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Landlords of Black Hawk, Inc.
Founder & Charter Member of Landlords of Iowa, Inc.
PO Box 742, Waterloo IA 50704
www.blackhawklandlords.org

**GENERAL
MEETING**

Thursday,
Oct 17, 2013

Elk's Club

6:00-Social

6:30-Dinner

7:00 -Program



**Background Checks;
The Eviction Process;
Proper Protocols &
How to Properly
Complete The Forms**



Dinner Reservations are due by Monday at 5pm, Please RSVP to Mark Pregler at 888-508-6188 or BlackHawkLandlord@gmail.com

Dinner is \$12 at the door, served at 6:30 pm, no charge to attend program, please be there by 7pm for program only.

LANDLORDS OF BLACK HAWK BOARD POSITIONS

POSITION:	NAME:	PH. NUMBER:	EMAIL:
President	Wally Parrish	290-0335	wparrish@wparrishlaw.com
Vice President	Mark Pregler	888-508-6188	mark@budget-services.net
Secretary	Rachel Page	464-2862	pagefamily@butler-bremer.com
Treasurer	Sue Schauls	290-7843	schauls3@mchsi.com
Membership	Sue Schauls	290-7843	schauls3@mchsi.com
Newsletter	Sue Schauls	290-7843	schauls3@mchsi.com
Programs	Tony Miller	234-1407	cvps@outlook.com
Publicity	Chase Keller	231-1160	kellerc@mac.com
Vendor			
Membership	Mark Pregler	888-508-6188	mark@budget-services.net
Hospitality	Gary Olmstead	231-8844	gandnolm@cfu.net
Legislative	Mark Pregler	888-508-6188	mark@budget-services.net
Legal	Wally Parrish	290-0335	wparrish@wparrishlaw.com
Website	Jane Young	232-7398	jayo2000@mchsi.com
Vendor			
Board Member	Tony Miller	234-1407	cvps@outlook.com

LLBH Board Meetings - 1st Thursday of each month at Noon at the Elk's Club.
All members are welcome to attend.

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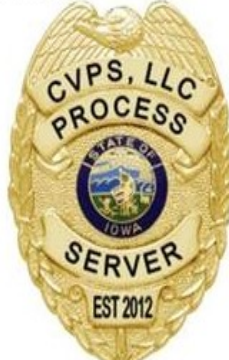
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Monday-Friday 8am-4:30pm



[Cedar Rapids] New Training Program Requirement Creates Issues for Landlord

September 18, 2013 CEDAR RAPIDS, Iowa -- New city code is changing things up for landlords who rent out property in Cedar Rapids. One change requires landlords to attend a one-day training session in person. Last week letters went out to about 2,500 landlords telling them it's time to start signing up for those classes. The change has one out-of-state landlord upset.



The city said the training would be a chance for landlords to stay educated and make contacts within the community. The rule change, however, is stirring up frustration for some. "John Wayne once said: 'Life's tough but life's tougher when you're stupid', and I think that applies to some of the people that are down there making these decisions for this ordinance," said Randy Meeks. Meeks is clearly upset. He has just learned he might have to move out of the home that he has rented for more than 20 years. "I moved here when I was 37-years-old," Meeks said.

Through the trinkets and flowers, you can tell the 1st Avenue Southeast house, is a home to Randy and his wife. In an interview on Skype, Landlord Keith Heitzman said he just contacted the couple to tell them that the new training requirement could force him to sell. "I'm not going to do it," Heitzman said. "I'll sell the house and what they are doing is they're kicking the people out." The key is that city is requiring landlords to attend the training session in person. Heitzman lives in Florida, and he said he doesn't need to make the trip. He said this house is his only rental property in Iowa and he has a great relationship with his tenants. [READ THE STORY](#)



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Landlords of Black Hawk Program Calendar

October 17, 2013—Background Checks; The Eviction Process; Proper Protocols & How to Properly Complete The Forms



Tony Miller, CVPS

We will be going over how to properly complete your paperwork; Background Checks – Are You Doing Them?; When to use each form; How to follow the proper protocols as outlined by the Landlord Tenant Law; Should you be filing a Money Judgment and How to properly complete the Garnishment paperwork. We will also be discussing the proper protocols for presenting your losses at a money judgment hearing; the up and coming changes with the clerk of courts regarding electronic filing as well as a recent change in how you file your writs. After the presentation, we will be having an open forum discussion on issues some landlords have faced in court recently. Handouts will be available at no cost for attendees. The handouts will contain blank forms and examples of how to properly fill out each form.

