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## Who Pays for Bedbug Removal?

**Dear Landlord Hank:** In the city of Aurora, Colorado, is it the tenants’ or the property manager’s (house landlord’s) responsibility to take care of a bedbug problem? — **Stefon**

**Hi Stefon:** I would check your lease to see if pest control is mentioned. Most often, if you live in a multifamily building, the owner takes care of pest control on a regular basis, but this is normally addressed in the lease.

If you are renting a single-family home, sometimes the owner will provide exterior pest control only, sometimes both interior and exterior.

If pest control is not mentioned in your lease, then the issue is your responsibility. I don’t know if Aurora, Colorado, has any special laws about this, but I would check.

**Dear Landlord Hank:** With schools closed, my tenant has advised she has to stay home with her children and cannot go to work and thus will have no income to pay rent. She wants to know if she can delay paying rent. — **Sam**

**Dear Sam:** With this pandemic, most are living in fear and uncertainty right now. I’m all about business first, but this is different. Government bailout money is in the works, supposed-

See ‘Dear’ on Page 6

## 25% of Americans Couldn’t Pay Housing Bill in April

### APARTMENT LIST

A new survey indicates that one in four Americans were not able to pay their April housing bill in full, according to Apartment List.

The survey showed half of those respondents were able to make a partial payment to their lender or landlord, while the other half made no payment at all.

And one in eight Americans who had a housing payment due this month has not yet paid any portion of it. The survey collected 4,129 responses between April

3 and April 5 across a panel of respondents that match the gender and age distribution of the United States as a whole.

“In the span of less than a month, the COVID-19 pandemic has completely upturned normal daily life throughout the country. With shelter-in-place orders having wiped out millions of jobs, at least temporarily, there was significant uncertainty around what would happen on April 1, the first time that housing payments were due amid this ongoing crisis,” said Chris Salviati, Housing Economist at Apartment List.

“In a nationally representative survey, we found that one in four Americans struggled with their April housing payments – 12 percent of survey respondents made a partial payment toward their rent or mortgage this month and an additional 12 percent made no payment at all.

“These strikingly high figures are well above normal delinquency rates, and the situation could worsen in the coming months.

See ‘One’ on Page 4

## How to Handle Rental Maintenance During the COVID-19 Outbreak

### NATIONAL APARTMENT ASSOCIATION EDUCATION INSTITUTE

How to handle rental maintenance, along with personal protective wear and equipment, was covered by Paul Rhodes, National Safety and Maintenance Instructor at the National Apartment Association Education Institute, during a recent video.

Rhodes said in handling rental maintenance during COVID-19 the first thing in dealing with maintenance in our communities is that “everybody’s on the same page.

“I think that what we should be starting with is clear, consistent communication with our residents.”

### MAINTENANCE AND COMMUNICATION WITH RESIDENTS

“First, let’s make sure that we send out information to our residents, letting them know that we’re here,” Rhodes said. “We are still here to provide service that is expected because ultimately we’re looking to make sure that both our technicians, our buildings, and our residents are all being safe.



It might be a good idea to remind residents that if they call for service, we are going to be coming from other apartments and that we will be taking appropriate precautions.

It’s also a good opportunity to spread more good information. In other words, give the CDC latest guidance webpages or information, plus if there’s any local resources that our city or County or municipality has and can provide for our

residents.

### FIRE, FLOOD AND BLOOD EMERGENCIES

We want to make sure that our residents are aware of the fact that we are going to respond to an emergency, Rhodes said.

“As far as what constitutes an

See ‘How to’ on Page 7

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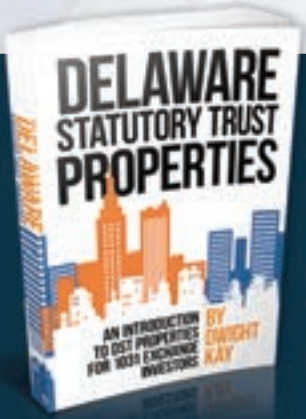
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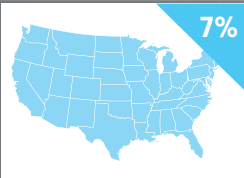
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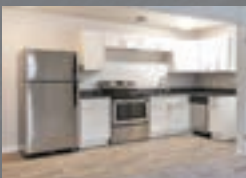
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# Investing in Net Lease Properties Via DSTs

**By Steve Haskell, Vice President, Kay Properties and Investments, LLC**

A CPA in San Diego contacted Kay Properties & Investments on behalf of his client, Peggy. Peggy owned an apartment building in East San Diego that she and her husband purchased together 50 years ago. Unfortunately, Peggy’s husband passed away five years ago and the maintenance, tenants, and looming threat of rent control had become overwhelming. She had an agent list her building and was pleased to receive the full asking price of \$1.4 million the very next day. However, her excitement quickly vanished after her CPA informed her the capital gains tax and depreciation recapture will result in over 35% of her property value and prevent her from maintaining her current lifestyle. They concluded that a 1031 exchange into a passive property was critical.

