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Tuesday, October 21, 2008 5:30 p.m. Meeting at Granny Shaffer's N. Range Line, Joplin/Webb City

At this month's meeting, we will be voting on four Board of Director positions. If you, or someone you know, would like to serve on our Board of Directors, you really need to be at this meeting.

Our speaker will be Daniel Ewing, Attorney, on Fair Housing laws. As a landlord, you must follow fair housing laws and need to know how to protect personal information collected on applications. Everyone needs to hear this topic.

The buffet will start at 5:30 p.m. and will cost \$10. Our speaker will start at approximately 6:15 p.m. We do still need 25 paying people at each meeting to get the meeting room for free. Should you chose not to eat, but partake of a beverage, you will be charged accordingly. Gratuity is not included in this price.

Educational Seminar With Chuck Brown

November 22, 2008
8:30 a.m.—11:30 a.m.

Breakfast Buffet
At Granny Shaffer's
N. Rangeline Rd.

\$10 members
\$20 non-members

RSVP by Nov. 14, 2008

October 1
The Start of a
New Membership Year!
We will be Celebrating
25 Years
of Service To Our
Communities!
DUE
October 1, 2008
You **MUST** be paid to vote
In the election of officers

Rent From the Pros

NMHC New Brochure Available

As you know, the foreclosure crisis has created new competition for apartment firms in the form of a “shadow market” of households and investors who cannot sell their houses and condos and now seek to rent them out instead.

Fortunately, the industry has a strong defense against these shadow rentals. It’s what NMHC (National Multi Housing Council) calls the “professional advantage,” and they have created a new brochure to help promote it.

Your Best Start to Renting Smart: Rent From the Pros warns would-be renters that nearly 40 percent of today’s foreclosures involve a single-family house, condominium or other housing rented out by its owner. It explains that renters who choose these properties put themselves at risk for losing their lease, losing their security deposit and having to move on short notice, and it points out that these risks go away when they rent a professionally managed apartment.

It also makes the financial case for renting, quoting a *SmartMoney* magazine columnist who says “What’s the best reason to “rent? To get richer.”

We know that renting is smart living. This consumer-friendly brochure makes a strong case for renting and an even stronger case for renting at a professionally managed property.

To help spread the work to as many consumers as possible, we have posted a PDF version of the brochure that is available on our web site, go to the newsletter page.

Rental Times

Rental Times is printed monthly. This publication supports the activities and events of the SWMRHA. Our main focus is to increase awareness of law changes and educating the Apartment Industry. Please take advantage of the great

Preferred Vendor List

Metro Builders Supply	417-782-1008
Contact Tom Mourning	417-438-1478
RentGrow—Tenant Screening	800-736-8476
First American Title Co.	417-623-1553

EDUCATIONAL SEMINAR WITH CHUCK BROWN SATURDAY NOVEMBER 22,

Once again, Chuck Brown, Attorney, will present our Fall Educational Seminar. Chuck always has plenty of information and quality handouts for our members on landlord/tenant issues.

Every landlord should keep up-to-date on legal issues and Chuck should have the answers to those questions.

Please plan to attend. We will start promptly at 8:30 a.m. with a buffet breakfast followed by the latest legal issues. Plenty of question/answer time will be allowed.

RSVP by Friday, November 14. E-mail, info@swmorental.com, or voice-mail, 417-781-3337, if you plan to attend so we'll have plenty of handouts available. Cost will be \$10 for members and \$20 for non-members.



Association Coverage Area

According to MAA, our Association covers a large area of southwest Missouri, south-east Kansas, northeast Oklahoma and northwest Arkansas. These are the counties which are in our Association's area:

Missouri: Barton, Jasper, Newton, McDonald

Kansas: Linn, Bourbon, Crawford, Cherokee

Oklahoma: Craig, Mayes, Cherokee, Ottawa, Delaware, Adair

Arkansas: Benton, Carroll

If you know someone who is a rental owner or manager or who is considering becoming an owner/manager, tell them about us and all we can do for them!

