



# THE RENTAL HOUSING ASSOCIATION of Greater Portland

Oregon Apartment Association, Inc.  
WWW.RHAGP.ORG

# 2012 FEBRUARY



# UPDATE

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## PHIL OWEN THE 2011 RECIPIENT OF THE AL MOULTON/SHARON FLEMING-BARRETT VOLUNTEERISM AWARD

Dinner Meeting  
@ The Monarch Hotel  
Wednesday February 15, 2012 @ 6pm  
See Page 3 for more details.



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Wednesday, February 15th  
6pm

**DINNER MEETING**

The Monarch Hotel  
South Hall  
12566 SE 93rd Ave  
Clackamas 97015

Big Thanks to Cindy Robert & RHAGP for sponsoring the FEBRUARY Dinner Meeting and the reduction in cost.

**5:15 p.m. Membership Orientation Meeting and Doors open**

**GUEST SPEAKERS**

++++Door Prizes and Money Pot++++

**Adam Davis, DHM Research Speaking on "Issues in Portland".**

Adam Davis has over 30 years of experience in all phases of public opinion research. His areas of expertise include research design, questionnaire development, fielding administration, focus group moderating, and in-depth interviewing. He has conducted hundreds of research projects throughout the United States. These projects include designing the 1992 and 2002 Oregon Values and Beliefs Studies, and gauging Portland residents' budget priorities for over two decades for the "Your City, Your Choice" research.

Adam is a graduate of the University of Oregon School of Law, Adam also holds a B. S. in Political Science from Portland State University.

Adam will discuss the issues facing landlords in Portland today.

**Affiliate Speaker-  
Tony Kavanagh, G & C Distributing**

**5:30pm- Ask the Expert, Daniel Acevedo from Northwest Pest Control**

Plated Dinner Menu: \$15.00 Per Person

- Chicken Champignon
- Rice Pilaf
- Market Green Salad
- Fresh Seasonal Vegetables
- Dessert
- Roll with butter
- Coffee, Tea Decaf or Iced Tea

**ORIENTATION**

If you are a new member, or just want to learn more about RHAGP, you should attend our orientation at 5:15pm before every dinner meeting. Meet board members who will discuss the numerous benefits attributed to being a part of our landlord advocacy group.

**DIRECTIONS**

**The Monarch Hotel  
South Hall  
12566 SE 93rd Ave  
Clackamas 97015**

**From DOWNTOWN Portland-** take I-84 east toward The Dalles. Take exit 6 and merge onto I-205 south bound. Take exit 14 to Sunnyside Rd. Turn right at SE Sunnyside Rd, go 495 ft., turn left at SE 93rd Ave, Monarch Hotel will be on the left.

**From WILSONVILLE-** take I-205 North toward West Linn/Oregon City, take exit 14 to Sunnyside Rd. Turn left at SE Sunnybrook Blvd, turn right at SE 93rd Ave to Monarch Hotel.

Please call 503/254-4723 for reservations. Reservations for dinner must be made by Monday February 13, 2012. If you register for dinner and cannot attend you must cancel by Tuesday February 14th, or you will be charged.

Scan QR Code  
on Smartphone  
for Online  
Events Info.



# UPCOMING EVENTS

FEBRUARY 2012						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			

MARCH 2012						
Su	M	Tu	W	Th	F	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Date	Event	Location	Time	Notes
2/8	Board Meeting	RHA Office	5pm	
2/9	Eviction Class	RHA Office	6:30pm	See Page 7 for details.
2/14	*Online Tenant Screening Class	RHA Office	11am	Reserve by 2/13/12, 5 people need to register for there to be a class.
2/15	Dinner Meeting	The Monarch Hotel	6pm	See Page 3 for details.
2/23	Buy Real Estate with Your IRA Funds Class	Standard TV & Appliance	6:30pm	See Page 7 for details.
2/28	*Online Tenant Screening Class	WebEx	7pm	Reserve by 2/27/12, 5 people need to register for there to be a class.
2/28	Landlording 102	Standard TV & Appliance	6:30pm	See Page 7 for details.

Date	Event	Location	Time	Notes
3/8	Craigslist & Facebook Class	RHA Office	6:30pm	See Page 7 for details.
3/13	*Online Tenant Screening Class	RHA Office	11am	Reserve by 3/12/12, 5 people need to register for there to be a class.
3/14	Board Meeting	RHA Office	5pm	
3/21	Dinner Meeting	TBA	6pm	
3/27	*Online Tenant Screening Class	WebEx	7pm	Reserve by 3/26/12, 5 people need to register for there to be a class.

\* Registration is required, please call the RHAGP office for details 503-254-4723

## *Other Events:*

February 16th, 6:30pm- City-wide Landlord Forum

Terminating the Tenancy: Goodbye or Good Riddance. Call 503-823-4064 for more information.

February 21st, 6:30 p.m. - NWREIA Multi-Family Commercial Real Estate Secrets

RHA Office - Call Jerad Goughnour for more info 503-789-3212

March 20th, 6:30 p.m. - NWREIA Multi-Family Commercial Real Estate Secrets

RHA Office - Call Jerad Goughnour for more info 503-789-3212

~Join us on facebook at Rental Housing Association of Greater Portland ~

# PRESIDENT'S MESSAGE

By Phil Owen, RHAGP President



We recently participated in the city of Portland NITSAC (Neighborhood Inspections/Compliance Services) which is the stakeholder committee to work with

the city of Portland housing inspections. Just a brief update, as you might know in this economy funding is tight for everyone including the City. To pay for the inspection program they have stepped up collection of fines that have been levied against property owners and made changes to the business license rules to include all Portland landlords including those with less than 10 units. As a large number of our members are owners of 10 units or less the changes in the Portland business license will affect them. There is a \$ 50,000.00 gross income exemption which means that all landlords will have to file but the smallest will not have to pay a tax. However if they sell, the capital gains will be taxed.