Peggy’s CPA told the Kay Properties team that his first thought was to introduce her to a commercial broker that could help her find a NNN leased property. However after he did more research, Peggy’s CPA decided that a NNN leased property was highly inappropriate for her for the following reasons:

**1. Foreclosure Risk.** A NNN leased property with a reputable tenant in a populated

location would be four to five times the price Peggy could afford. Peggy would then have to take on debt, which the CPA wanted to avoid at her age. Lender foreclosure would be catastrophic for Peggy at her stage in life, and the CPA believed that she should stay as debt free as possible. Kay Properties & Investments make these properties available to their clients...debt free! So Peggy invested in multiple debt free DSTs which gave her access to credit tenants in highly sought-after areas with no risk of lender foreclosure!

**2. Lack of diversification.** Peggy relied almost exclusively on the income of her apartments. Exchanging into a single-tenant NNN property is risky. The CPA did not like the idea of Peggy putting all her eggs in one basket, leaving her entire livelihood vulnerable to a single tenant.

**3. The due diligence required to responsibly make a decision was overwhelming.** Peggy did not have the experience, time, or resources to conduct her own lease audits, environmental surveys, market analyses, insurance policies and building inspections. This was not the passive investment that the broker advertised.

After further research, the CPA determined that a 1031 exchange into a diversified portfolio of Delaware Statutory Trust (DST)

investments was much more appropriate for Peggy. Due diligence had already been completed, including property visits, lease reviews, market comparable sales analysis, DST offering structure, underwriting analysis, and etc.

This enabled the Kay Properties Team to develop a tailored solution that spread her 1031 exchange equity among five DST investments, with Fortune 500 tenants and three multifamily DST investments. There are no guarantees in DSTs or any other real estate. However, the due diligence, diversification, and access to passive DST real estate provided by Kay Properties & Investments has allowed Peggy to enjoy the lifestyle she has looked forward to for the past 50 years, while allowing her CPA to feel comfortable in his recommendation to his client. This is an example of the experience of one of our clients and may not be representative of the experience of other clients. Past performance does not guarantee or indicate the likelihood of future results.

Please visit [www.kpi1031.com](http://www.kpi1031.com) for more details as well as to register for a list of currently available 1031 DST investments, call us at 1.855.466.5927 or email [info@kpi1031.com](mailto:info@kpi1031.com).



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# One in Four in U.S. Couldn't Pay April Housing Bill

*Continued from Page 1*

“For example, even among renters who paid their April rent in full, the report finds that 27 percent are “not at all” or “not very” confident that they could continue to do so if shelter-in-place lasts through June.

“Given that the pandemic is still rapidly evolving, with continued uncertainty around when and how shelter-in-place guidelines will be lifted and what the long-term economic implications will be, it is troubling that we’re already seeing such a pronounced impact on Americans’ ability to pay their housing costs. Although eviction and foreclosure moratoriums are shielding many households from the worst outcomes in the near-term, it’s unclear how things will play out once those moratoriums are lifted,” Salviati said.

Some key survey findings include:  
In the wake of the coronavirus, a historic number of Americans were unable to afford their rent and mortgage payments this month, as 12 percent of renters paid only part of their April rent bill, while another 12 percent made no payment at all. A similar percentage of homeowners were delinquent on their mortgage obligations.

One in every nine renters had their landlord or management company proactively lower their April rent. Among those missing their full payments, 45 percent of renters and 44 percent of homeowners were able to agree to reduced or deferred payments with their landlords and lenders, respectively.

Delinquency is correlated with a number of demographic factors. Poorer and younger households had more trouble affording their housing payments, as did those living in denser, more urban parts of the country.

The pandemic’s impact on housing affordability could very likely worsen in

the coming months. Even among renters who paid their April rent in full, 27 percent are “not at all” or “not very” confident that they could continue to do so if shelter-in-place lasts through June.

For homeowners, housing security is buoyed by greater personal savings. Homeowners are over twice as likely as renters to say they could afford housing payments for six months or more if their incomes were lost indefinitely.

