checking your prospective tenant’s landlord references.

Unfortunately, some tenants have been known to make up references or list friends or family members as previous landlords. There are even companies that hire themselves out to pose as landlords.

As a property manager, you are bound to receive landlord references day in and day out. Some are beautifully written testimonials to the incredible nature of these individuals looking to rent, while others are simply fake, with bogus testimonials about the tenant.

Here are five ways in which you can

spot fake references.

### No. 1 - CALL THE REFERENCES YOURSELF

For starters, on most landlord references, they will provide a phone number.

One of the first things you can do to tell if the reference is a fake is to call the number inquiring about a rental. If it is fake, the number either won’t work or will lead to a completely different person or place.

In rare instances, a fake number does lead to an individual, but they may seem to be either untruthful or not detailed in their answers.

### No. 2 - CHECK UP ON THE REFERENCE’S NAME

Go online and Google the reference’s name and look them up on social-media platforms.

Check to see if this person is tied to the potential tenant through tagged pictures and/or posts. If there is a lot of overlap in the people’s profiles, these individuals may have a personal relationship and not a tenant/landlord relationship.

### No. 3- LOOK AT TAX RECORDS

The tax records for all property owners are in the public domain. All you have to

*See ‘5 Ways’ on Page 8*

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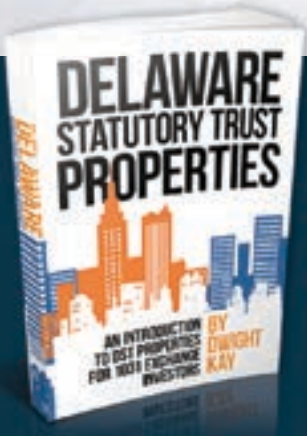
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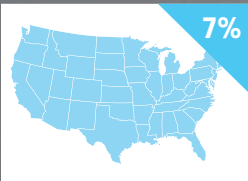
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*\*The Debentures will bear non-compounded interest at the annual rate of 7.0% per annum (computed on the basis of a 365-day year) on the outstanding principal, payable monthly on between the fifteenth and twentieth day of the following month. An investment in the Debentures will begin accruing interest upon acceptance and closing of the Investor's Subscription Agreement. There is a risk Investors may not receive distributions, along with a risk of loss of principal invested.*



**SHREVEPORT PHARMACY DST**  
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**SEATTLE MULTIFAMILY DST**  
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Kay Properties is a national Delaware Statutory Trust (DST) investment firm. The [www.kpi1031.com](http://www.kpi1031.com) platform provides access to the marketplace of DSTs from over 25 different sponsor companies, custom DSTs only available to Kay clients, independent advice on DST sponsor companies, full due diligence and vetting on each DST (typically 20-40 DSTs) and a DST secondary market. Kay Properties team members collectively have over 115 years of real estate experience, are licensed in all 50 states, and have participated in over 15 Billion of DST 1031 investments.

**LEARN MORE:**  [WWW.KPI1031.COM](http://WWW.KPI1031.COM)  **855.899.4597**

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# Grateful to be Debt-Free: Kay Properties Helps a Client Stay Debt-Free in their \$1M 1031 Exchange into DST Properties for Sale

By the KAY PROPERTIES AND INVESTMENTS, LLC TEAM

Kay Properties is proud to announce the successful completion of five debt-free DST purchases for a couple selling a single-family home in Southern California. They were excited to be able to defer the accumulated capital gains and depreciation recapture taxes that they have accumulated over the many years of owning and managing the property by utilizing Internal Revenue Code, Section 1031. In addition to deferring the taxes by successfully utilizing the 1031 exchange, the clients were grateful to invest and diversify into more passive real estate investments by utilizing the Kay Properties 1031 DST marketplace at [www.kpi1031.com](http://www.kpi1031.com).

The Delaware Statutory Trust exchange investments were completed by Kay Properties and Investments team members Chay Lapin, Senior Vice President, and Matt McFarland, Associate.

Chay Lapin, Senior Vice President, stated, “Over a period of approximately 6 months, we helped educate the clients on the potential pros and cons of real estate, 1031 exchanges and DST structured investments. Through ongoing dialogue and correspondence, the clients decided that they wanted to remain debt-free and take a conservative position in their DST 1031 investments. By the time their single-family investment property sold and they officially entered into a 1031 exchange, we were able to work with them to select 5 different debt free DST properties, diversified across five states and across 4 different asset classes.”