Continuation of current enhanced capacity in the pilot area in East Portland will require continued on-going funding for a one- time General Fund funding of \$604,000 & elimination of the business license exemption for 10 or less residential units. This will provide additional net general funds of \$170-270,000 per Revenue Bureau estimates. In order to adopt the Enhanced Complaint Inspection Program throughout the City of Portland this would require additional funding of \$442,500 (3 Housing Inspectors & one support person) for a total of \$1,046,500 in Funding. In total, full funding would cost \$1,870,000.

Business License Revenues received from Residential License Fees over the last several years:

Year	# of Accounts	Tax Liability
2007	2462	\$2.03 million
2008	2467	\$2.125 million
2009	2444	\$1.45 million
2010	2180	\$1.71 million

A per door tax on rental units has come up again but we have reminded everyone that we agreed to that when all of the provisions of the Quality Rental Housing Workgroup are being implemented. We are looking at revisiting the workgroup decisions since many of the baseline requirements have changed.

I am currently involved in a workgroup which has received funding to do a study on the health effects of the rental housing inspection program. This will be reported to the city council upon its conclusion, presumably to secure a more stable funding of the inspection program.

I hope this sheds a little more light on some of these changes and what the RHAGP is doing to represent its members. RHAGP had a very good year in 2011; we increased our membership, had record forms sales, and expanded our training classes to include the southwest Portland/Beaverton area. If you are a member of RHAGP, the board and staff are doing our best for you. If you're not a member we would like to invite you to join and support the effort to improve the quality of the rental housing industry.

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Once you're in this business for several years, you'll start seeing the cycles that are natural in real estate. The timing of the cycle will vary from area to area, but the cycle exists just the same. You'll go from having all your rentals full and perhaps a waiting list of people wanting to rent from you, to having several empty apartments and not a good applicant in sight.

When you're in that "down" cycle, times can get tough. I remember one such winter. It was cold and nobody wanted to move unless they absolutely had to. As you drove through my city, you would see For Rent signs on nearly every street. None of the landlords could fill their empty apartments.

It was a renter's dream because there were many more apartments than there were renters. I had an exceptionally high number of vacancies myself. Some of my tenants had left due to job transfers, some had left due to relationship changes, and some probably left because they saw other rentals in the city for rent cheaper than what they were paying me. For me, the bottom line was that I had to get these empty places rented to cover my expenses. I had ads in the newspaper, I had canvassed some neighborhoods with flyers, and of course I had For Rent signs in front of the buildings that had vacancies.

Then one day I sent my handyman to do a number of tasks, one of which was to plant a For Rent sign in the lawn of a building. He ended up putting it at a different building that I owned (the wrong building). However, I started getting a lot of calls due to that sign. Of course, I had to explain to the callers that I didn't actually have a vacancy in that building right now, but I did have several other available apartments close by. I actually ended up renting several apartments due to that sign on the wrong lawn. Over the years, I found that this particular location was my highest visibility spot - it was the front lawn with the most passing traffic out of all my buildings.

**Lesson Learned:** There's no rule that says the For Rent sign has to be in front of the building with the vacancy. In retrospect it seems like common sense, but I learned to put signs in the busiest and most attractive locations and once you get the calls you can then give them the details about where the vacancies are. The first goal is to get the phone ringing. By Dan Arnold, author of *Stupid Mistakes of a Self-Made Millionaire Landlord*.

## WHAT APPLIANCES DO YOU INCLUDE IN YOUR RENTAL?

Landlords often ask the question, "What appliances should I include in my rental(s)?" Most often, the competition in the local area will help dictate what appliances landlords decide to include. However, I'd like to offer a suggestion to rental owners. Even if you decide to have the appliances present in the rental when showing it to prospective residents, consider asking the following magic question on the application: "Are you able to provide one or more of your own appliances? If not, you can rent or purchase ours at a small additional cost." This opens up the conversation for discussion which you can then take in whatever direction you think is best. If your state requires that you include a specific appliance, you can say that the question refers to appliances beyond the minimum requirement.

This question may help you generate additional income for appliance(s) that you did not think was possible. Even if you don't charge extra, you may be able to rent your property faster, by saying, "You are currently offering a 'Move-In Special'," where for the next new resident, we can let the appliance(s) remain in the property and you are free to use them on loan and maintain them. Should they ever stop working or you wish to stop using them, we will be glad to remove them for you."

You may also discover, that more prospective residents than you think volunteer that they have their own appliances, which allows you to use your appliances for another rental and not have to worry about the maintenance of their own appliances.

Again, by simply asking the magic question, it offers opportunity for you to "customize" your rental offer to best meet the needs of the prospective rental. The way you "present what you have to offer" can greatly affect your effectiveness in leasing your property and can increase your cash flow. **How you present your rentals** is often more important than what you actually offer.

The above tips are shared on the MrLandlord.com website and in the Mr. Landlord newsletter from landlord contributors and real estate advisors and authors featured on MrLandlord.com. To receive a free sample of Mr. Landlord newsletter, call 1-800-950-2250 or visit their informative Q&A Forum at LandlordingAdvice.com, where you can ask landlording questions and seek the advice of other rental owners 24 hours a day.

# RHAGP CLASSES



Scan QR Code on Smartphone for Online Event Ticket Info.



**Evictions-** Thursday, February 9th from 6:30pm-8:00pm at RHA Office , 10520 NE Weidler, Portland 97220.

Taught by Sam Johnson with Landlord Solutions

Sam Johnson will take you step by step through the eviction process. You will learn strategies to decrease the time and rent you lose. This class will improve efficiency in eviction court. You will hear the common pitfalls for landlords and how to avoid them.

Class cost is \$25 for members or \$35 for non-members. Register Monday, February 6th and receive a \$5.00 discount on the price of class. This class will be worth 1 Continuing Education Hour.

**Buy Real Estate with Your IRA Funds**-Thursday, February 23rd from 6:30pm-8:30pm at Standard TV & Appliance, 3600 SW Hall Blvd, Beaverton 97005.

Taught by Jo Foraker Preferred Professional in the Portland area for Pensco.