Consequently, many renters will prioritize housing costs when government stimulus checks get deposited into their accounts. Homeowners are more likely to prioritize other forms of essential spending, and are more likely than renters to say that they will put their stimulus checks toward savings.

### LANDLORDS WORKING TO ACCOMMODATE RENTERS

Responses indicate that landlords and lenders recognize the financial difficulty that many are facing in these turbulent times, and have in many cases been willing to accommodate flexibility with payments, according to the Apartment List survey.

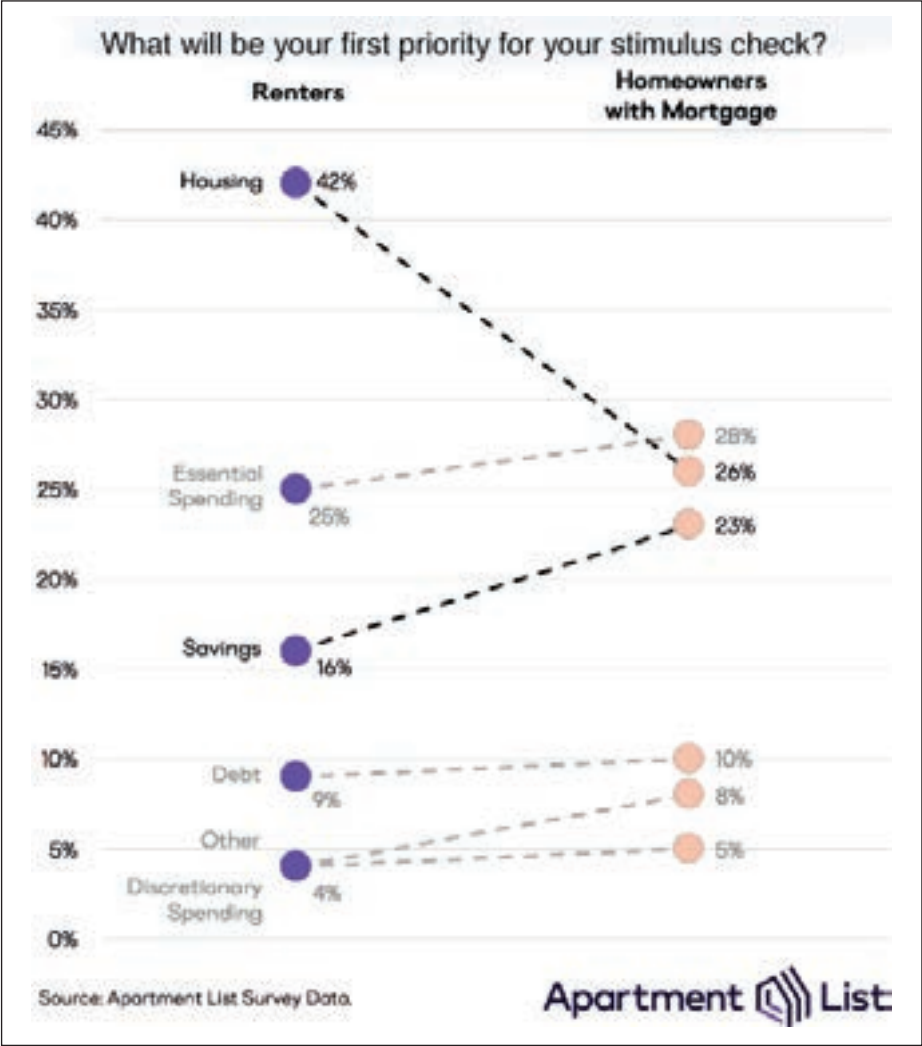
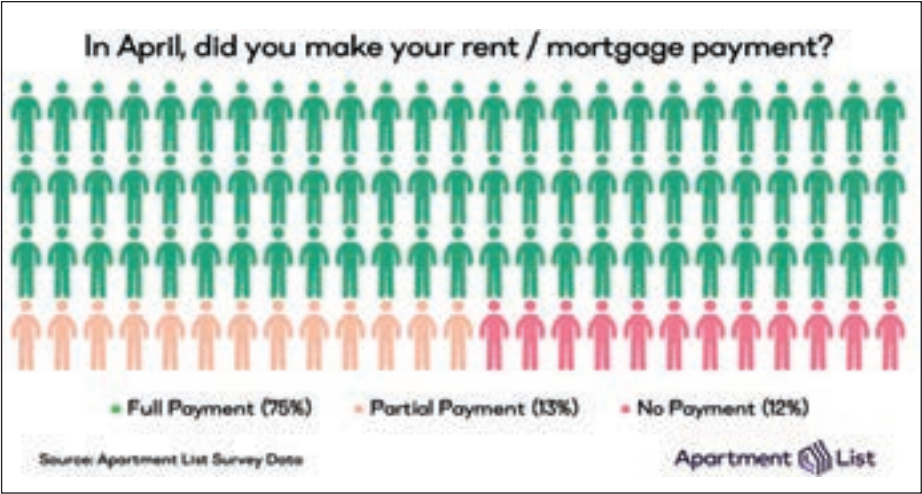
In some cases, these concessions are even being offered proactively by property owners and banks.

