

# Hey Landlord... Take a Hike! The Housing Crisis in Dreamland America

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*In 2016, the last time accurate statistics were given, there were over 43 million housing units in America occupied by renters, up from 38 million in 2010.*

*One would surmise that the great housing bubble burst of 2008-09 pushed millions of Americans out of their own homes and into rental units. Obviously, when you have 38 or 43 million residential rental units, the absentee landlord owns most of those units of housing.*

*The old days of the two family home with the landlord living there and renting the other unit to help with the mortgage etc. are few and far between. Nowadays most rental units are corporate owned and run, with a smaller number owned by individual so called entrepreneurs ... ALL looking to make a buck off of the sweat of another.*

Having spent almost 2/3 of my baby boomer's life living under the auspices of *landlords*, whether corporate or individual owned, it *sucks!* Why? Well, first off, with NO exceptions, the *Land Lord* (term taken right out of feudalism) always wishes to pay out as *little* money as they can get away with for the proper upkeep of the unit...period! I have lived in 9 different rental units spanning 45 years. In every instance the *Land Lord* had to be *coerced* to do the right thing. In 1968, after our family lived in three different rental units owned by *Land Lords*, we finally moved into an apartment building owned by one of the largest corporate *Land Lords* in NYC. It was a horror show! The building was never maintained properly, with building superintendents that came and went like the weather.

Then I got married, and my first wife and I moved into an absentee *Land Lord* owned two family home, with us in the basement apartment. Our *Land Lord*, a guy who did not even live in our state, did as little as possible to keep the place up to snuff. After a year there we had a baby, and could not save enough to buy a home, so we were forced to remain. One day, when my wife was giving our young son a bath, she screamed! There was this giant bug, followed by another one, crawling around the drain. I got rid of them and called the *Land Lord*. He said he would try to come by in a day or two, and he had some chemical that would do the trick. I asked him the name of it, and wrote it down. The next day I did some research and found that the chemical was cancer causing and outlawed *in NY State*. I called the *Land Lord* up and he laughed. "Well, it's legal in New Jersey, so don't worry about it kid." Well, I told him that if he even *showed up* at our place with it, I would report him to the board of health etc.

My wife and I divorced a few years later and I moved into an upstairs attic apartment on Long Island to be nearer to my new business. The *Land Lord* was this sweet old widow, who had some rules I did not appreciate. Number one, I was not allowed to have any 'female guests' overnight. Yeah, right!

The other thing was that if I put in a window A/C unit, I could *not* keep it there after the summer was over. She felt that it would cause a draft. What really pissed me off ( and I loved the apartment and the street I lived on) was that she controlled the thermostat , which was in her living room. Factor in that the radiators in the apartment were old and the pipes needed to be overhauled... meaning that the steam did not travel up to my place that well... meaning that I had to keep nagging her to raise the thermostat on bitter cold days.

What added fuel to the fire ( no pun intended ) was when she would go away for February to Florida, she would *not* allow me into her apartment. I had to get the old man next door, who she trusted to watch the place for her, to continually come by and raise the thermostat. On some bitter cold February nights, when it was too late to go and bother the old guy, I had to resort to turning on the oven to heat up my kitchen/ living room.

After 10 years of living in the aforementioned apartment, the old lady passed away and her family sold the house... meaning the new *Land Lord* wanted my apartment and me out. I had just met my future wife and we needed a bigger place for her, her five year old daughter and me.

We found an apartment in a nearby neighborhood owned by an absentee *Land Lord* who owned 19 homes in the area. The one we rented was the upstairs apartment in an old house. It was about 800 square feet and was advertised as a ' three bedroom'. Imagine that! Well, the rooms were so tiny that my future stepdaughter's room would barely fit her bed... so much so that the door could not be closed. The kitchen had a refrigerator that I joked about saying that it had *arthritis*! The bathroom had a tub that needed the wall tiles to be replaced, and the stairway had NO banister. My 80 year old parents could not visit us for that reason. Why did we stay there? Well, in 1992 on Long Island it was lots of *demand* with not enough supply... unless you had the fortune to spend on a better unit.

We moved to Indianapolis in '95 because of two reasons: A) we could not afford to purchase a decent home on Long Island and B) my son wanted to come live with us and finish college at Purdue University in Indianapolis ( IUPUI ). When we arrived in Indy we figured we should rent until we got acclimated.

The newspaper ads were for mostly corporate owned and operated rental housing. We visited a few and found a good deal in a nice area of town. The model apartment really turned us on, and they had two beautiful racquetball courts and a gym there as well. We moved in and found out what corporate *Land Lords* were all about. From the outside of the buildings the fresh paint and appearance was fantastic.

The apartment looked so modern, with beautiful wall to wall clean carpeting. After being there for a few weeks, the hammer came down on us! One evening as my ( now ) wife was at the kitchen sink, the whole faucet just flew off her hands and the water spouted all about! We called the main office and had to wait for the handyman to show up... it took a day or two. Then, after the guys came and replaced the faucet, a storm hit Indy. We were sitting in the living room watching television when suddenly the rain just came down from the ceiling like a monsoon! I mean, the ceiling looked like it was made of paper mache as the water poured onto our carpet.

It did the same thing in our master bedroom, just flooding down. We had to use about five or six pots to catch the water! It took the office another two days to get the guys in to patch up

the ceilings. I quickly called the corporate office in Chicago ( talk about *absentee Land Lord!*) and got them to let me out of our one year lease... after of course I had to threaten them with every government agency I could think of!

There is a better solution to the residential rental dilemma. What should be done is for the local community to buy absentee *Land Lord* properties using *eminent domain*. Then, the new community owned rental properties should charge a fair rate to the tenants, and here is the kicker: *The tenants could have let us say a % of their rent be kept in escrow to be used towards a future down payment on the purchase of that apartment or home. If we had community run nonprofit mortgage banking, charging only overhead for mortgage rates, that would be golden. Until that day ever comes however, the local community could make a deal with local mortgage banks to at least charge better and lower rates for these tenants.. once they are vetted as to being financially able to handle the ownership.*

*Or, at least have the local community get subsidized by Uncle Sam to actually hold that paper itself, circumventing the private bankers. Either way, there could be a rider thrown in whereupon the new tenant now owner would have to live in the said unit for a few years before being able to sell. AND, NO rentals allowed on these units... forever!!*

Finally, imagine if you would be in a society that had fewer *Absentee Land Lords* and millions of folks finally owning their own place of residence. The neighborhood would have folks who take better care of where they live... period!

As an anecdote to prove my point: When we rented on Long Island from that guy who owned 19 such units, two incidents stick out in my memory.

He had a yard where we could park our cars, but NOT use the garage. The yard had pear trees that harvested each fall. The pears would fall off the trees and lay in the yard. Our cars would run over them from time to time.

The *Land Lord* called me and said " Why don't you clean up the yard? " I answered him " Well, if you either give me a break on my rent and let me use the garage that you keep locked, I would be happy to." He wouldn't.

Then, after a big snowstorm with one foot of snow, I called him up. " You need to shovel the steps and the walk before someone gets hurt." He once again told me that I should do that. " Well, if you give me a break on my rent, or loan me your snow blower I will. If not, code enforcement is going to hear about this, in addition to you facing a lawsuit if one of us falls and gets hurt." He sent his son over within the hour with a blower and the area was cleaned up.

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