RSVP to Mark at 888-508-6188 or BlackHawkLandlord@gmail.com

November 21, 2013—Annual VENDOR FAIR

December—No Meeting.

January 16, 2014—Annual Meeting & Holiday Celebration




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Treasurer's Report

Reported October 3, 2013		Credit	Debit	
9/1/2013 deposit	Dividend	\$1.77		\$8,451.01
9/18/2013 epay	Janette Clowser		\$30.00	\$8,421.01
9/19/2013	3369 Joe Kelly stipend		\$300.00	\$8,121.01
9/19/2013	3371 Elk's Club		\$364.00	\$7,757.01
9/26/2013 deposit	Due & Program Fees	\$1,689.00		\$9,446.01
9/26/2013	3372 Due to LLIA (161 members)		\$3,220.00	\$6,226.01
projected	Member renewal to be paid	\$2,520.00		\$8,746.01
				\$8,746.01
Petty Cash		\$150.00		
Legal Fund	In reserve for legal	\$1,596.48	Credit	Debit
				Balance

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How 'Accidental Landlords' Say They Fell Victim to Nonpaying Tenants

A Minnesota couple who signed rental agreements on Twin Cities-area homes reportedly managed to live rent-free for months after moving in and allegedly refusing to pay rent. By the time their eviction made it through the court process, though, their landlords were out thousands of dollars, says a local TV station.

When the bubble burst on the housing market about five years ago an explosion of first-time "accidental landlords" were created -- when owners decided to rent out homes that they couldn't sell or chose not to sell at decreased value. Lower housing prices, meanwhile, led others to buy homes at bargain prices and turn them into rentals. Some of these inexperienced landlords fell prey to the kind of renters who cost much more than they pay in rent -- if they pay at all. Purported examples of these are Daniel and Rachel Helms who, their recent landlords say, didn't even have money in the bank to cover their \$1,700 security deposit check.

"I deposited it, and the next day I had noticed in my Wells Fargo account that it had bounced," accidental landlord Cody Johnson told Minneapolis TV station [WCCO](#) (as seen in the video below). After moving to a larger home and putting their former one up for rent, Johnson and his wife Amy Macht thought that they had found the ideal tenants, they said.

"These people seemed very polite, very nice," Macht said. But the Helms were not who they said they were. Their names were misspelled by them on their rental application and as a result, when the landlords ran a background check on them, they didn't discover that this wasn't the first time the renters had allegedly cheated the system.



lite, very nice," Macht said. But the they were. Their names were misspelled by them on their rental application and as a result, when the check on them, they didn't discover renters had allegedly cheated the

They found charges of the assistance and not paying bills, landlords, WCCO reported. In addition, the station said, they have suspended drivers licenses -- though that didn't stop them from having a U-Haul trailer hooked up to a vehicle in their driveway as they informed a WCCO reporter that they would be moving out soon with their four children.

Johnson said of Daniel Helms: "He told us he's always wanted to pay but he hasn't been able to find work as a painter to cover his bills, and that he's the victim of people writing him bad checks." That's not too different from what the Helms purportedly told Melissa and Mark Damon, other landlords who said that they had trusted the couple but did not receive the rent due them. After weeks of texting various excuses, the Damons' told the Helms family to move out.

"We get a text back, 'Sorry you're going to have to take us to court. We have nowhere to go. The judge will have to tell us when we can move,'" Melissa Damon said.

The court order to move out took four months. They owed the Damons \$6,400 on rent and the court ordered that they pay \$10,000 in damages. But the renters left them holding the bag, the Damons said -- along with 66 bags filled with garbage that were found in the rental's garage. In addition, reported WCCO, there were holes in the property's walls, as well as carpet stains and water damage.

Avoid Falling Victim To Bad Tenants

Here are some ways that landlords can avoid falling victim to deadbeat tenants -- though nothing is fool-proof.