Jo Foraker-Preferred Professional in the Portland area for Pensco, will discuss the steps, forms, time frame, and costs associated with self-directed IRA's and real estate investing. This seminar is for those seeking to better understand the basic steps to Self-Directed retirement investing. Join us for this in depth discussion on real estate investment options.

Class cost is \$25 for members or \$35 for non-members. Register by Monday, February 20th and receive a \$5.00 discount on the price of class. This class will be worth 1 Continuing Education Hour.

**Landlording 102** – Tuesday February 28 from 6:30pm - 8:00pm at Standard TV & Appliance 3600 SW Hall Blvd, Beaverton 97005.

Jeffrey S. Bennett, Attorney at Law, will take you through the coming changes to the ORLTA, a retrospective of the last two years, and up-to-the-minute insights into new cases. Along the way he'll teach you how to avoid costly legal mistakes and help you improve your landlord skills.

Cost is \$35 for members or \$45 for non-members. This class will be worth 1 Continuing Education Hour. There is a 35 person limit for this room. \*Register by Friday, February 24 and receive a \$5.00 discount on the price of class.

**Craigslist & Facebook Class-** Thursday March 8, 2012 from 6:30pm-8:00pm at RHAGP office 10520 NE Weidler Portland 97220

The 6 Facebook Essentials: Guy Edwards, of Brainjar Media, will share the same 6 Facebook essentials he advises for his clients, Pendleton Woolen Mills, Animal Planet and several Gresham small-businesses. This easy-to-understand step-by-step course helps you start from the very beginning of creating a Facebook page, optimizing your page for search engines, and linking your page to resources relevant to your industry needs. A hand out will be provided for you to take home.

Craigslist Property Marketing: Cari Pierce, RHAGP Member Services Representative will walk you through the basics of marketing your rental property on Craigslist.

Cost is \$15 for members or \$20 for non-members. There is a 35 person limit for this room. Register by Monday March 5 and receive a \$5.00 discount on the price of class.

## The RHAGP Mission

The Rental Housing Association of Greater Portland is a group of rental housing owners and managers in the Portland metropolitan area who have joined together for the purposes of:

- Providing information to improve the knowledge of rental owners and managers.
- Enhancing the reputation of “landlords” by promoting professional practices.
- Assisting local public officials on various community endeavors relating to public or private housing.

**The Update is a monthly publication for members of The Rental Housing Association of Greater Portland.**

10520 NE Weidler St, Portland, OR 97220  
Phone 503-254-4723, Fax 503-254-4821  
www.rhagp.org

**Hours:** Monday through Friday 9 a.m. to 5 p.m.

### Editorial Staff

Alita Dougherty  
Cari Pierce - Graphic Designer

### Publisher:

The Rental Housing Association of Greater Portland

*The opinions expressed in this newsletter are those of the authors and do not reflect those of the Board of Directors or the newsletter editor or committee.*

*All advertising inquiries should be directed to Alita Dougherty or Cari Pierce at 503-254-4723. Please notify the RHA office of any address changes.*

## BASIC HOUSING REQUIREMENTS- Top 25 basic requirements for residential dwelling units

Portland's Property Maintenance code (Title 20) sets the basic requirements for all living units within the city. Protection of the health, safety and welfare of citizens, the preservation of housing and the prevention of exterior deterioration of non-residential structures and neighborhood livability are the main goals of Title 29.

Most requirements are common sense, but others may not be obvious. Listed below are 25 areas around the home or apartment where violations of the housing maintenance code are most often found.

To report violations of these requirements, call the City of Portland Neighborhood Inspections/Compliance Services Office at 503-823-2633 or online at [www.portlandoregon.gov/bds](http://www.portlandoregon.gov/bds).

### 1. **Smoke and/or Carbon Monoxide Detectors/Alarms**

- Smoke detectors must work and be located in sleeping rooms, in the immediate vicinity of the sleeping rooms and on each level of the house, including basements and attics with habitable space.
- Carbon Monoxide Detectors must work and be located within each bedroom/sleeping area or within 15' outside of each bedroom/sleeping area in dwelling units containing a carbon monoxide source or connected to a common area containing a carbon monoxide source.

### 2. **Emergency exits**

- Each apartment or house must have at least one approved emergency-exit.
- Every bedroom must have a window or door that opens directly to the outside
- Windows and doors should never be blocked.

### 3. **Doors and windows**

- Broken, missing or poorly fitted doors and windows must be repaired to prevent weather entry.
- Window and door locks, striker plates and jambs must work properly and be in good repair.
- Bedroom windows must open and be able to stay open for ventilation or emergency exit.

### 4. **Walls and ceilings**

- Plaster, wallboard and paneling must not be damaged or missing.
- Paint and wallpaper should not be peeling away from the wall.

### 5. **Floors**

- All carpets, tiles, and floor linoleum and vinyl (particularly in bathrooms and kitchens) must be maintained so as not to be worn, cracked, missing or damaged.

### 6. **Stairs**

- Steps must be kept in good repair, with no broken or damaged treads.
- Stairs and landings must have intact handrails and/or guardrails.

### 7. **Electrical**

- The electrical service to a dwelling must be adequate to prevent tripping circuit breakers or the excessive use of extension cords
- Wiring must be located inside walls, boxes or metal conduit.
- Electric fixtures must be securely fastened in place.
- Most electrical work requires a permit.

### 8. **Plumbing**

- Water pipes, drain pipes and fixtures must be properly installed and kept leak free.
- Most plumbing work requires a permit.

### 9. **Heating systems**

- Furnaces or wall heaters must be in working order and capable of heating all living spaces in a house or apartment to at least 68 degrees. Portable heaters cannot be used to meet this requirement.

### 10. **Wood stoves**

- Wood stoves must be installed to maintain a certain distance from combustible walls, ceilings, floors and household items.
- A permit is required to install all wood stoves.

### 11. **Equipment and appliances**

- Fans, thermostats and major appliances should function properly.
- Hot water heaters must be equipped with a pressure relief valve and pressure relief drain tube.
- All hot water heater replacements require permits and earthquake bracing.