Eleven percent of all renters indicated that their landlord proactively lowered their April rent.

Seven percent of renters asked their landlord for a rent reduction that was approved.

Six percent of renters requested to delay their rent payments and had their request approved.

Among those who were not able to pay their full April rent, 45 percent received some sort of concession, having agreed to a reduced or deferred rent payment ahead of time.



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# Rent-Deferral Payback Plan Guidelines: What You Need to Know During COVID-19

By ELLEN CALMAS

With April 1 in the rear-view mirror, the next big challenge for rental-housing operators is figuring out how to implement fair and effective rent-deferral payback plans for their communities.

Finding the right payment plan is critical, although the answers are quite different for smaller landlords than for larger, better-capitalized REITs or privately owned corporations that can draw down lines of credit to smooth out rough patches. Large landlords also have better access to their lenders and greater ability to receive deferred or flexible loan payments than do many small landlords.

The National Multi Housing Council and the National Apartment Association both offer a host of resources. What both associations agree on is that automated payments fit well with social distancing while providing increased assurance of payment reliability even in the uncertain times of COVID-19.

Selecting the right rent-deferral payback plan requires a clear, disciplined approach that includes defined parameters for rent deferral (percentage and duration) as well as expectations for payback for participating residents who seek relief. Consistency is key in communications and execution to avoid potential fair-housing violations while maintaining reputational equity. Relief that operators receive in the form of mortgage forbearance or government stimulus should be shared, as possible, with the understanding that we're all in



this together. Real-time insights of resident status will guide decisions throughout the crisis.

Here are some key considerations for property owners and managers in assessing and adapting deferral-payback plans in these extraordinary times:

**Let the C-Suite Lead --** Already over-burdened community staff aren't in a position to review each resident's circumstances on a case-by-case basis to determine ability to pay, and the risks of community-based strategies are many. The appearance of bias can be greatest among residents most hurt by job loss or wage reduction, which could lead to fair-housing issues and also could cause problems with lenders. Offers should be consistent across communities.

**Cover Your Bases --** Involve corporate legal teams to develop documentation to reapply security deposits and accept partial payments for participating residents. Assistance on language for lease addendums is important to ensure

that residents fulfill their promises to pay with partial rent deferrals. Consider extending lease duration to give residents time to recover from the current crisis and get caught up on rent without getting further into debt. As a simple gesture of goodwill, refrain from late-rent reporting for the remainder of the year for residents participating in deferral initiatives. These steps are being articulated by the federal government and may affect the ability to receive relief from the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

**Review Vendor Services w/Scrutiny --** Viable, automated payback solutions that assure timely rent delivery will provide the greatest assurance of payment protection, particularly those that accommodate automated direct deposit for payments from unemployment checks. Removing residents from management of funds for rent and getting to the front the line from payroll and special benefits is critical, so your deferral payback plan should be able

to deliver on these priorities.

**Insert Control Measures --** Speak with your enterprise operators about custom reporting and the ability to adjust systems so that residents aren't constantly receiving late notices. As importantly, determine access to real-time tracking of resident payback to provide insight into when your residents lose their jobs or have a reduction in hours and wages. Your deferral payback plan should be able to integrate with your system provider.

**Stay focused --** While March required scrambling to make communities safer, calls for rent strikes and complete rent forgiveness can be distracting and unproductive. Stay clear of the fray. Rent should be paid. How and when is what's up for grabs.

In this environment, where residents are fearful of being able to get a hospital bed should they need one, it's important that the rental-housing industry communicate the intent to work together to keep a roof overhead.