1. Check applicants' credit scores. If a prospective tenant has had a car repossessed, a foreclosure, or is in significant credit card debt, the homeowner should be careful about renting to that tenant. Bad credit should raise concern about the ability to pay rent and pay on time.

2. Do criminal background checks. Although Johnson and Macht took this step, it was on a false name. So also ask for photo ID and other proof to make sure that prospective renters are who they say they are.

3. Check with the motor vehicles department. In several states that allow online payments for license tab renewals, the DMV will also have drivers' information available online. Have potential tenants log into the site and show you verification of their drivers license information against the forms of ID they present.

4. Take a cashier's check for the security deposit. For the security deposit or first month's rent, require that they pay with a cashier's check. Or if they will pay by personal check, make sure that the check clears at least a week before the move-in date. Though please note: Scammers have been known to [write phony cashier's checks](#), as AOL Real Estate has reported.

5. Call their employers. You only want to rent to those gainfully employed, so actually pick up the phone and call employers to see how long prospective renters have been employed by them. If an employer is fairly local, perhaps even make an in-person visit, as it's not unusual for someone looking to scam to also arrange to have someone other than an employer talk to you on the phone. That was the case with [serial evicted tenant Pamela Winegardner](#) who maintained several phone numbers and answered them in different voices, just to give herself rave recommendations.

6. Use the Internet to verify facts. There is so much in the public domain. You can search for names on phone directory websites or places like [Intelius.com](#) that will give you approximate ages and cities where people have lived. Former employers' websites may also be listed (although Winegardner also created websites for fake businesses of her purported past employers). See how the information compares to what they are telling you and what else the background check reveals.



[READ THE STORY](http://realestate.aol.com/blog/on/accidental-landlords-non-paying-tenants/) at <http://realestate.aol.com/blog/on/accidental-landlords-non-paying-tenants/>

In the preceding story, there would be no reason to wait until the Tenant was four months behind to being the eviction process. Obviously this is the pitfall of being an “accidental” Landlord without the support of your trade association!

Landlords Have A PAC

From the Desk of Joe Kelly...

Political action committees (PAC) have been around for several decades now. They were begun as reform measures by Congress and state legislatures. It didn't seem right for money to be contributed to candidates, and no one knew where the money was coming from. PACs allow for transparency, and they have another benefit. PACs allow groups such as landlords to pool contributions. Then the contribution to a candidate comes in the form of an organizational name. It takes on the aura of an advertising effort.

Money is necessary in political campaigns. In order for candidates to get their views known to voters, money must be spent for printed materials, radio/TV advertising, and hiring workers/staff to assist in the effort. A crucial early test for candidates is finding out whether they can raise money. If friends won't step up to the plate and donate money, then it seems apparent that candidates won't be able to secure many votes at the poll.

When legislators take difficult votes at the legislature for organizations such as Landlords, they would naturally assume that Landlords might want to see those legislators re-elected. There is an assumption that some landlords would give either of their time or money to see that the Legislators come back. After all, Legislators can't help you or can't achieve other aspects of the agendas without getting elected and re-elected.



Landlords have had access to a state **Political Action Committee** for many years. To be honest, the existence of this PAC was never successfully marketed. As a matter of fact, a couple of years ago, the PAC was dropped. Now, it has been reconstructed. It's called the **Iowa Rental Property Owners PAC, or IARPO-PAC**. Landlords Of Iowa's James Ervin is the Treasurer of the PAC.

Individual or non-corporate business checks (including LLCs) can be sent to **IARPO-PAC, PO Box 354, Mason City, IA 50402-0354**. This PAC, in its mission statement, pledges to be a non-partisan PAC. Support will be given to those legislators and candidates who demonstrate an understanding of and support for issues important to our membership.

This time around, we're hopeful that the PAC is successful in raising money. No one likes to let go of their hard earned money. However, those of you who have properties larger than duplexes are going to save lots of money from the property tax reform law that passed the legislature earlier this year. *It would be wise to invest some of those savings into the IARPO-PAC.*

Joe Kelly

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Board Meeting — Elk's Club

Notes September 5, 2013

Meeting was called to order at 12:30 by Mark Pregler, Vice President. Board Members present: Tony Miller, Chase Keller, Jane Young, & Rachel Page. General Members present: John & Sue Dutcher.