### 12. **Basic utilities**

- All homes and apartments must have working water, electric and/or gas and sanitary services.

### 13. **Conversion of basements, attics, garages and accessory structures**

- A building permit is required before changing a basement, attic, garage or accessory structure to an apartment or sleeping room.

### 14. **Basements and crawl spaces**

- Cracked or settled basement walls must be repaired or replaced.
- The cause of any standing water must be

eliminated.

- Insect or rodent infestations must be prevented or eliminated.

### **15. Foundations**

- Settling, cracked, crumbling or excessively leaning foundation walls must be repaired or replaced.

### **16. Porches and steps**

- Broken and deteriorated porch deck boards, steps and handrails, as well as broken outdoor concrete steps, must be repaired.

### **17. Siding**

- Siding must be maintained free of damage, missing, loose or rotten boards, peeling paint and bare wood.

### **18. Roofs**

- Loose, missing or excessively worn shingles must be replaced to prevent leaks.
- Sagging and/or damaged rafters must be repaired.

### **19. Gutters and downspouts**

- Gutters and downspouts should drain and be properly connected in order to channel water away from the foundation to an approved location.

### **20. Chimneys**

- Chimneys should be structurally sound with no cracks, deteriorated mortar, missing or broken brick.
- Chimneys must be maintained to prevent chimney fires and the back-up of noxious gases.

### **21. Fences**

- Damaged or broken fences that pose a danger to people or a neighbor's property must be repaired, replaced or removed.

### **22. Walks and driveways**

- Cracks and damage in all walkways must be repaired to prevent pedestrian injury.

### **23. Garbage collection**

- Owners of rental residential property must subscribe to and pay for weekly recycling and composting service and every other week garbage service for each rental unit.

### **24. Sanitation**

- Dwelling units must be kept reasonably free of dampness.
- All living units, both inside and out, must be free of garbage or trash.
- Have adequate garbage capacity and

service, a minimum of 20 cubic yards per dwelling unit.

### **25. Accessory Buildings**

- Garages, carports and sheds must be structurally sound and well maintained.

#### Who can do the work

For work that requires a permit, the owner of a single family home or duplex may hire a licensed contractor to do the work, or in some cases, do the work themselves. This means that you, the owner, will be responsible for doing the work; not a friend, neighbor, tenant or relative, unless they hold an appropriate contractor's license. The permit requirements for an owner doing their own work are the same as those for a contractor doing the work.

#### Resources

BDS publishes other handouts that provide helpful information about other residential projects, such as:

- Do I Need a Permit for My Project?
- Converting Attics, Basements and Garages to Living Space
- Fences, Decks and Outdoor Projects
- Stairs
- Windows
- Wood Stoves, Fireplace Inserts and Chimneys
- What plans Do I Need for a Building Permit?

These handouts and others as well as permit applications and code guides are available both in the Development Services Center and on the BDS Web site.

#### Scheduling a permit inspection

- Call 503-823-7000, the BDS 24 hour inspection request line
- Enter the three-digit inspection code for the type of inspection you are requesting
- Enter a phone number where you can be reached during weekdays and if you want the inspection in the morning or afternoon
- There must be an adult age 18 or older to allow the inspector entry

#### Helpful Information

Bureau of Development Services  
City of Portland, Oregon  
1900 SW 4th Avenue, Portland, OR 97201  
[www.portlandoregon.gov/bds](http://www.portlandoregon.gov/bds)

#### General Office Hours:

Monday through Friday, 8:00 am to 5:00 pm  
BDS main number: 503-823-7300

Permit information is available at the following locations:

Development Services Center (First Floor)

For Hours Call 503-823-7310 Select option 1

Permitting Services (Second Floor)

For Hours Call 503-823-7310 Select option 4

#### Important Telephone Numbers

BDS main Number.....503-823-7300

Neighborhood Inspections .....503-823-7306

City of Portland TTY .....503-823-6868

For more detailed information regarding the bureau's hours of operation and available services.

[www.portlandoregon.gov/bds](http://www.portlandoregon.gov/bds)



## Importance of Capital Improvements in Ownership of Real Estate

By Cliff Hockley, Bluestone & Hockley Real Estate Services

Typically when investors consider purchasing an investment property, they inspect the property as part of their due diligence and also review the proforma income and expense reports provided by the seller. In addition, the investors review the rental income and expenses to make a decision according to their comfort level and ability to raise cash (i.e. obtain financing to close the transaction).

In order to supply financing, financial institutions typically require certain debt coverage ratios as well as loan to value ratios. In addition to the income and expense information, they usually look for vacancy rates, management fees and reserves set aside.

### Reserves

Reserves set aside are often calculated at 2 – 3% of annualized income and covers items such as painting, new roofs, deck replacements, asphalt resurfacing, new carpeting, replacing appliances and new linoleum.

### Strategies for dealing with capital expenses

There are many strategies used by investors for dealing with capital expenses. Some owners save money to address future capital expenses; others tend to forget and believe that the cash the property is producing should go directly to retained earnings (i.e. in their pocket).

- Conservative owners will establish a reserve account where they will save money over 5 to 10 years before starting any major roofing, painting and asphalt repairs.
- Other owners break the capital projects into

small pieces. For example, they might do half a roof one year and the other half the next year. In a large property with many buildings, some owners paint a wall section every year and hope to have all of the walls painted over a period of 6 to 7 years. One view of this is that this is not a replacement but rather a repair and can be expensed in the year the repair is completed, rather than being capitalized and depreciated.

- Other owners will lend the property money and keep the property in first class condition using borrowed funds.
- Finally, some investors will wait to sell their property and have the buyer's funds offset major repairs. For example, a 30 unit is being sold and needs a new parking lot. The Seller will have the work completed for closing and have the vendor place his invoice into the closing escrow. The vendor is then paid out of the proceeds of the Buyer's down payment.