Handy Web Sites for Helping to Screen Prospective Tenants Court Records

<http://www.courts.mo.gov/casenet/base/welcome.do>

Nat'l Sex Offender Public Records

<http://nsopr.gov>

Newton County Sex Offender List

<http://www.sexcriminals.com/registration-notification/us/Missouri/newton-county>

Missouri Highway Patrol Sex Offender List

<http://mshp.dps.mo.gov/MSHPWeb/PatrolDivisions/CRID/SOR/SORPage.html>

Phone Number and Reverse Phone Numbers

<http://www.whitepages.com>

RentLinx

12 Properties

52 Units

51 property views

List your properties

Here for on-line

Search of available

Housing units

[Www.RentLinx.com](http://www.RentLinx.com)

Southwest Missouri Rental Housing Association
Minutes of Regular Membership meeting
Tuesday, September 16, 2008 Granny Shaffers

Meeting called to order by President David Enke

Present: 39 members, 1 speaker, and 2 guests.

Visitors Present: Leonard Wagner, and Gerri Blankenship.

New Members Present: Welcome back former members, Bill and Cindy Rust.

Treasurer's Report as of Aug. 26, 2008: Regular Checking \$1377.70; Money Market \$2964.16.

Membership Report as of August 5, 2008: Total-to-Date; 53/756 & 3 Associates.

Upcoming Speakers: October- Election of Officers, Daniel Erwin, Attorney, Fair Housing Laws.

Tonight's Speaker was Larry Warren, Atlas Risk Management. He gave us helpful information about credit reports and background checks. We thank him for his time and the package he has put together for our members.

Membership voted on by-law changes. Motion to accept the changes to the by-laws as presented, by D. Rhodes, second by D. Reeder, vote passed Unan.

Last month we had 445 hits on our website. 128 hits on the rentals page.

The President requested volunteers for two committees: Daryl Rhodes is heading a committee for new Landlord training. Judy Flenner and Nelson Horton volunteered. We also requested volunteers for the annual Christmas party committee.

Credit reports can **no** longer be ran through John Hutchison. You may utilize either Atlas Risk Management, or Accudata for your reports. Credit Bureau pulled our access early.

Rentlinx-a new search engine on the website, www.rentlinx.com. List your properties for free, search by prospects for free, link to our website for free. Check out the new link on our website.

Date change on the Fall Education Seminar with Chuck Brown, to **November 22**, from November 15.

Reminders: Next Board meeting will be October 7, at Keller Williams office at 6:00 p.m.

November 22, Fall Education Seminar with Chuck Brown.

President requested members to share a favorite form and bring copies to the next meeting.

Dues are due October 1, late by October 31. You must have your dues paid by the October meeting to vote in the election of officers at the October 21 meeting.

Next membership meeting will be October 21, at Granny Shaffers.

Meeting adjourned 7:05 pm.

Lyn Enke, Secretary

This publication is designed to provide informative material of interest to its readers. It is distributed with the understanding that it does not constitute legal, accounting, or other professional advertising. Although the published material is intended to be accurate, neither we nor any other party will assume liability for loss or damage as a result of reliance on this material. Appropriate legal or accounting advice or other expert assistance should be sought from a competent professional.

Any advice you may receive from any Director or Officer of the Association is simply our experience or willingness to help and is not to be construed as legal advice. Our intent is to network and to share our experiences with other members. We are not responsible for the legal content of any forms we provide our membership.

2009 Percentage of Dues Non-Deductibility

According to the lobbying deduction provisions of the Omnibus Budget Reconciliation Act of 1993, associations must estimate the percentage of nondeductible dues payments.

The 2009 percentage of NAA dues that will be

non-deductible for income tax purposes is 12.32%.

This percentage is calculated using the total amount of dues NAA receives from members and the total amount that is expended on lobbying. The amount that

NAA expends on lobbying includes the partnership contribution for NMHC, and how that money is expended by NMHC.