Matt McFarland, Associate at Kay Properties, stated, “After successfully completing their DST 1031 investment purchases, the clients informed me that they were confident with their purchases and diversification profile of their 1031 DST portfolio as we head into an ever-changing and uncertain future.”

About Kay Properties and [www.kpi1031.com](http://www.kpi1031.com)

Kay Properties is a national Delaware Statutory Trust (DST) investment firm. The [www.kpi1031.com](http://www.kpi1031.com) platform provides access to the marketplace of DSTs from over 25 different sponsor companies, custom DSTs only available to Kay clients, independent advice on DST sponsor companies, full due diligence and vetting on each DST (typically 20-40 DSTs) and a DST secondary market. Kay Properties team members collectively have over 115 years of real estate experience, are licensed in all 50 states, and have participated in over \$15 billion of DST 1031 investments.

\*Diversification does not guarantee profits or protect against losses.

\*This case study may not be representative of the experience of other clients. Past performance does not guarantee or indicate the likelihood of future results. Please speak with your attorney and CPA before considering an investment.

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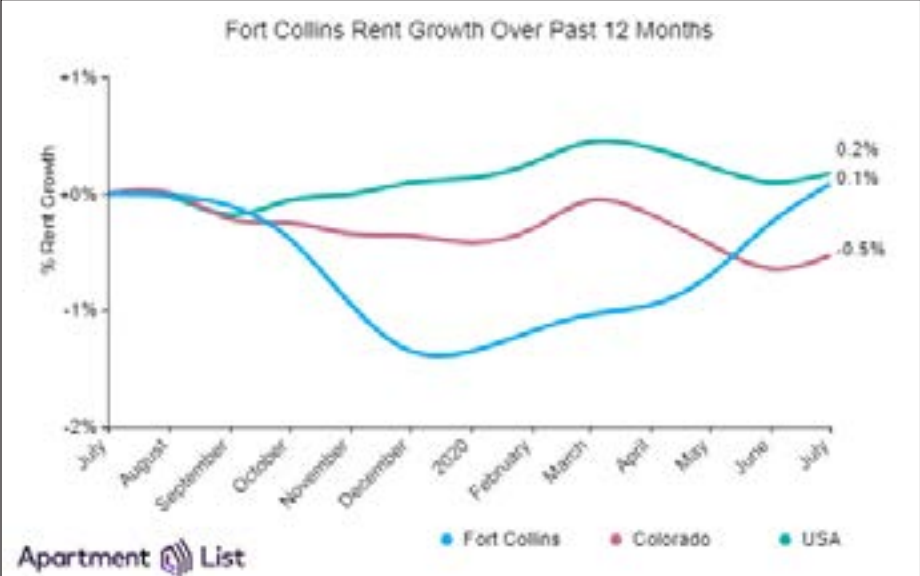
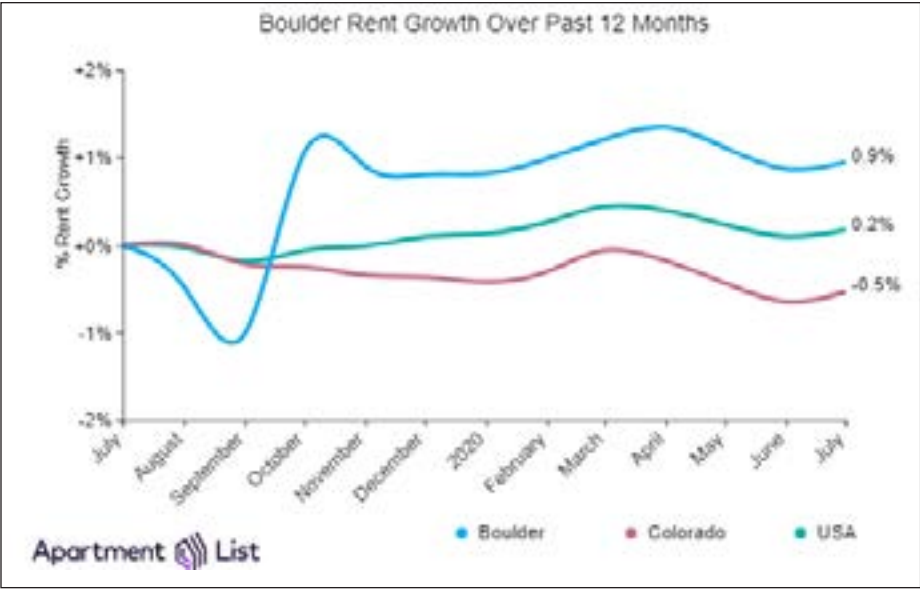
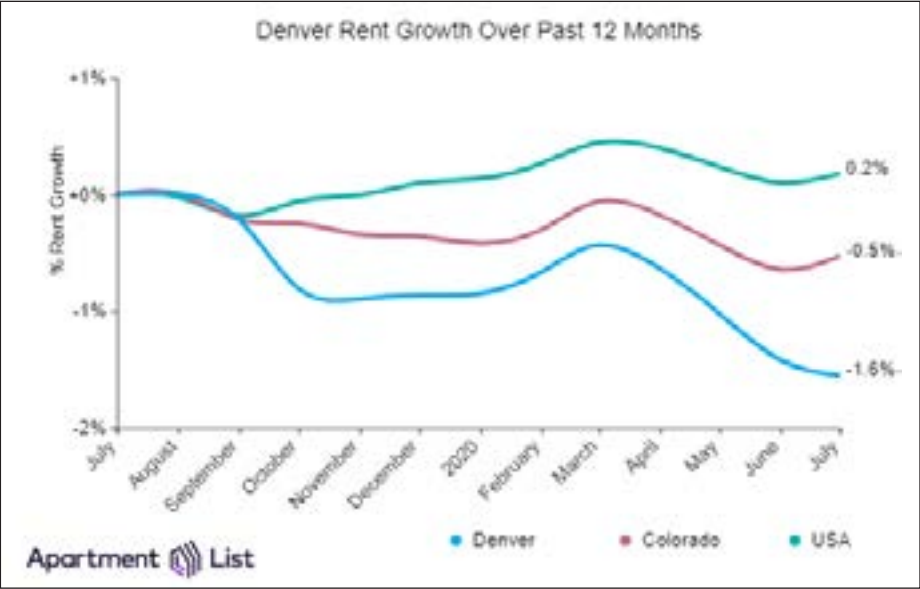
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# Denver Rents Decline Year-Over-Year