### There is a cash flow difference between a well cared for property and a poorly cared for property:

About 10 years ago, we had the opportunity to make a special pitch to an owner of a 50 unit apartment property. The property was in a great location, but had become threadbare and worn out. The owner's income could not keep up with the expenses and due to the condition of the property the rents were significantly below market. We met with the owner and suggested that he invest \$50,000 into the

Continued on page 11

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Continued from page 10

property in paint, asphalt and roofing repairs. He did not have the money and had to borrow it to get the job done. Once the work was completed, we were able to increase the rents by \$100 per unit and get rid of marginal tenants. As we improved the tenant profile, we were also able to improve the property's cash flow.

More importantly, we generated enough cash flow to pay back the line and send the client \$2000 a month. He did not have a client draw in years. In addition, there was enough cash flow for us to improve the interior of the units, one apartment at a time.

**Important Caveat**

We were able to do this for this client because the property was in a great location, in the heart of the inner southeast Portland. Even with the rent increases, the rents were affordable. This same result is not always possible in a location that does not have significant renter demand. Even more challenging is a property located in an area with significant crime issues and a financially weak tenant base.

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Had the seller taken the time to make sure that the property was continually and correctly improved, he might have had a deal, or at least an offer (all cash offer at that).

**Summary**

In summary, the best strategy is to continue making improvements at your property. Do regular inspections and as items show up, do the work. It is easier to do the work while a property is full and there is cash flow coming in than to do it at the time of vacancy and short cash.

In the long run all properties are judged by their looks, just as we judge people. The key to a successful long term investment is to have a property looking good, inside and out.

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# Is Turnover Killing Your Profits?

By Drew DeMasters

You probably agree almost nothing is worse than having an empty rental property. Two kinds of costs can hit hard: real costs (like utilities, taxes, maintenance, and cleaning) and opportunity costs (like lost rental income and a higher risk of crime).

In this business, we call it the “vacancy rate”. But that’s kind of an impersonal statistic. We can’t really tackle the problem until we stop thinking at the property-unit level and start thinking at the customer level – each of your individual renters who occupy your properties. Here’s a three-point plan to reduce tenant turnover.

## 1) Customer satisfaction.

Do you REALLY know your tenants? You should. How they found you, why they chose to rent from you, if they are satisfied with their experience, if they would recommend others to your properties.

Answers to these questions are valuable insight you can act on to learn more about who your renters are. But most importantly, it gives you the chance to understand why customers might be leaving you and if there’s anything you can do to prevent it. (there always is, by the way) It’s often because of loud or annoying neighbors, petty crime, or a slow response to maintenance needs. These are things that push your renters to the breaking point, and rightly so.

So, how do you know if your renters are satisfied? Ask them. Send out a short 5 or 10 question survey to request feedback. And when they give you feedback, share what you learn with your renters. They will appreciate your effort to know them better. Chances are, they’ve never been asked before by their landlord. And you will definitely learn something.

## 2) Show the value (meet customer needs).

What makes you different from every other landlord or apartment manager in the market? There has to be something, why else are you in business? Consider what your “competitive advantage” or “unique selling proposition” is. If I am looking for a place to rent, what would tell me about your rental units? Why should I consider renting with you?

To convince me to rent from you, you need to show me what sets you apart from the dozen other places I looked at this week.

But to keep me renting with you month after

month, year after year, it takes more. You need to show me the value. In other words, you have to keep earning my business.

So, what are you doing to make your renters stay with you?

- Send a monthly community newsletter with helpful living tips, recipes, entertainment options, etc.
- Remind your renters of the benefits you offer: gym, swimming pool, covered parking, convenient location, mail pick-up, etc.
- Create reasons to interact and engage with your renters. Plan a seasonal party or BBQ. Organize a ping-pong or volleyball tournament. Dream up safe neighborhood activities and events for your renters’ kids.
- Think outside of the box, and you will begin to see your renters returning the favor through their continued loyalty.

## 3) Reward your best customers.

And speaking of loyalty, say “thank you” to your best, most long-term renters. Do something really special to make them feel important. Why? Because they are your biggest advocates. Your future growth as a landlord rests squarely on the shoulders of your best renters.

And remember how much they are worth to you. Calculate the profits you’ve made over the lifetime of each your best renters. You may be surprised to find out it’s tens of thousands of dollars.

Now imagine one of those best renters moving out. That’s a pay cut you don’t want to see! So, minimize your risk by earning the continued loyalty of your best renters.



Drew DeMasters is a landlord, author and award-winning marketing strategist with nearly two decades in the rental business. Download your FREE report ‘30 Ways to Fill Vacancies FAST’ at [www.landlordmarketingsecrets.com](http://www.landlordmarketingsecrets.com) His book is also available on the Kindle, iPad and Nook.

Winner of a 2009 Echo Award from the Direct Marketing Association, DeMasters holds an MBA in Marketing from the University of Missouri – Kansas City. He can be reached at [ddemasters@landlordmarketingsecrets.com](mailto:ddemasters@landlordmarketingsecrets.com)

## Four Steps to a Successful Property Investment

By Kathy Wilcox

At the very beginning of a new property investment, an investor with a buy-hold-manage strategy is likely to have a vision of what that investment will become in the future. The challenge is taking the right steps between the date of purchase to the date of sale so that the vision becomes a reality.

### Step 1: Set Major Goals

Each investor and investment is unique. That being said, articulating major goals for a new investment property in a measurable, objective way is a great first step towards achieving any investor's vision.

Here are a couple of examples:

**Vision:** My new property will be an income source for me.

**Goal:** My new property will provide me with \$250/month after all current and long term expenses are paid.

**Vision:** I will earn a good return on this new investment property.

**Goal:** Gross revenues at my new property will increase 5% per year for the next 10 years.

### Step 2: Develop a Plan

Turning a major goal into a reality can be overwhelming when one thinks about everything it will take to achieve it. But considering that major goal as many smaller activities may make it more manageable. For example, activities that contribute to an increase of 5% gross revenues per year for the next 10 years could include:

1. I will increase rent rates by at least 5% as lease terms end.
2. All new lease agreements will state that the tenant is responsible for all utilities.