*Ellen Calmas is Co-Founder and Executive Vice President at Neighborhood Pay Services, the company that pioneered the only rent-from-payroll platform for the rental housing industry, NPS Rent Assurance. She can be reached at [ellenc@neighborhoodpayservices.com](mailto:ellenc@neighborhoodpayservices.com). In an effort to help landlords in deploying rent deferral/payback initiatives, NPS will defer 30 percent of fees throughout the remainder of 2020, including ongoing disbursement of funds from payroll and/or unemployment benefits.*

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# 10 Ways to Help Keep Residents Engaged During the COVID-19 Outbreak Crisis

## NATIONAL APARTMENT ASSOCIATION

Here are 10 ways to keep residents engaged during the COVID-19 crisis, put together by the National Apartment Association (NAA).

Social distancing is a challenge in apartment communities which are at their core a people-driven business. That makes it more difficult to abruptly cut off face-to-face communication.

“Now more than ever, apartment owners and operators have a real opportunity to make a difference in how we respond to these challenges by moving resident events and communication online to further engage residents in a different manner,” the NAA said in its release.

“Allowing residents to see continued effort is key to satisfaction. Apartment professionals can provide value while also helping people to feel connected and combat loneliness and depression in the weeks and months to come.

### 10 WAYS TO KEEP RESIDENTS ENGAGED

**Host an online book club.** Let residents vote on a book to read online or listen to on a platform like Audible. Then create a Facebook group to discuss the book virtually once a month. You can host separate clubs for different age groups or book choices.

**Use the power of technology** with daily or weekly check-ins. Use social platforms, such as Instagram or Facebook Live, for example. People love to feel important and a part of their community. Check in on how everyone is



doing and keep them updated on current events and neighborhood information.

**Consider gifting subscriptions** to Disney+ or Netflix. This will assist with the boredom your residents may enter while being confined to their apartment homes. Take it a step further with recommendations about great movies and shows to watch, and even start a discussion online for neighbors to comment on their favorites.

**Encourage healthy competition** at an online game center; nothing beats a competitive game of neighborhood Scrabble! There are thousands of games your residents could play together on-

line. You can play chess, find all sorts of virtual reality games, or find card and other puzzle games. Get creative and make your own crossword puzzle using words from your community.

**Recommend online fitness apps** if your fitness center is closed. Encourage your residents to continue putting their health at the forefront of their confinement with apps, such as Peloton and Beachbody, to name a couple. Consider paying for the first month of their subscriptions in substitution for that month's resident event.

**Create a photo scavenger hunt** online. List missions in different categories to allow residents to post pictures of

objects they find inside their apartment homes. Residents can also solve riddles and complete fun photo challenges to share with neighbors.

**Design your own community potluck cookbook.** This is an awesome twist on a classic resident event. Have residents submit recipes for their favorite dinner. Then, compile the recipes into a community cookbook and share all recipes on Dropbox or Google Drive.

**Send out daily trivia** to residents. Random trivia can productively kill time by teaching residents new facts. You can make this into a competition among neighbors by publishing a weekly leader scoreboard. Take this a step further by giving out prizes, such as e-gift cards for winners.

**Make a music playlist** on a platform, such as Spotify, to share with residents. Energetic music will help motivate residents to exercise, clean, and even dance around their home. You can even ask residents to make suggestions for music to add to the list to increase community participation.

**Share online learning websites** designed for children from preschool to middle school that encourage positive distant learning while schools are closed. Age of Learning and Scholastic Magazine are just two examples of online programs providing free home access. Even when schools are closed, you can keep the learning going with these special cross-curricular journeys – and parents will appreciate the help while they navigate the balance of work and childcare.

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## Dear Landlord Hank

### Continued from Page 1

ly mortgage companies may be offering delays on payments (I'd call your mortgage company to see what their stance is), businesses are shutting down, etc. We all have to work together in this disaster. Even if you didn't want to help out your tenant right now, courts are suspending evictions in many districts. I'd try to work with this tenant if you can. Hopefully, with all the measures that are being taken, this can be contained and eliminated and we can get back to the good life.

**Dear Landlord Hank:** Do you use credit scores in considering tenants? How important do you think scores are in tenant selection? I read a story that in big cities some landlords want scores over 700. — Eileen

**Dear Landlord Eileen:** I think credit scores are very important in evaluating a tenant.

Next to prior rental history that is the next most important criteria for me.

Credit history is unreliable in some cases. For instance, in some situations a very young applicant may not have had enough life or time to develop any credit. Also there are some prospects that truly pay for everything with cash.

Then other times, folks are victims of identity fraud and credit history is skewed.

I won't take a tenant with a bad credit history that shows lack of responsibility, poor judgment and/or sometimes a sense

of entitlement. I don't want that kind of tenant.