*Continued from Page 1*

Median rents in Colorado Springs are \$996 for a one-bedroom apartment and \$1,285 for a two-bedroom. This is the sixth straight month that the city has seen rent increases after a decline in January.

**BOULDER RENTS SHOW YEAR-OVER-YEAR INCREASE**

Boulder rents remained flat over the past month; however, they have increased marginally by 0.9 percent year-over-year.

Median rents in Boulder are \$1,190 for a one-bedroom apartment and \$1,453 for a two-bedroom.

**FORT COLLINS RENTS INCREASED MODERATELY OVER THE PAST MONTH**

Fort Collins rents increased 0.3 percent over the past month, but have been relatively flat at 0.1 percent in comparison to the same time last year.

Median rents in Fort Collins are \$973 for a one-bedroom apartment and \$1,190 for a two-bedroom.

This is the sixth straight month that the city has seen rent increases after a decline in January.

*Apartment List is committed to making its rent estimates the best and most accurate available. To do this, they start with reliable median rent statistics from the Census Bureau, then extrapolate them forward to the current month using a growth rate calculated from their listing data. In doing so, they use a same-unit analysis similar to Case-Shiller's approach, comparing only units that are available across both time periods to provide an accurate picture of rent growth in cities across the country. Apartment List's approach corrects for the sample bias inherent in other private sources, producing results that are much closer to statistics published by the Census Bureau and HUD. Their methodology also allows them to construct a picture of rent growth over an extended period of time, with estimates that are updated each month.*

City	Median 1BR Rent	Median 2BR Rent	M/M Rent Growth	Y/Y Rent Growth
Denver	\$1,060	\$1,340	-0.1%	-1.6%
Aurora	\$1,250	\$1,580	0.1%	-0.9%
Thornton	\$1,530	\$1,930	0.7%	0
Arvada	\$1,250	\$1,590	0.3%	1.7%
Westminster	\$1,310	\$1,660	0.6%	0.7%
Broomfield	\$1,380	\$1,730	0	-2.2%
Castle Rock	\$1,330	\$1,680	0.2%	-0.1%
Parker	\$1,420	\$1,800	0.5%	-0.5%
Littleton	\$1,500	\$1,890	0.3%	-1.2%
Brighton	\$1,330	\$1,690	0.1%	-6.4%
Englewood	\$1,220	\$1,550	-0.1%	-2.8%
Wheat Ridge	\$1,020	\$1,290	0.2%	1.5%
Golden	\$1,300	\$1,630	0.3%	2.5%
Lone Tree	\$1,560	\$1,970	0.1%	-3.1%

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# Court: Landlord ‘in a Pickle’ Must Pay Tenant Allergic to Neighbor’s Support Dog

RENTAL HOUSING JOURNAL

A court has ruled that a landlord caught in a “pickle” must pay a tenant with dog allergies the value of one month’s rent because a nearby apartment was leased to another tenant with an emotional-support dog, according to *The Gazette*, in Cedar Rapids, Iowa.