Developing a budget that begins at closing and using it in your assessment of whether or not your activities are leading to goal attainment periodically are important activities as well. I know – budgeting isn't exactly a fun activity. But believe me – comparing what has been planned (your budget) with what's actually happening with a new investment is an excellent evaluation strategy.

### Step 3: Establish Important Relationships

I learned in business school that most businesses that are successful over time pay heed to six major areas:

- internal infrastructure
- customers
- the competition
- vendors
- the industry
- macro-economic trends

In the world of the small investor, it's a lot to ask that one person manage relationships and have expert knowledge of every aspect of every area. But getting to know the people who have a direct or important association with your new building is an important activity. Tenants, governmental agencies, vendors and the competition (yes, even the competition) are all relationships that will have an impact on your property's success. It's probably a good time to say that no single person has all the time required and most of us are not that interested in complete mastery of all of the six areas above. That's why a network of experts, industry colleagues and trusted friends is so important to long-term success.

The most important relationship that directly affects a new property's potential for profitability is with current tenants. They can help to increase gross revenues and decrease expenses – or vice versa, depending on how you establish and maintain your relationship with them. Revenues

from tenants that positively impact the bottom line can include laundry facility use, third party utility billing, and reserved parking fees, in addition to the traditional monthly rent. But when disgruntled, tenants can increase a building's expenses in any number of ways, e.g. increasing legal expenses due to evictions or other notices, increasing maintenance expenses due to property defacement, or increasing utility costs due to inappropriate use of dumpster or recycle containers.

So don't make the mistake of focusing only on the numbers – the property investment business relies heavily on developing support relationships with people in many areas.

#### Step 4: Stay the Course

They say that the only constant in life is change. In every area of business listed above, this is true. And quite often, frustratingly, these changes are outside your control. You may see the economy tank, maybe a tenant develops

personal problems, your trusted handyman may move out of town... the list is endless. You'll be able to cope, though, by thoughtfully adjusting your activities to take advantage of the changing landscape – for instance, revisiting your budget, or in certain circumstances your goals. But – and this is important to long-term success – stay the course regarding the long-term vision for your investment. This is the reason you invested in the property in the first place, and drives the actions you take over the lifetime of the property, and the benefits you reap at the end of the investment.

Kathleen Wilcox, EMBA is a principal at Lamplight Enterprises, LLC. Lamplight Business Services, a division of Lamplight Enterprises, LLC, provides concierge-style business support services to real estate investors who own and manage properties in King, Pierce and Snohomish counties to help them achieve greater profitability month-over-month and long term ROI. For more information about Lamplight Business Services, please contact us at 206.779.5231 or [contact@lamplightnw.com](mailto:contact@lamplightnw.com) or visit our website at [www.lamplightnw.com](http://www.lamplightnw.com).

## SCAM ALERT: FAKE FORECLOSURE REVIEW OFFERS

By John Kroger, Attorney General

In November 2011, federal bank regulators ordered certain mortgage servicers to identify consumers whose homes faced foreclosure between January 1, 2009 and December 31, 2010. These consumers should have received a letter by the end of 2011 indicating that they may request an independent review of their foreclosure. If the review finds that the homeowner suffered financial injury caused by deficiencies in the foreclosure process, they may be eligible for compensation. There is no cost associated with the federal government's Independent Foreclosure Review program.

Unfortunately, scam artists are also contacting Oregon consumers and offering to conduct an "Independent Foreclosure Home Loan Review" or a "securitization review" for a fee. Attorney General John Kroger warns Oregonians to steer clear of independent foreclosure review scams.

- Beware of anyone who wants payment to assist you with an independent foreclosure review or any other homeowner assistance or foreclosure prevention program.

- If you receive a letter suggesting that you qualify for compensation or received a grant without having requested an independent review from the federal government, it is a scam.
- A government agency will never request your contact information, Social Security number, banking information, or credit card numbers in an email.
- Steer clear of anyone who claims they can guarantee a permanent mortgage modification or halt the foreclosure process.

More information can be found at <http://www.independentforeclosurereview.com>. If you received a notification about an independent foreclosure review and are unsure of its authenticity, contact the Federal Reserve Board at 888-952-9105 or learn more at What You Need to Know: Independent Foreclosure Review. If you or someone you know is facing foreclosure, there are many free HUD-approved housing counselors around Oregon. Visit <http://foreclosurehelp.oregon.gov> for more information.



Scan QR Code with your smartphone for additional information.

## Fair Housing and Reasonable Accommodation

By Robert L. Cain, Copyright 2011 Cain Publications, Inc.

This piece of the Fair Housing Law is probably the most convoluted, confusing one of all for landlords who have to deal with it. It requires that you make special provisions for people with handicaps, defined as "a physical or mental impairment which substantially limits one or more of person's major life activities; a record of having such an impairment; or being regarded as having such an impairment." *US Fair Housing Act.*

Disabled people must be provided "reasonable accommodation" so that they will be able to enjoy their dwelling in the same way as a non-disabled person. Most landlords realize that we must allow physically disabled people to make changes in the unit at their own expense so that they can more easily use it. That might include grab bars in showers and tubs, lower light switches, lower counter tops, different door hinges, etc. We can also require a deposit that would pay for putting the property back the way it was when they move.

If it were only that simple. The law has been carried to the extreme to provide handicapped people the

same "enjoyment" as non-handicapped people. One example would be in the assignment of parking spaces. Many apartment complexes assign parking spots in order of seniority. So here's John Smith, who has lived in the complex going on 20 years now, pays his rent on the first of the month on the dot, is loved by all the residents of the building, and who has earned a spot in front of his unit. Along comes a new, disabled tenant who says that because he is physically disabled he needs a parking spot right in front of his door, the same one that good old John Smith is now entitled to. In order to provide "reasonable accommodation" to this new person, you have to kick John out of his well-earned spot and give it to the new guy.