September General Meeting Program was discussed, to host local officials. So far two confirmed. Rachel researched according to the Courier online who was running and not running for Waterloo City Council. Harold Getty for Ward 3 not running. Bob Greenwood for at large not running, Travis Hall running for that spot. David Jones possibly running for Ward 1. Ron Welper possibly running for Ward 5. Plan to have Joe Kelly there to moderate.

October General Meeting to be on Evictions by Tony Miller, CVPS LLC.

November General Meeting to be Vendor Night.

Member John Dutcher discussed PAC Funds and having the option to donate to PAC funds on our application. Mark said he didn't think we should have PAC Funds on the application because there is extra paperwork and forms involved to do something like that since we are a non-profit organization. Members of the Farm Bureau can donate \$5 or something similar to their PAC Fund and then reward elected officials that have done legislative moves for them and they are quite successful with their program. ***[Any non-board member is able to attend a board meeting to express his/her opinion but it does not reflect the opinion of the Board or the LLBH even though recapped in the notes nor does it imply accuracy.]*** John did say there is already a PAC Fund established and we need to move towards getting money into that PAC so it is more affective. Rachel moved that John review PAC rules and procedures and advise at a future meeting, with a second by Mark, motion passed. *[LLBH will continue to take direction from the LLIA Lobbyist Joe Kelly on PAC fund management.]*

John Dutcher discussed that the State Convention is coming up September 26, 27, and 28 and they need volunteers from the local chapter (LLBH) to help with check in desk, etc. Rachel suggested that we send out an email since the newsletter may already be full. Mark agreed to send out that email. There was a discussion about legislative issues being discussed, such as malicious behavior to buildings and that local officials need to start enforcing laws and codes already on the table as well as Civil vs. Criminal laws.

Jane Young gave an update on the website. Tony will correct vendor application. We don't need to offer free website access to vendors because they do not have rentals if only a vendor member. She said Forbin still needs to fix issues for MAC users, no error messages. Tony mentioned there needs to be new directions. The website is doing well otherwise.

Tony will work with Sue on contacting reps for September meeting. Mark will contact vendors about Vendor Night by next meeting. Tony is in contact with Maria from Waterloo Code Enforcement about current Pit Bull issues and possible ordinances.

John said that Waverly is working on putting together a local chapter in Waverly and would like our support or the opportunity for those members to visit our meetings to see how we do it.

Meeting adjourned at 1:14 p.m.

Respectfully submitted by,

Rachel Page

LLBH Secretary,

Co-Owner Page Plumbing, Heating, & Air

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WEBSITE USER TIPS

ADDING PICTURES WILL PEEK INTEREST IN YOUR LISTING!



Use the camera icon to upload one or more photos to each listing. Once the image is loaded it will stay there for future use. If you do not have an image you can use the one from Black Hawk County Online.

Any Board member will be happy to help you upload a photo to your listing. You can send the photo to the gmail at ***BlackHawkLandlord@gmail.com*** or you can call Tony, Sue, Jane, Mark or Rachel for help! Ask for help at a meeting!

A YARD SIGN IS AVAILABLE FOR FREE TO ANY MEMBER!

You can pick up a yard sign at any meeting or ask a Board member to meet you to pick one up! The yard signs and website combination really works! Sue recently rented a small one bedroom in just two hours using the sign and the website listing.

FOR RENT



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ADD LINKS TO YOUR WEBSITE IN EACH LISTING

The website give you searchable listings at a site recognized as the "go to" place on the web for local listings. You can also add a link to your company (or personal) website too. This will allow you to have downloadable applications, leases and/or other disclosures that you want potential Tenants to have before you spend time meeting them for a showing.

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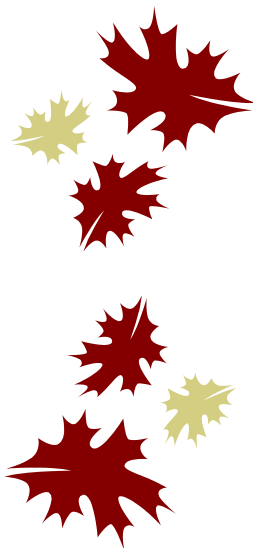

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Board Meeting — Elk's Club

Notes October 3, 2013

Meeting called to order by President Wallace Parrish at 12:28 p.m. Board members present Sue Schauls, Wallace Parrish, Jane Young, Gary Olmstead, Tony Miller, Rachel Page, Mark & Kris Pregler.