The apartment building had a no-pet policy, but the landlord made an accommodation required under Fair Housing rules for the tenant with the emotional-support dog.

After years of litigation, In a 4-3 decision, the Iowa Supreme Court overturned a district court ruling that concluded the landlord, 2800-1 LLC, shouldn’t have allowed the tenant to have a dog because of the other tenant’s pet allergies; the lower court then dismissed the case because the law governing accommodations for emotional-support animals wasn’t clear, *The Gazette* newspaper said.

Iowa Supreme Court Chief Justice Susan Christensen, who wrote for the majority, said the two tenants — Karen Cohen, who had severe allergies, and David Clark, who had the dog — had the landlord in a “pickle” trying to accommodate both of them.

However, the landlord, who isn’t identified by name in the ruling, should have denied the dog request because Cohen lived there first and the dog posed a direct threat to her health.

Christensen pointed out that this ruling is based on the specific facts of this case.

“Our balancing in this case is not a one-size-fits-all test that will create the same result under different circumstances, such as when the animal at issue is a service animal for a visually disabled person,” Christensen told the newspaper.

The court concluded that Cohen, who suffered allergic

attacks, was entitled to her claims of breach of lease and breach of the “covenant of quiet enjoyment.”

The ruling shows Cohen has a “medically documented severe allergy” to pet dander that causes nasal congestion, swollen sinuses and excess coughing. Her allergic reaction is more severe when exposed to cats, requiring her to carry an epinephrine auto-injectable device to protect against anaphylactic shock.

She needed an apartment that didn’t allow pets and signed a lease from 2800-1 LLC on Nov. 11, 2015 for the term of July 2016 to July 2017. Cohen relied on the lease that stated no pets were allowed in the building.

On Jan. 18, 2016, Clark signed a lease to rent an apartment down the hall from Cohen during the same lease period, according to the ruling. Clark’s lease also included the no-pet provision.

On or around Aug. 23, 2016, Clark gave the landlord a letter from his psychiatrist that explained he had an “impairment in his ability to function.” The psychiatrist asked the landlord to allow Clark to have a dog to benefit his “health and well-being.”

The leasing and property manager notified other tenants in the building to see if anyone had allergies to dogs, according to the ruling. Cohen responded, detailing her allergies to dogs and cats.

The property manager then contacted the Iowa Civil Rights Commission and requested a formal agency determination, even though nobody had filed a complaint, the ruling states. The commission employee said the property manager and landlord should accommodate Clark and Cohen, instead of denying the request for the emotional support dog.

There was no formal finding by the commission regarding this situation, according to the ruling.

The Davis Brown law firm writes on [https://www.](https://www.jdsupra.com/legalnews/conflict-over-emotional-support-animals-36699/)

[jdsupra.com/legalnews/conflict-over-emotional-support-animals-36699/](https://www.jdsupra.com/legalnews/conflict-over-emotional-support-animals-36699/) that “The court noted that the first-in-time factor ‘tipped the balance’ in Cohen’s favor.” The court also explained that the first-in-time factor aligned with those of other courts that have rejected requested changes to a residential complex’s contract when those changes interfere with the rights of third parties.

“The takeaway: Landlords can and should consider this first-in-time principle in their analysis of accommodation requests where the well-being of two tenants conflict with one another. Though, landlords must remember the first-in-time principle is only one factor in their analysis,” the Davis Brown firm writes.

The landlord allowed the dog and assigned Cohen and Clark to use separate stairwells to keep Cohen free from pet dander, according to the ruling. The landlord also bought an air purifier for Cohen’s apartment.

The yearlong efforts were insufficient to prevent Cohen from having allergic reactions to the dog, and she had to limit the time she spent in her apartment. Cohen said she felt as if she had a permanent cold.

Then Cohen filed a small-claims action against the landlord for one month’s rent as damages. After a hearing, the court dismissed Cohen’s case, concluding the landlord made reasonable accommodations of both Clark’s and Cohen’s needs. There was no breach of contract of quiet enjoyment.

Cohen appealed to the district court, which concluded that the landlord made sufficient efforts that would justify denying Clark’s request, and dismissed Cohen’s claims because the law was unclear. The Iowa Supreme Court then overturned that decision.