One particular court case illustrates exactly that. A co-op apartment owner in Cadman Towers, a cooperative apartment complex in Brooklyn, NY, Ms. Shapiro, had multiple sclerosis. As a result she had fatigue, severe headaches, loss of coordination and difficulty walking. Sometimes she even needed a wheelchair.

Continued on page 19

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Continued from page 18

Indoor parking spaces were at a premium at Cadman Towers. Their policy was to provide owners with parking on a first-come, first-served basis. First one got an indoor parking spot by putting his or her name on a waiting list and waiting for his or her turn.

Even though Shapiro had a handicapped-parking sticker, she said that parking on the street was difficult and that a commercial garage was too far away. Because of these delays in finding parking, she would often have urinary "accidents."

Shapiro asked the complex for an indoor parking spot. The board of directors turned her down and said she'd have to wait her turn, just like everybody else. Shapiro's attorney wrote the board asking for reasonable accommodation and an immediate spot for Shapiro. The board replied that she'd get "reasonably accommodated" when her name came to the top of the list.

Shapiro filed a Fair Housing complaint. After its investigation HUD found evidence of discrimination and filed a charge against Cadman Towers. Shapiro sued and asked the court to immediately order the complex to give her a parking spot, even before the trial.

After hearing testimony, the court agreed. Cadman Towers appealed, but lost. Under the Fair Housing Act, the court ruled, the complex had to make reasonable accommodations so Shapiro could use and enjoy her apartment. "Reasonable accommodations" could include reserving parking spaces for mobility-impaired tenants as a "modest" adjustment to accommodate them.

Citation: Shapiro v. Cadman Towers, 51 F.3d 328 (New York) 1995.

Let's add another layer. If it were only the physically disabled, there would be fewer problems. But "disabled" also includes alcoholics, recovering drug addicts, people with various mental disorders, and people with "behavior" disorders.

As landlords, we are not required to have a crystal ball to discover the "reasonable accommodation" required by any of our tenants; they must tell us—in writing. (In fact, we cannot even offer "reasonable accommodation": to do so is in itself a probable violation of the Fair Housing Law.) But once they tell us, we must change our policies, procedures and rules, and make structural modifications in common areas to accommodate these folks.

One example would be for a mentally disabled person who was creating a disturbance for other residents. Normally, we would take one of two courses of action. One is to send the tenant official warnings that his behavior was outside the bounds of the rules of the complex. Or we might serve such a person a ten-day or 14-day notice (depending on the state) to clean up his behavior or move. If he didn't change his behavior, we would evict him. What happens is that we serve the notice to comply with the rental agreement and he takes the notice to his psychiatrist who refers him to an attorney. We get a letter from the attorney stating that the tenant is under the care of a physician for the problem and is beginning a program of medication that should correct the problem. Thus, if we proceed with the eviction, we could be violating the Fair Housing law.

In this case, we would probably have to allow a reasonable length of time for the medication to improve the behavior of the tenant. We can also require a letter from the psychiatrist explaining that this tenant is having a problem that is under treatment.

No, we don't have to tolerate it forever. We only have to make "reasonable accommodation" for this person. What is reasonable? Good question. For that answer you had better speak with your attorney. (That is one thing that the Fair Housing law has done: made lots of work for attorneys.)

We are not required to make any changes if they would change the nature of our housing program. For example we need not supply an on-site psychologist. We also need not make any changes if it would place an undue financial or administrative burden on us. What's an "unreasonable financial burden"? Ask your lawyer.

This piece of the Fair Housing Act is convoluted and simply lurking to decimate the unsuspecting landlord. For guidance from experienced landlords join your local apartment, landlord or rental owners association and attend meetings. Reasonable accommodation can become far less confusing.

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 call 800-654-5456 or visit their web site at [www.rentalprop.com](http://www.rentalprop.com)

## Dear Maintenance Men:

By Jerry L'Ecuyer & Frank Alvarez

### Dear Maintenance Men:

I have a bathroom sink that is slow draining. I have already snaked the drain and found no stoppage. When I remove the pop-up assembly and have an open drain, water whooshes down with no problem. However, with the pop-up in place, water backs up into the sink and drains very slowly.

Paul

Dear Paul:

Most bathroom sinks have an overflow hole near the top edge of the sink. This hole serves two purposes;

1: Acts as a safety drain to keep the sink from overflowing should the water rise above a certain level in the sink.

2: The overflow hole also serves as an air vent for the sink when the water levels are above the pop-up plug. The overflow hole allows air to escape through the drain and the water to evacuate more efficiently.

What has happened is hair, toothpaste, grime etc. have built-up and sealed off the overflow drain where it exits just below the pop-up assembly plug. Most snakes are too big to go through the overflow drain. Alternatively, a speedometer cable will work great or even a long zip tie will work. Push the cable or zip tie down through the overflow hole at the top of the sink and push any gunk out into the drain. Use water to help push the debris out the overflow drain, a funnel works great to direct a good flow of water. If you cannot get the overflow to drain, disassemble the main drain assembly to gain access to the overflow drain exit. Once the overflow drain has good airflow, the sink should drain a bit faster. If this does not solve the problem completely, look at restricting the water flow coming out of the faucet. Use a restrictive aerator to cut down on the GPM of the faucet.

### Dear Maintenance Men:

I have a garbage disposal that is very loud. When it is running with water, it can be heard across the kitchen and into the living room. It runs perfect and I don't really want to replace it. What can I do to sound proof the disposer?

Kathleen

Dear Kathleen:

You are in luck. There is a very simple solution. Every garbage disposal unit comes with a rubber drain deflector. When the deflector becomes old, the rubber hardens and stays open to the drain allowing spoons, forks and other items to fall into the drain, but more importantly, it allows sound to escape. Go to your local hardware store and buy a new rubber drain deflector. The disposal noise will almost disappear. Careful you do not forget to turn off the garbage disposal!