Also, I find failed marriages are sometimes a big contributor to a bad credit history. In that case, you must evaluate credit before the marriage and then during and after the marriage.

If credit scores show lack of payment you may be next.

If you find someone that has many accounts and they aren't paid regularly, you will probably be joining those ranks if you accept this client as a tenant.

I used to take a larger deposit to guard against not being paid rent but then I've had to evict.

Credit score is one very important factor in an overall evaluation.

Make sure YOU are the one that runs the credit. Don't take a tenant's copy of their credit report.

You need a current report for a fair evaluation.

*Hank Rossi started in real estate as a child watching his father take care of the family rental maintenance business and was occasionally his assistant. In the mid-'90s he got into the rental business on his own, as a sideline. After he retired, Hank only managed his own investments, for the next 10 years. A few years ago Hank and his sister started their own real estate brokerage focusing on property management and leasing, and he continues to manage his real estate portfolio in Florida and Atlanta. Visit Landlord Hank's website: <https://rentsrq.com>*







# 5 Landscaping Maintenance Tips for Helping Beautify Your Rentals

RENTAL HOUSING JOURNAL

Landscaping maintenance for your rentals can be important in attracting tenants, so this maintenance checklist from Keepe looks at 5 simple landscaping techniques to help.

Property managers know that landscaping maintenance is often regarded as one of their required responsibilities, and investing in landscaping is key in both attracting tenants and increasing rental-property value.

As you know, landscaping is far beyond planting shrubs or colorful flowers. It involves an understanding of what you can do to attract your desired type of tenants, to manage your landscaping through the seasons, and to streamline maintenance activities.

If you're a property manager saddled with landscaping responsibilities, then the following maintenance tips may help you get the best out of your rental-property landscape.

OPT-IN FOR NATIVE PLANTS

No matter where your property is located, there are specific plants suitable to your local weather and soil condition. They are known as native plants. This type of plant requires less maintenance and has better resistance to diseases and pests than non-native varieties. For example, if you live in a grassy area, then grassy natives like coneflower and butterfly weed will work perfectly in your landscape.

**Pro tip:** Each state in the United States has specific plants native to its environment. You should find out your state's plant hardiness zone.

CHOOSE HARDSCAPE OVER GRASS

If you are a property manager seeking to increase your property's curb appeal while reducing maintenance time, then hardscaping may be an option for you. The use of hardscape features – such as pavers, walkways, and patios – not only saves you time but also gives your tenants an extra living space.

By choosing a hardscape over grass, you can give your rental property a nice-looking yard while reducing the time spent on lawn mowing and irrigation activities. Above all, studies have shown that properties with an outdoor living space tend to attract potential renters much faster.

**Pro tip:** Check in with your homeowners association before embarking on a hardscape project.

INVEST IN LANDSCAPE FABRIC

It is common knowledge among property managers that regular landscape maintenance can be a tedious, money- and time-consuming chore. An excellent way to save yourself the stress of regular weed removal is by investing in a landscape fabric (weed-control fabric). Landscape fabric helps to eliminate weeds, prevent erosion and split soil profiles. It is a good solution for reducing landscape maintenance.



**Pro tip:** Weed-control fabric will keep the weeds at bay, but not forever. It is advisable that you use it when planting annual plants. To get the best out of the option, do combine the use of weed-control fabric and regular mulching.

MULCH REGULARLY

Mulching is the process of adding material such as shredded leaves and bark, wood chips, and sawdust to the surface of your landscape. As a property manager, mulching is a vital landscape-maintenance activity that can help change the appearance of your property's curb. This is because regular mulching helps to suppress weeds, retain moisture, and regulate soil temperature.

**Pro-tip:** The thickness for mulching can be anywhere from 1 inch to 5 inches depending on the size of the plant.

INSTALL AN AUTOMATIC IRRIGATION SYSTEM

The secret to any beautiful landscape is constant and proper watering. An automatic irrigation system helps you to save water, time, and money while achieving a healthy and lovely yard. One of the advantages of installing an automated irrigation system for your landscape-maintenance activity is that it makes watering your landscape easier.

**Pro-tip:** When choosing an irrigation system for your landscape, you should opt for a system that suits your landscape type/size and watering schedule.

LANDSCAPING MAINTENANCE SUMMARY

Keeping your property landscape well-maintained is one of the best decisions you can make as a property manager. By making landscape maintenance an utmost priority, you, your tenants, and potential tenants will surely reap the benefits in the long run.



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