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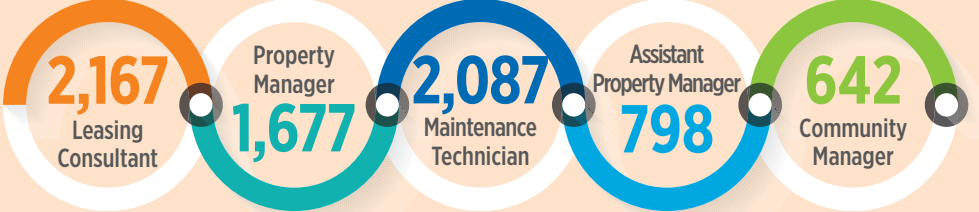




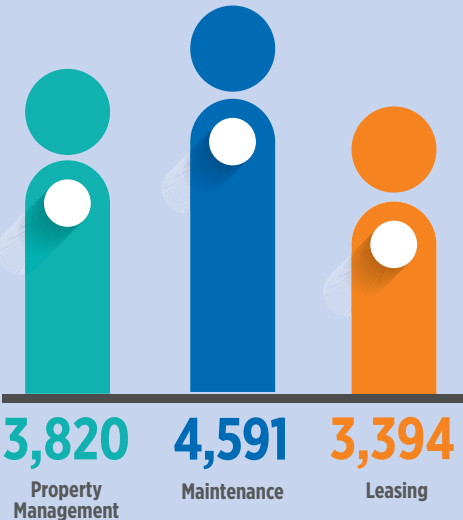
# Apartment Jobs Snapshot

July 2020

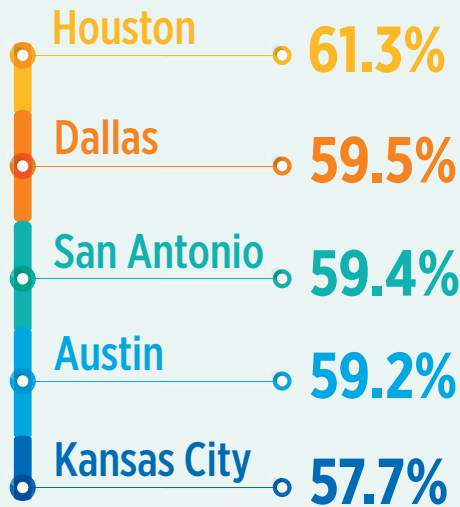
**15,198** Total Job Postings in Apartment Industry in July 2020 (% of Real Estate Sector: 46.3)



**11,805** Job Postings by Major Category



**%** % Apartment Jobs of Total Real Estate Jobs in Top MSAs\*



\*MSAs with 100 or more apartment job postings

**Time to Fill For Top MSAs\*\***

\*\*Based on historical information; weighted average based on positions with 100 or more postings

Kansas City	33.3 Days	Houston	34.8 Days
San Antonio	33.8 Days	Dallas	35.0 Days
Austin	34.4 Days		



**Spotlight**  
Last 6 Months

## Maintenance Technician

### Top MSAs

(Highest Location Quotients)



Location Quotient\*\*\*

3.1  
2.9  
2.5  
2.5  
2.5

Median Market Salaries\*\*\*\*

\$32,846  
\$31,319  
\$34,318  
\$31,811  
\$30,012

\*\*\*Location quotients display concentrations of demand within MSAs. U.S.-wide average demand equals 1.0; a location quotient of 1.5 indicates 50% higher demand than the U.S. average.

### Top Skills

Specialized/Required	Baseline
Plumbing	Preventive Maintenance
Repair	Communication Skills
HVAC	Troubleshooting
Carpentry	Physical Abilities
Painting	Organizational Skills

### Earnings

Median Market Salary \*\*\*\*

**\$31,544**

\*\*\*\*Market salary is calculated using a machine learning model built off of millions of job postings every year, and accounting for adjustments based on locations, industry, skills, experience, education requirements, among other variables.

Source: NAA Research; Burning Glass Technologies; Data as of July 31, 2020; Not Seasonally Adjusted

# More Than 15,000 Apartment-Industry Jobs Open in July

NATIONAL APARTMENT ASSOCIATION EDUCATION INSTITUTE

Apartment jobs continued to show strength despite the pandemic, with more than 15,000 jobs available in apartments during July, according to the National Apartment Association.

The National Apartment Association Education Institute's Apartment Jobs Snapshot for July showed that multifamily job opportunities comprised over 46 percent of the real-estate sector jobs during July, exceeding the 2019 monthly average of 39 percent.