### Dear Maintenance Men:

I run into a vendor communications problem every now and then. It is very frustrating and at times costly to my pocket book or the vendors' depending on whose error it is. It can be as simple as the wrong shade of paint, to as serious as work completed in the wrong unit. I try to keep my directions as simple and direct as possible, but mistakes still happen. What do you recommend?

Steve

Dear Steve:

Sometimes familiarity and the assumption the other party can read our mind gets in the way of proper communication skills. We have found that even with vendors we have used for a long time and who should know better, fall victim to mind reading errors. We no longer rely on verbal confirmation when finalizing a job. Everything is in writing no matter how small. Now, errors can still happen, but it is much easier to find who is at fault. To minimize errors further, be sure to write in a concise direct manner in simple sentences. Do not use compound sentences or complicated, jargon filled sentences. Write for the lowest common denominator. Often the work order will go from the contractor directly to his techs without any further explanations. The techs need to understand clearly what work is expected and authorized. If you have more than one task being performed in an apartment unit, itemize and specify by room what the work is. If you are painting, specify the color, flat or semi-gloss and what rooms are to be painted. If you have rooms or objects that are not to be painted, use a separate sentence so the difference can be clearly noted. This works with faucets, window coverings, flooring etc. Have the other party initial not only the original work order, but also any changes that take place before work proceeds. With the work order initialed, miscommunication is less likely. Don't forget to add special notes and details when needed, include a phone number for any question.

Maintenance Tip: A low cost way to ensure your air conditioners and heaters have a long productive and maintenance free lives: At the start of the summer and winter seasons, replace or clean the air filter, vacuum the coils and remove any accumulated debris.

Bio:

Please call Buffalo Maintenance, Inc or JLE Property Management, Inc for Maintenance, consultation or management. For an appointment, call Frankie Alvarez at 714 956-8371 or Jerry L'Ecuyer at 714 778-0480. CA contractor lic: #797645, EPA Certified Renovation Company and DRE lic: 01460075 Please view our websites at [www.BuffaloMaintenance.com](http://www.BuffaloMaintenance.com) & [www.ContactJLE.com](http://www.ContactJLE.com)

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# Monthly Fire Safety Tip for Multi-Family Housing

www.tvfr.com

## Issue: Fire Alarm Systems — Not Your Average Smoke Alarm!



Fire Alarm Bells

Chances are you're living with two different fire safety systems, individual smoke alarms and a fire alarm system and may not even know it! Now that I have your attention, you're probably wondering "How would I know and what's the difference?"

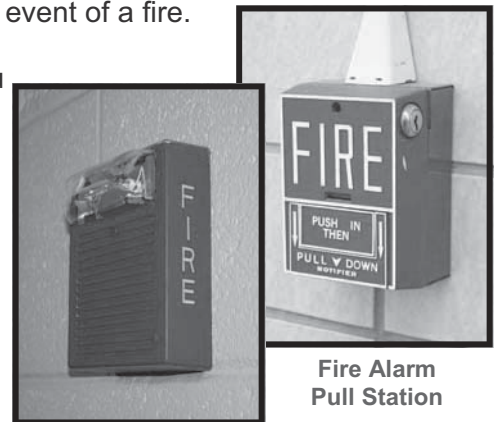
- ❑ **Smoke Alarms** are mounted on the ceiling or wall and are designed to alert occupants of the presence of smoke, especially during times when your family is asleep. When your smoke alarm detects smoke, it will automatically activate sounding an alarm inside your living space only, not the entire building.



Smoke Alarm

- ❑ **Fire Alarm Systems**, as opposed to smoke alarms, are made up of multiple components and are designed to notify all the occupants throughout an entire building. There are different types of fire alarm systems in multi-family housing, local and supervised. Local systems sound an alarm on-site only while supervised systems automatically call the fire department. Regardless of the type of system, always call to 911 in the event of a fire.

If you are not sure which type of system you have or how to operate it during an emergency, ask your manager for assistance.



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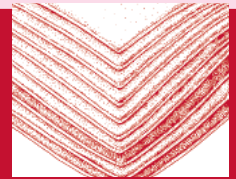
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503.281.2100 - p | 503.281.5644 - f

# The Floor Store

## *For All Your Flooring Needs*

### Property Managers and Owners ...

We are offering special package deals just for you!



#### Package # 1

**\$16.50 per sq. yard**

- ✓ Filament plush nylon or cut & loop
- ✓ 7/16 rebond pad
- ✓ Carpet Installation
- ✓ Tear & haul of old carpet & pad

Mention this  
ad when you  
come in

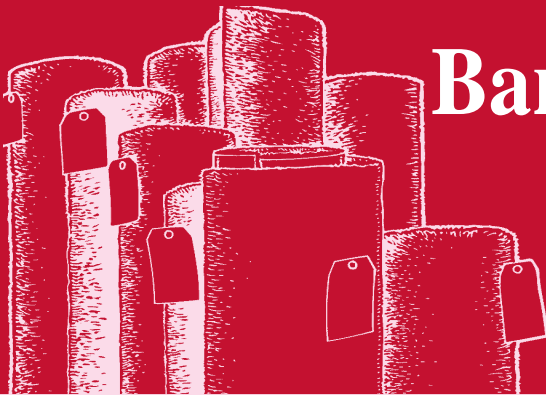
#### Package #2

**\$15.50 per sq. yard**

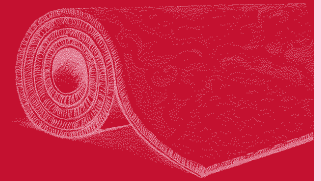
- ✓ Plush and Cut and Loop
- ✓ 7/16 rebond pad
- ✓ Carpet Installation
- ✓ Tear & haul of old carpet & pad

**Make your flooring purchases and installation EASY with ...**

FREE Delivery • FREE On-site measuring • FAST, Worry-FREE Installation!



## Bargain Rollout!



**FHA Vinyl**

**Only \$3.99 per square yard!**

Quantity Limited • Minimum 16 yard purchase

**Ted Stapleton & John Fabian • 5628 SE Woodstock, Portland**

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