IRS Tax Calendar for Small Businesses

Are you running a small business? Would you like a calendar packed with valuable business tax information? The IRS is offering a free calendar to help you keep track of tax deadlines and important dates throughout the year.

You might be surprised to learn that the IRS publishes a calendar, like our popular Web site, IRS.gov, the calendar is part of our many services to help owners and operators of small businesses.

The Tax Calendar for Small Businesses and Self-Employed Individuals from the Internal Revenue Service is a 12-month calendar filled with deadline reminders, important information such as changes in deductible mileage rates and business tips such as how to organize business and travel expenses.

This widely-used special The 2008 IRS Tax Calen-

dar for Small Businesses provides the small business owner with a ready reference source for meeting his or her tax obligations.

Each page of the calendar highlights different tax issues and tips such as business planning, accounting methods, tracking your records, and protecting your information that are especially relevant to small-business owners. The calendar has room each month to add notes, state tax dates or business appointments.

Topics include information on general business taxes, IRS and Social Security Administration customer assistance, electronic filing and paying options, retirement plans, business publications and forms, common tax filing dates, federal holidays and much more.

The 2008 IRS Tax Calen-

dar for Small Businesses and Self-Employed, Publication 1518, is now available in both English and Spanish versions. For an online version of the calendar, visit the Small Business Self-Employed pages on the IRS Web site at IRS.gov. On IRS.gov you can download the tax calendar due dates and actions, and import them into Outlook or iCal. Printed copies of the tax calendar can also be ordered online or by calling 800-TAX-FORM (800-829-3676).

Remember that for the genuine IRS Web site be sure to use .gov. Don't be confused by internet sites that end in .com, .net, .org or other designations instead of .gov. The address of the official IRS governmental Web site is www.irs.gov.

What Just Ain't So

By Robert L. Cain, Copyright 2008 Cain Publications, Inc.

American humorist Josh Billings observed, "The trouble with people is not that they don't know, but that they know so much that ain't so." Landlords knowing too much that ain't so can easily fall victim to the bad tenant who knows less that ain't so, and who is thinks in the words of the song by Blondie, "I'll getcha getcha getcha getcha."

That's one reason we have rental agreements and leases. Without everything in writing, both tenants and landlords come up with all kinds of things they know that ain't so. When it is spelled out in a lease, the lease language trumps the things someone thinks he or she knows.

Here are four things that landlords, tenants or both know that just ain't so.

Ain't So #1: A tenant can use the security deposit to pay the last month's rent or for any unpaid rent.

The security deposit can be used for rent only if the landlord agrees to it. A security deposit is to pay for damages that the tenant may cause while moving in, living in or moving out of the property, not for rent.

Ain't So #2 A tenant doesn't have to pay rent if he or she gets a 30-day notice.

Tenants owe rent for the entire time they stay in or use a rental property. That may include rent for periods that their belongings are in, or for when they have access to the unit. The fact that the landlord has asked a tenant to move in no way relieves the tenant of the obligation to pay rent.

Ain't So # 3 The judge will give a tenant 30 to 90 days to move if he or she has children or a person with a disability in the household.

If a tenant loses an eviction case in court, the judge can order him or her to move out immediately. The law does not provide for extra time to people with disabilities or children. The law does not single out families with children or the disabled for special treatment if they don't pay rent, are a bad neighbor or damage the property.

Ain't So #4 A landlord can't charge more rent or a higher security deposit to one tenant than another.

The only reason a landlord may not charge one tenant more than others is for an unlawful discriminatory reason such as race, disability, or children. A landlord can charge more if it is for another, businesslike reason, such as pets, smoking, or marginal credit.

Bad tenants make a living off knowing the law far better than an unread landlord. They are waiting for us to make a mistake so they can "getcha getcha getcha getcha" and live free for two or three months.

It's all in the lease, assuming the lease comes from an apartment, landlord or rental owners' association, and not from the local office supply store or free off the internet. Drag the lease out of the file, dust it off and read it. It's not what you know, it's what you know that ain't so that can result in a huge hit to your bank account.