Maintenance jobs were in high demand, accounting for about 30 percent of the job openings.

Major Texas markets such as Houston, Dallas, San Antonio, and Austin led the nation with the highest concentration of job postings.

In Denver, the demand for maintenance technicians was more than three times the U.S. average, and median market salaries also exceeded the national median.

The top specialized skills employers are seeking included plumbing, repair, HVAC, carpentry skills, and painting.

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# Why CARES Act Seems So Uncaring Toward Landlords

By DAVID PICKRON

Landlords, it's time we all pay very close attention.

A second devastating wave of trouble is thundering towards us, and it is imperative that you know how to protect yourselves and your investments.

On July 26, 2020, the 120 days of eviction relief provided by the CARES Act expired. With that, landlords across the United States were given the green light to start the eviction process for non-payment of rent, with the caveat of having to use a special 30-day notice as required by the act.

We are seeing that landlords are generating notices with \$4,000-\$8,000 demands for the last several months of unpaid rent, begging the question that if these renters couldn't afford \$1,000-a-month rent, what makes us think they can come up with \$4,000 to make the landlord whole? It appears that tenants interpreted the eviction moratorium as "we do not have to pay rent," which could not be further from the truth.

So, what happens now?

Over the next 30 days, if the CARES Act is not extended, thousands of people in your area face being evicted and receiving a judgment against them for thousands of dollars.

These costly judgments had to come from somewhere, to help the landlords who have carried their loans and their unpaying tenants for months. For many landlords, the burden was too great, and they did not survive carrying these unexpected costs.

The CARES Act gave businesses large PPP loans to cover employee pay, and some individuals who were unemployed collected more than they would have if they worked, all to help people cover their expenses. What did the struggling landlord get from the CARES Act?



Nothing but their properties "seized" by the federal government if they had a loan backed by Fannie Mae or other government-backed loan (something the landlord did not ask for) and told they could not make decisions for properties they own. This has resulted in landlords who are financially stretched and a pool of potential tenants that are not all that dependable.

COVID has had a significant impact on our society but it is by no means the first time that people have endured challenging situations.

People deal every day with illness, cancer, and other diseases and disabilities that are terribly unfortunate. In the past, tenants who have struggled with these types of issues have leaned on family, savings, or churches to help them make ends meet. With the CARES Act, the landlord was the one forced to carry the bill. We have been beat up enough and the struggle is not over. The current pool of potential applicants in the next 30 days will have evictions and judgments against them that can hurt you. Here is how to protect yourselves:

1. Call your screening company and make sure they search for eviction

records in your local jurisdiction and in the jurisdictions your applicant has lived. Credit bureaus removed eviction and judgment data from their reports last year, so the only way you can find a civil eviction record is for your screening company to go right to the court. Keep in mind, since these are off the credit bureaus, these evictions will not affect credit scores.

2. Ask for proof of payment of rent for the last four months, through bank statements or canceled checks. Do not fall for "they were living with family and did not have to pay rent."
3. Give good landlord verifications. What that means is when you are asked about a current or former tenant, stick to fact-based answers, and stay away from sharing your personal, biased opinion of the people. A factual question you can answer and provide backup for is "Has your current tenant paid his or her last few months of rent?" It's a simple question with a simple answer of yes or no. We need to

protect each other so no one gets hurt again, and that can happen when we ask for and provide good landlord verifications.

Right now, the collection companies are salivating over these new, large judgments to collect on. If you rent to a person who has a judgment, chances are they will be garnished at every job to which they apply, leaving them with less money to pay you rent. With the "free-money" mentality and the ability to obtain a residence after their first eviction, they might consider making their smaller car payment over their larger rent payment and take a chance that a second eviction won't hurt them either. As a landlord, you don't want to experience the pain all over again.

I do not want to see any fellow landlord be victimized again. We are good people who have been responsible enough to be able to provide housing across this country to millions of people. For the most part we are all not rich, but rather are living simple responsible lives, trying to get ahead a little and raise our families. More than ever we must band together to survive in an environment that has been stacked against us by our legislatures and tenants. Together we can weather the storm and come out of this a stronger and more unified group.

The secret to being successful in this business is finding the right tenant, or what I call "business partner," and proper screening is one way to beat the challenges ahead.

*David Pickron is President of Rent Perfect and a fellow landlord who manages several short- and long-term rentals. He is a private investigator and teaches organizations across the country the importance of proper screening. His platform, Rent Perfect, was built to help the small landlord find success.*

# Do Your Gutters Need a Deep Cleaning Before Fall?

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your property.