Treasurer's Report was published in the newsletter, motion for approval, motion passed.

New website is working fine. There was discussion about the website and advertising it to our members and the public, possibly in a billboard or posting at Tyson's, Waterloo Housing Authority, John Deere. Plans were made to have a booth at Vendor's Night to promote the new website and help members with questions and concerns.

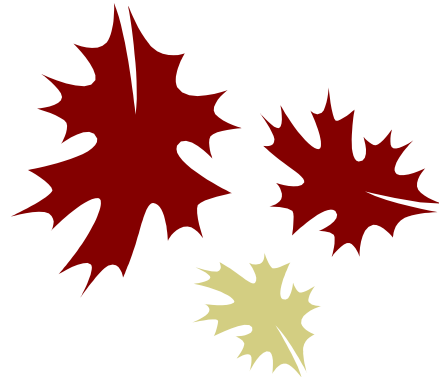
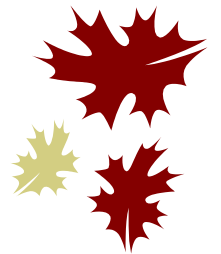
Program for October will be CVPS LLC on evictions. Program for November will be Vendor's Night. There will be no program in December with an Annual Meeting in January. Sue and Mark will make a virtual brochure of vendors that are attending and their business cards.

Board members that attended the Landlord of Iowa Convention stated that it went very well and it covered important topics for landlords.

There was a discussion about if landlord's lose in court and it was possibly an injustice, to let the board know so that we can review the situation. We would like a meeting in February to discuss this further situation. If landlords are warned by the police for tenants to also report that to the board so we can review the situation.

Meeting adjourned at 1:15 p.m.

Respectfully submitted by,
Rachel Page
LLBH Secretary,
Co-Owner Page Plumbing, Heating, & Air



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How to Choose an Investment Property That Earns You the Most

S&P/Case-Shiller Home Price Indices showed home prices gained 7.3 percent nationwide last year. Various other surveys have showed gains, but the Case-Shiller gauge is widely viewed as one of the most definitive, and it's a very healthy gain. "As of the fourth quarter of 2012, average home prices across the United States are back at their autumn 2003 levels," the firm said. That's a good-news/bad-news statement: good because the market's improving, but also a reminder of how bad things were.

Low mortgage rates make homes very affordable at today's prices, and investors have become very active in many markets. **If you've already decided you can live with the hassles of being a landlord, what type of property is best -- a single family home or condo?** To a large extent, that will depend on the individual market. In suburbs and rural areas, single-family homes dominate.

Rental rates on the two types of properties are a key issue. Investors generally assume that it will take four or five years of rent increases for income to cover maintenance costs, taxes and other expenses. If there's a glut of condos or single-family homes, you may not be able to raise rents very fast, prolonging your time in the red. The ideal rental property is in high demand, allowing the owner to raise rents every year and assume that property values will rise at a good clip.

Another factor to consider: the type of renter likely to be drawn to your property. A recent survey by Premier Property Management Group, which manages 1,700 properties in 20 U.S. cities, found that renters of single-family homes are 18 percent more likely to stay in the home for five years or longer. Generally, that's good for the property owner, because each change in tenants can mean going a month or two without rent.



The survey noted an increase in recent years of the number of single-family homes for rent. That's due, in part, to the large numbers of foreclosed properties that have been turned into rentals and the difficulty many renters have had in getting mortgages. "Single-family renters make more money and are nearly twice as likely to have children as apartment dwellers," the survey found. Single-family renters also tend to be older. No doubt, there are lots of terrific tenants among the childless 20- and 30-somethings who prefer multifamily housing and are likely to move fairly often. But tenants who are older, more prosperous, used to dealing with responsibilities such as children and likely to stay in the home for a number of years can be especially appealing for the property owner. With an unusually large number of renters of this type looking for homes, the single-family investment property is worth considering. [READ THE STORY by Jeff Brown at http://realestate.aol.com/blog/2013/02/28/how-to-choose-investment-property/](http://realestate.aol.com/blog/2013/02/28/how-to-choose-investment-property/)

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