"Robert Cain is a nationally-recognized speaker and writer on property management and real estate issues. For a free sample copy of the Rental Property Reporter or Northwest Landlord call 800-654-5456 or visit the web site www.rentalprop.com.

Renewal Deadline October 31

Remember, your membership expired on September 30, and your renewal was due October 1.

You will be dropped from the membership roster on October 31, if your dues remain unpaid.

After October 31, you will have to pay a new membership price of \$135 to revive your expired membership.

If you are dropped

from the roster, you will no longer have access to the credit reporting services, be able to attend our educational seminars and meetings—all at our membership discounted prices.

Our October meeting will also be the annual election of officers.

We hope everyone will renew their memberships and continue to attend our monthly

meetings.

2008 brought some new and exciting services to our membership. We are looking forward to more new and exciting things in 2009.

RENEW TODAY!



HUD-934.3 (1-80)

AFFILIATE OF



rentlinx
The Rental Housing Multi-List

**SOUTHWEST
MISSOURI RENTAL
HOUSING
ASSOCIATION**

P O Box 1801
Joplin, MO 648021801

Phone: 417-781-3337
Fax: 417-781-3337

E-mail: swmorent@yahoo.com

We're on the Web!
SWMORENTAL.com

'NO CALL' LIST

You may sign up for the Missouri Attorney General's "No Call" List. Call toll-free 1-866-NOCALL1 or log on to:

www.moago.org.

10/07/08

Current Membership

Count:

53 Members Managing

756 Properties

3 Associate Members

Renewals

31 Members

546 Properties

2 Associates

Your business tag line here.

Each member of this Association shall:

- Strive continually to promote the education and fraternity of the membership and to promote the progress and dignity of the apartment/rental housing industry.
- Maintain and operate our apartment/rental housing projects in accordance with fair practices and in compliance with the By-Laws of the Association.
- Promote and maintain a high standard of integrity in the performance of all rental obligations and services in the operation of our apartment/rental housing projects.
- Establish high ethical standard of conduct with suppliers and other doing business with the apartment/rental housing industry.
- Endeavor to expose all schemes to misleads or defraud the apartment/rental housing residing public and to aid in the exposure of those responsible.
- Seek to provide better values in apartment/rental housing.

Purpose

- The purpose of this Association shall be:
- To advance the general welfare of the rental housing industry.
- To participate for the purpose of mutual benefit in an interchange of information and experience with all state and local affiliated associations of the National Apartment Association.
- To encourage within the apartment/rental housing industry a high appreciation of the objectives and responsibilities of apartment/rental housing owners and operators in providing adequate privately owned housing.
- To promote the enactment and enforcement of local, state and federal laws beneficial to the apartment/rental housing industry and free enterprise.
- To disseminate useful information to all members and inspire them to further educate themselves in the practical features of their apartment/rental housing operations.
- To advocate a code of ethics to maintain high professional standards and sound business methods among its members for the best interests of the industry and the public.

Upcoming Events and Dates to Remember

October 21 regular membership meeting, 5:30 p.m. at Granny Shaffer's Restaurant.

Annual election of officers. Daniel Ewing, Attorney on Fair Housing.

November 4 Board of Directors meeting at Keller/Williams Realty, 7th Street, Joplin, 6:00 p.m.

November 19 regular membership meeting, 5:30 p.m. at Granny Schaffer's Restaurant.

November 22 Educational Seminar with Chuck Brown, Attorney. More details to follow.

December 2 Board of Directors meeting at Keller/Williams Realty, 7th Street, Joplin, 6:00 p.m.

December 16 regular membership meeting, 5:30 p.m. at Granny Shaffer's Restaurant. Holiday Party!

January 6, 2009 Board of Directors meeting at Keller/Williams Realty, 7th Street, Joplin, 6:00 p.m.

January 20, 2009 regular membership meeting 5:30 p.m. at Granny Shaffer's Restaurant.

February 3, 2009 Board of Directors meeting at Keller/Williams Realty, 7th Street, Joplin, 6:00 p.m.