## 2. PRESENCE OF ALGAE, DEBRIS

Algae, debris, and dirt are most likely to find their way to your gutter one way or the other.

If you notice the presence of birds and critters, you may want to check if there is debris in your gutter.

Failure to clean your gutter of algae and debris may lead to mold growth, which can damage the exterior area of your home.

## 3. STAGNANT WATER AROUND THE FOUNDATION

Your foundation is the anchor that holds your home to the ground and prevents moisture or even flood water from getting in.

But a clogged gutter can cause severe damage to your foundation if not cleaned properly and early.

If you notice a pool of standing water around your foundation, it could be caused by gutters not working property.

## 4. STAINS ON YOUR SIDING

If you notice any form of stains or streaks on your siding, it may be time to get your gutters checked and cleaned.

This is because when your gutter is



clogged with debris and leaves, water is not able to flow properly, causing it to seep into the siding.

## CONCLUSION

Should you hire a professional to clean your gutter amid the COVID-19 pandemic?

While you may be able to handle minor gutter cleaning, you should consider hiring a professional company to handle

bigger jobs.

This will help you get the job done on time and correctly the first time.

Most importantly, with the coronavirus pandemic and social distancing ruled, a professional will adhere to local health rules. Our professionals do not need to set foot inside your property to handle gutter cleaning.

*Keepe is an on-demand maintenance*

*solution for property managers and independent landlords. The company makes a network of hundreds of independent contractors and handymen available for maintenance projects at rental properties. Keepe is available in the Greater Seattle area, Greater Phoenix area, San Francisco Bay area, Portland, San Diego and is coming soon to an area near you. Learn more about Keepe at <https://www.keepe.com>.*



# Without COVID Aid, Rent Payments Decline

By Justin Becker

Facing a pandemic has been difficult enough on its own, but its impact on the overall economy has only added to the situation.

As a more tech-savvy or advanced society, we have definitely proven that we are not going to take this lying down. The good news is that remote work and online commerce are surging.

Of course, this does not take away the fact that millions are currently unemployed, or that their \$600 a week Pandemic Unemployment Assistance was being spent on the essentials like food and healthcare – and that was before it ran out July 31.

### BUT WHAT ABOUT HOUSING?

Having a place to live is a necessity, so why is it that a significant number of people are unable to make their rent?

Clearly, many Americans are unable to work from home or have lost their jobs during this time. When this reality is coupled with the fact that many people were already struggling to afford their cost-of-living expenses, it is understandable that tenants, in these uncertain times, are having even greater difficulty paying rent. In response to this, many states have adopted eviction moratoriums, and property managers have become more flexible with late rent payments or lack thereof.

For most, this information is not news, since much of 2020 has been spent on lockdown. However, what has suddenly changed is the U.S. government has officially put a stop to the Pandemic Unemployment Assistance.

The reality is that rent payments received across the United States have been steadily declining since April. According to Rentec Direct, rent payments are down 26 percent as of July 10, 2020, compared to rents received in March 2020. Furthermore, there has been a two percent decrease from June to July 2020. In fact, looking at these numbers alone, many are concerned that this is just the tip of the iceberg. As a result, COVID-19 has truly had an impact on the rental and real estate industries.

### RENT PAYMENTS DECLINE

As briefly mentioned, there has been a steady decline in rent payments received, and this is particularly true when it comes



to multifamily houses and traditional home rentals.

That said, the majority of people are still paying their rent – or at least making partial payments/adhering to financial-hardship agreements they made with their landlords. A particularly interesting thing to note here, however, is that a significant number of people who are renting mobile or manufactured homes are still making on-time rent payments. When you think about it, this makes perfect sense, as both manufactured and mobile homes for rent are more affordable. In other words, paying mobile-park-lot rent is generally only a few hundred dollars.

Similarly, manufactured homes for sale or that have been purchased, typically cost less than a traditional house. Thus, even if the home was financed, mortgage payments are more inexpensive.

That said, overall, there is still a clear decline in rent and mortgage payments due to COVID-19. Moreover, despite many in the industry being optimistic, the truth is the unemployment rate continues to fall, and very few people these days have more than three months’ worth of savings (only one in four Americans currently have three or more months of savings). Likewise, only 28 percent of U.S. adults have an in-case-of-emergency savings, and things have not been this bleak since the Great Depression.

Consequently, all people can do is wait.

The next few months will clearly demonstrate if people are able to make their rent without additional government assistance. The possible silver lining in all of this is that there continues to be talk of a possible second round of stimulus checks.

If another stimulus package happens, then tenants may just be able to get by for a few more months or hopefully until researchers come up with a viable vaccine. Ultimately, landlords and property managers are going to have to continue to find the best way to navigate the adverse

effects of this ongoing pandemic.

### ONLINE RENT PAYMENTS SHOW LESS DECLINE

However, a caveat to COVID-19’s impact on rental and real-estate industries is that there has been less of an adverse effect on rent payments received online.

In fact, there has only been a 1.4 percent decrease in online rent payments, which started in June 2020. Prior to June, tenants who paid their rent online continued to do so, despite the pandemic. Many online rent payers are seemingly staying afloat because this particular payment method allows for direct transfers from financial institutions (both checking and savings accounts), and generally accepts credit or debit cards.

Besides easy online payments, many mobile or manufactured home communities allow their tenants to pay by phone.

Ultimately, both payment methods make it easier for renters to pay and to pay on-time. Thus, if you do not have a tenant portal or online-payment system in place, then it is time to change that. The statistics clearly show that you are more likely to receive rent payments this way, so what are you waiting for?

Whether you are a landlord with only a few tenants or a property-management company with several mobile home parks under your belt, offering alternative payment methods like the ones discussed above will help ensure your business/rental community can survive COVID-19.

### MOVING FORWARD

As you can see, the futures of the real-estate and rental industries are unclear. We are still in the midst of a pandemic, with no indication that the administration can truly handle the task at hand. In only a few months, COVID-19 has dealt a devastating blow to the American economy. Thus, as a property manager or landlord, you need to have certain

securities in place.

If you are currently accepting new tenants, thorough tenant screening is a must, now more than ever. Obviously, if your prospective tenant has a history of debt or trouble maintaining their particular expenses, then now is not the time to turn a blind eye.

Along those same lines, your income-verification method should also be automated if it is not already. Before the onset of the pandemic, people provided false information and old paystubs, which led to all sorts of problems. Through automated income verification, you can ensure that you receive only accurate and current information, which means you no longer have to scrutinize someone’s ability to pay rent in the future—everything you need to know is provided for you in a manipulation-free report. Note, you should also run an automated income-verification report at the time of renewal with existing tenants.

### FINAL THOUGHT

COVID-19 has changed life as we all know it. In fact, you would be hard-pressed to find an industry that has not been drastically affected.

Therefore, a certain amount of flexibility and understanding is required now. For instance, if you have tenants that are trying to end their lease early without penalty because they can no longer afford their rent, as a property manager, you need to know what rights your tenants currently have. Moreover, you need to be realistic with your expectations.

If your tenant is already struggling to stay afloat, the likelihood that you will receive any additional monies is very low (outside of keeping their security deposit). That said, former tenants can still influence your ability to rent to others in the future, so you should choose your battles wisely. This is just one example of the possible situations that you are likely to encounter in the months ahead.

Ultimately, all you can do right now is be as accommodating as possible and stay optimistic in the face of so much uncertainty.

*Justin Becker is a property owner in Michigan and has a passion for managing communities. He owns apartment complexes and mobile-home communities, and has been writing blogs for his properties for several years.*

# 5 Ways You Can Spot Fraudulent Landlord References

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do is look up the records for the address where the applicant claims to have lived.

The name on the tax record should match the name you’ve been given. Double-check that the property hasn’t been sold, but otherwise this is a great way to spot a fake.

### No. 4 - ANALYZE A REFERENCE’S ANSWERS

It’s best to always fall back on your knowledge as a landlord and analyze the answers that the potentially fake landlord reference has given you.

If their answers are vague and don’t have details then it’s likely that they aren’t a real landlord and are instead a friend or family member of the person who is trying to rent from you.

### No. 5 - ASK FOR ADVICE FROM THE REFERENCE

Landlords tend to have the same frustrations, interests, and problems.

It wouldn’t be at all unusual for you as a property manager to ask for some advice from another landlord while calling for a reference. Ask for their procedure for getting rid of a tenant who doesn’t pay, for instance.

A real landlord will have an actual answer, even if they’re not interested in spending much time on the phone with you. A fake, on the other hand, will likely have nothing specific to say. This can help you further determine whether the person on the other line is a real landlord, or someone just posing as such.

### IN CONCLUSION

As a property manager, a significant



part of your job involves filling properties with quality, long-term tenants. Including thorough reference verification as part of your screening process, such as the

strategies above, can help you avoid costly mistakes and keep you a few steps ahead of the game.